



ANNUAL MEETING

Worship
Serve
Connect



Cross Roads Church
800 Donegal Springs Rd
crbic.org

February 1, 2026
11:30 am

/26



Meeting Details

WHEN

- Sunday, February 1st, 2026
- Meeting begins after 2nd Worship Gathering
- No snow date due to live stream option
- Registration on Connection Cards
- Options: Auditorium, Live Stream @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 Café and kitchen counter
- Eat & Meet in Auditorium (limited table seating available)



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Agenda 2026

1. Welcome & Prayer
2. Staff Video Reports - Part 1
3. Informational Items
 - a. Pastor Doug's Report
- 4.. Financial Reports Review (5-14)
 - a. 2025 Review with Q & A
 - b. 2026 Budget with Q & A
 - c. Receive Financial Reports
5. Staff Video Reports - Part 2
6. Action Items
 - a. Affirmations/Elections (16)
 - b. Receive Affirmations
7. Courtesy Reports (25-27)
8. Staff Video Reports - Part 3
 - a. Including Statistical Report
 - b. Any questions?
 - c. Receive reports
9. Prayer of Gratitude





Financial Reports

Worship
Serve
Connect



2025
**FINANCIAL
REPORT**

&

2026
BUDGET

/26

Cross Roads Brethren in Christ Church

Financial Report

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Income

	<u>Received</u>	<u>Percent of Budget</u>
Giving - Local Budget		
Sunday AM Offerings	397,101.31	
Online Offerings	365,799.04	
Designated to Budget Lines	42,611.02	
Facility Use Income	3,000.00	
Investment Income	8,152.09	
Land Rent Income	1,100.00	
Total Giving (Local Budget)	817,763.46	88%
Designated Giving		
Care Team Benevolence	7,632.12	
Global Compassion (World Hunger Fund)	7,430.00	
Mount Joy Helping Services	850.00	
BIC World Missions	1,544.13	
Compassion International (year-end)	10,541.00	
Kenya Mission Trip	57,630.00	
Estate/Memorial Funds	10.00	
Capital Fund	11,846.00	
Other	682.00	
Total Designated Gifts	98,165.25	
<u>Total Income (Giving + Designated)</u>	<u>915,928.71</u>	

Expenses

	<u>2025 Budget</u>	<u>Disbursed</u>	<u>% of Budget</u>
Budgeted Expenses			
Salaries, Wages, & Benefits	539,261.00	521,568.11	97%
Building Operation/Maintenance	98,400.00	95,004.24	97%
General Administration	27,000.00	27,313.57	101%
Children's Ministries	26,000.00	11,970.42	46%
Youth Ministries	18,250.00	17,659.85	97%
Adult and Church-Wide Ministries	54,350.00	49,167.06	90%
Care Ministries	4,700.00	3,211.72	68%
Worship Ministries	27,500.00	17,664.44	64%
Common Ministry & Charities	87,346.00	78,846.04	90%
Capital Improvements	44,000.00	240.91	1%
Total Budgeted Expenses	926,807.00	822,646.36	89%
Designated Gifts		98,165.25	
<u>Total Expenses</u>		<u>920,811.61</u>	
2025 Surplus / (Deficit)		<u>(4,882.90)</u>	

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Balance Sheet

ASSETS:

Checking Accounts

Northwest Checking	77,683.78
Stripe - Funds in Transfer	10,368.81

Savings Accounts

BIC Foundation - TAP Account	111,953.82
Northwest - 6 Mo. Certificate (Maturity 01/26)	83,263.24
Northwest - 6 Mo. Certificate (Maturity 03/26)	33,083.21
Janney Montgomery Scott	3,489.97

TOTAL ASSETS:

319,842.83

LIABILITIES:

Credit Cards / Store Accounts	7,339.21
Designated Funds: Payable	11,086.00
Temporary Liabilities	(213.00)

EQUITY

Reserved Funds	271,804.61
Retained Earnings	29,826.01

TOTAL LIABILITIES AND EQUITY:

319,842.83

Reserved Funds:

	<u>Beginning Balance</u>	<u>Received</u>	<u>Disbursed</u>	<u>Ending Balance</u>
Care Team Benevolence	3,194.90	8,393.06	10,542.28	1,045.68
Kenya Mission Trip	-	57,630.00	15,946.72	41,683.28
Moving Team	958.12	-	958.12	-
Café Renovations	2,000.00	-	2,000.00	-
Trucker Care Ministry	25,900.00	-	1,400.00	24,500.00
Everence: Playground Grant	1,985.00	-	457.24	1,527.76
Great Room Renovations	7,990.00	-	7,990.00	-
Estate / Memorial Funds	-	10.00	10.00	-
Emergency Reserve Funds	105,563.13	-	-	105,563.13
Capital Fund	97,203.76	11,856.00	11,575.00	97,484.76
<u>Total Reserved Funds</u>	<u>244,794.91</u>	<u>77,889.06</u>	<u>50,879.36</u>	<u>271,804.61</u>

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Expense Detail:

<u>Account Description</u>	<u>2025 Budget</u>	<u>Total Expense</u>	<u>Amount Over Budget</u>
Salaries and Wages			
Ministry Staff Salaries	331,683.00	327,259.26	
Part-Time Staff and Interns	3,000.00	-	
Clerical Staff Wages	28,438.00	25,848.38	
Benefits			
Insurance - Health, Workers Comp.	95,702.00	95,403.81	
Pensions and TSA's	29,679.00	28,176.13	
Professional Expense	11,415.00	9,910.43	
Travel Expense	3,200.00	1,981.00	
Continuing Education	8,365.00	6,114.06	
Payroll Taxes	27,779.00	26,875.04	
Total Salaries, Wages & Benefits	539,261.00	521,568.11	
Building Operation/Maintenance			
Operation/Maintenance			
Office Maintenance	750.00	100.23	
Church Maintenance	11,000.00	8,726.70	
Snow Removal	7,000.00	11,427.50	4,427.50
Lawn Care	13,000.00	9,163.00	
Custodial Services & Supplies	30,000.00	28,552.32	
Office Utilities			
Electric	2,100.00	2,171.13	71.13
Water, Sewer, Trash	670.00	674.24	4.24
Gas	730.00	715.92	
Church Utilities			
Electric	11,000.00	11,101.89	101.89
Water, Sewer, Trash	1,300.00	1,665.60	365.60
Gas	6,200.00	6,047.99	
Phone and Internet	3,300.00	3,206.51	
Property Insurance	11,350.00	11,451.21	101.21
Total Building Operation/Maint.	98,400.00	95,004.24	
General Administration			
General Operating Expense	15,000.00	13,426.80	
Computer Expense	6,000.00	8,342.22	2,342.22
Recruitment/Transition	1,500.00	1,576.67	76.67
Banking Fees	4,000.00	3,967.88	
Regional and General Conference	500.00	-	
Total General Administration	27,000.00	27,313.57	313.57
Children's Ministries			
Discipleship (Sun AM Ministry)	12,500.00	5,150.64	
Outreach	11,500.00	5,529.98	
Leadership Development	2,000.00	1,289.80	
Total Children's Ministries	26,000.00	11,970.42	

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<u>Account Description</u>	<u>2025 Budget</u>	<u>Total Expense</u>	<u>Amount Over Budget</u>
Youth Ministries			
Discipleship	7,750.00	6,954.16	
Outreach	8,000.00	9,625.85	1,625.85
Leadership Development	2,500.00	1,079.84	
Total Youth Ministries	18,250.00	17,659.85	
Adult and Church-Wide Ministries			
Discipleship	13,250.00	9,455.92	
Outreach	18,100.00	18,066.60	
Trucker Care	18,000.00	18,000.00	
Leadership Development	5,000.00	3,644.54	
Total Adult Ministries	54,350.00	49,167.06	
Care Ministries			
Care Ministry	1,500.00	2,323.27	823.27
Food Services	2,000.00	151.71	
Library	1,200.00	736.74	
Total Care Ministries	4,700.00	3,211.72	
Worship Ministries			
Music and Worship	6,900.00	5,327.66	
Audio/Visual	9,100.00	6,937.45	
Flowers & Christmas Greens	1,000.00	483.26	
Welcome Team	6,000.00	4,044.50	
Honoraria	4,500.00	871.57	
Total Worship Ministries	27,500.00	17,664.44	
<u>TOTAL LOCAL PROGRAMS</u>	<u>795,461.00</u>	<u>743,559.41</u>	
Common Ministry and Charities			
Common Ministry	77,546.00	77,546.04	0.04
Self Supporting Missionaries	2,000.00	1,000.00	
Care Team Benevolence	7,500.00	-	
Mount Joy Fire Department	300.00	300.00	
Total Common Ministry & Charities	87,346.00	78,846.04	
Capital Improvements - budgeted			
Capital Fund Replenishment	24,000.00	-	
Café Update and Renovation	20,000.00	240.91	
Total Capital Improvements	44,000.00	240.91	
<u>Total Operating Budget</u>	<u>926,807.00</u>	<u>822,646.36</u>	

Budget Cover Page

Thanks for taking the time to read and review the Cross Roads 2026 Budget. Your support and feedback are 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.



1. NARRATIVE BUDGET

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

2. LINE ITEM BUDGET

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

Common Budget Questions

A note from your church board:

We are thankful for a strong financial finish to the year and want you to be aware of the impact of your financial giving. Several times throughout 2025 when giving took a dip, we put ministry initiatives and the hiring process for an early childhood director on hold. Changing in giving patterns impacts plans and momentum. We will always adjust appropriately as we strive to be wise stewards of God's resources, but those decisions have real world implications.

I see various changes (increases & decreases) to Salary/Wages/Benefits line items. What are these adjustments all about?

In addition to normal adjustments (COLA & changes in Insurance Premiums) we have staff who started after January 2025 (not budgeted for a full year in 2025) who are now budgeted for a full year in 2026. In addition, we have no staff sabbaticals this year which results in changes to professional and continuing education accounts.

Why the significant increase in building operation/maintenance

We are all aware of increasing costs. Several line items in this category have been increased to better match increased costs we experienced in 2025.



Why the significant increase in Care Ministry?

This line has been increased to better reflect expenses incurred in 2025, along with funding new initiatives of the Care Team.

Worship Ministry

Why is the increase in audio/visual needed? Our main worship computer has crashed multiple times and is rapidly nearing the end of its ability to handle the needs of Sunday morning worship services.

How about the significant decrease in honoraria? This line item was higher last year to cover guest speakers for Pastor Doug's sabbatical if needed.

Capital Fund Replenishment

Why is this decreased from prior years – The goal has been to use a portion of our general operating funds to replenish our Capital Fund for future capital needs. However, we have been unable to sustain this goal for several years. The reduced amount still keeps this visible as a goal but better aligns it to current giving patterns.

Designated donations specifically to the Capital Fund are unaffected, and will still go to the Capital Fund.

Any overall 2026 budget comments from the board?

We are incredibly grateful for God's provision and our church families generosity. Based on YTD giving patterns, a decision was made to keep the overall budget increase to 1.3 % or lower. That is well below COLA estimates and meant that we had to figure out what items to decrease and what items to say "no" to. We are thankful for unity around these harder decisions and are praying for God's provision in all things.





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.

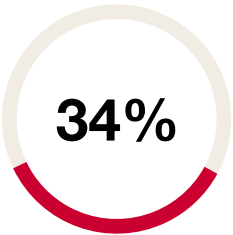
% of budget



\$284,665.00

SERVE

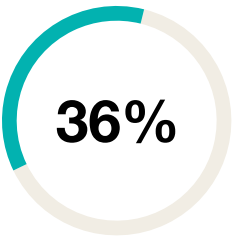
Our desire is for people to move from being observers to servers of God. This budget section is designed for us to challenge, equip, and activate people to use their God-given talents both inside and outside the walls of Cross Roads. This section has our outreach programs that provide practical opportunities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



\$319,480.00

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.



\$334,059.00

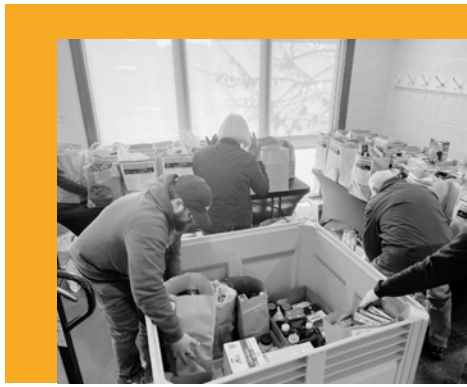
2026 Budget

Budget Summary	2024	2025	2026	%
	<u>Actual</u>	<u>Budget</u>	<u>Budget</u>	<u>Change</u>
Salaries, Wages, & Benefits	490,494	539,261	564,839.00	4.7%
Building Operation / Maintenance	105,945	98,400	106,755.00	8.5%
General Administration	29,992	30,200	29,700.00	-1.7%
Children's Ministries	18,915	26,000	27,500.00	5.8%
Youth Ministries	17,208	18,250	18,000.00	-1.4%
Adult Ministries	47,926	54,350	52,250.00	-3.9%
Care Ministries	1,510	9,000	10,000.00	11.1%
Worship Ministries	19,504	27,500	26,100.00	-5.1%
Common Ministries & Other Charities	77,062	79,846	83,060.00	4.0%
Capital Improvements	407	44,000	20,000.00	-54.5%
Total Operating Budget	808,963	926,807	938,204.00	
Increase Over Prior Year (budgeted)	-0.3%	1.9%	1.2%	

Ref. No.	Acct No.	Description	2024 Actual	2025 Budget	2026 Budget	% Change
1		Salaries, Wages and Benefits				
2		Ministry Staff Salaries	309,513	331,683	342,332.00	3.2%
3		Admin & Intern Staff Wages	25,365	31,438	32,206.00	2.4%
4		Insurance - Health, Workers Comp.	85,643	95,702	113,361.00	18.5%
5		Pensions	30,374	29,679	27,688.00	-6.7%
6		Professional Expense	7,732	11,415	10,000.00	-12.4%
7		Travel Expense	1,934	3,200	3,200.00	
8		Continuing Education	4,316	8,365	7,400.00	-11.5%
9		Payroll Taxes	25,618	27,779	28,652.00	3.1%
10		Total Salaries, Wages, and Benefits	490,494	539,261	564,839.00	4.7%
11		Building Operation / Maintenance				
12		Operation and Maintenance				
13		Office Maintenance	168	750	750.00	
14		Church Maintenance	26,218	11,000	13,355.00	21.4%
15		Snow Removal	5,567	7,000	8,500.00	21.4%
16		Lawn Care	11,408	13,000	13,000.00	
17		Custodial Services & Supplies	28,873	30,000	30,000.00	
18		Office Utilities	3,295	3,500	3,950.00	12.9%
19		Church Utilities	15,512	18,500	21,500.00	16.2%
20		Phone and Internet	3,012	3,300	3,300.00	
21		Property Insurance	11,892	11,350	12,400.00	9.3%
22		Total Building Operation / Maintenance	105,945	98,400	106,755.00	8.5%
23		General Administration				
24		General Operating Expense	15,962	15,000	15,000.00	
25		Computer Expense	5,425	6,000	5,500.00	-8.3%
26		Recruitment/Transition	691	1,500	2,000.00	33.3%
27		Banking Fees	3,481	4,000	3,500.00	-12.5%
28		Food Services	1,690	2,000	2,000.00	
29		Library	1,199	1,200	1,200.00	
30		Regional and General Conference	1,544	500	500.00	
31		Total General Administration	29,992	30,200	29,700.00	-1.7%

2026 Budget

Ref. No.	Acct No.	Description	2024 Actual	2025 Budget	2026 Budget	% Change
32		Children's Ministries				
33		Discipleship	9,863	12,500	13,000.00	4.0%
34		Outreach	8,044	11,500	12,500.00	8.7%
35		Leadership Development	1,009	2,000	2,000.00	
36		Total Children's Ministries	18,915	26,000	27,500.00	5.8%
37		Youth Ministries				
38		Discipleship	7,623	7,750	7,750.00	
39		Outreach	7,963	8,000	7,750.00	-3.1%
40		Leadership Development	1,622	2,500	2,500.00	
41		Total Youth Ministries	17,208	18,250	18,000.00	-1.4%
42		Adult Ministries				
43		Discipleship	6,121	13,250	13,250.00	
44		Outreach	18,430	18,100	16,000.00	-11.6%
45		Trucker Care	18,000	18,000	18,000.00	
46		Leadership Development	5,375	5,000	5,000.00	
47		Total Adult Ministries	47,926	54,350	52,250.00	-3.9%
48		Care Ministries				
49		Care Ministry	1,510	1,500	2,500.00	66.7%
50		Care Team Benevolence	-	7,500	7,500.00	
51		Total Care Ministries	1,510	9,000	10,000.00	11.1%
52		Worship Ministries				
53		Music and Worship	5,876	6,900	7,200.00	4.3%
54		Audio/Visual	5,349	9,100	11,200.00	23.1%
55		Décor and Christmas Greens	284	1,000	1,000.00	
56		Welcome Team and Café	5,273	6,000	5,200.00	-13.3%
57		Honoraria	2,723	4,500	1,500.00	-66.7%
58		Total Worship Ministries	19,504	27,500	26,100.00	-5.1%
59		Total Local Programs	731,494	802,961	835,144.00	4.0%
60		Common Ministries & Other Charities				
61		Common Ministry	75,762	77,546	80,760.00	4.1%
62		Self-Supporting Missionaries	1,000	2,000	2,000.00	
63		Mount Joy Fire Department	300	300	300.00	
64		Total CM and Other Charities	77,062	79,846	83,060.00	4.0%
65		Capital Improvements - Budgeted				
66		Capital Improvement - Café Wall and Lobby Furniture			8,000.00	
67		Capital Fund Replenishment			12,000.00	
68		Total Capital Improvements	407	44,000	20,000.00	-54.5%
69		Total Operating Budget	808,963	926,807	938,204.00	1.2%
70		Local Program Expenses (% of Budget)	90.4%	86.6%	89.0%	
71		Total CM and Charities (% of Budget)	9.5%	8.6%	8.9%	
72		Capital Improvements (% of Budget)	0.1%	4.7%	2.1%	
73		Total Operating Budget (% Increase Over Prior Year)	-0.3%	1.9%	1.2%	



Benevolence Report

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.

2025 Benevolence fund available:

- | | |
|-----------------------------------------------|---------|
| • Carry over funds from 2024: | \$9,125 |
| • 2025 Donations from Cross Roads BIC family: | \$7,662 |
| • General Budget allocated for Benevolence: | \$7,500 |
| • Balance in funds at year-end | \$6,086 |

2025 Assistance Provided:

- | | |
|-------------------------|-----------------|
| • Community Needs: | \$2,220 |
| • Congregational Needs: | \$5,879 |
| • Car Care: | \$ 300 |
| • Funeral Meals: | \$3,033 |
| • Total: | \$11,432 |

Types of help given in 2025:

- Rent
- Utilities
- Funeral Expenses (meals in church)
- Car Repair

The Benevolence Team is guided by staff members toward those in need in the Cross Roads BiC family or the community at large.

Benevolence Team Members 2025: Jacob Kanagy, Anthony Heisey, Jerry Belgiglio

Benevolence Team Members 2026: Anthony Heisey, Brenda Harnish, Jeff Lowe, Jerry Belgiglio

Testimonial

"Cross Roads Church has been an absolute blessing to our family. Without the help from the Benevolence Team, I have no idea how we would have survived the storm we were in. God brought our family to Cross Roads for a reason and we have felt loved since day one! The growth in our family STILL continues and we look forward to the future walking with God! We are beyond grateful for the support we have received and we only hope and pray that we can pay it forward in the near future! Thank you!"

2026 Personnel & Positions - Cross Roads Church

Appointments & Affirmations

Financial Team

Term Ends

• Treasurer (2-year term)

Bernie Hernley 12/31/26

• Assistant Treasurer (2-year term)

Charles Starr 12/31/27

• Financial Secretary (2-year term)

Kendric Bert 12/31/26

• Assistant Financial Sec. (2-year term)

Jerry Belfiglio 12/31/26

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

AM = Annual Meeting

Board Members (3 year term)

Term Ends:

1st Term Began:

Leann Pavelik AM 2029 February-22

Heather Whitesel AM 2028 February-25

Travis Keene AM 2027 February-18

Doug Shirk AM 2029 February-20

Winston Wolgemuth AM 2029 February-20

Rodney Myers AM 2027 February-21

Katie Horst AM 2029 August-25

Bernie Hernley (Treasurer)

Doug Bender (Lead Pastor)

Ryan Dunlevy (Community Life Pastor)

Church Trustee (3 year term) Term Ends:

Gary Heinly 12/31/28

Dan Whitsel 12/31/26

Jonathan Frain, Sr. 12/31/26

Josh Spender 12/31/27

Dustin Crawford 12/31/28

Susan Winey 12/31/27

Head Trustee??



Reflecting on 2025

- We went BIG on personal spiritual development in 2025! This was our first major PEAK initiative and I have so enjoyed hearing the initial impacts. Between “Practicing the Way” and “Emotionally Healthy Discipleship”, we spent over one-third of the year looking at practical ways to grow as disciples of Jesus. This extended into a wealth of resources/tools and small group studies. I’m not quite delusional enough to believe that everyone has taken a significant step in owning their spiritual development, but I have heard story after story of you taking a step to grow closer to Jesus! My encouragement is that you don’t stop there. I’m scheduled to retake the Spiritual Inventory from PTW and will be looking for new ways to better engage with Jesus and grow in my ability to reflect him accurately to the world around me. Would you take another step towards growth & maturity in Jesus? We are all in this life-long adventure of discipleship together!
- This January marks 30 years of Denise & I being engaged in full-time pastoral ministry. What an amazing opportunity to experience my first sabbatical. It is still hard to fully put into words the impact this has had on my life.

Looking forward to 2026

- During my sabbatical, I had some time of great learning and insight from God! Two clear pieces of direction that I received:
 1. Continue to grow in my ability to be a non-anxious presence in an anxious world. That involves how I help people navigate through our complex world from a Jesus perspective and how we look at our world through a “Gospel centered lens”.
 2. It is time to try some new things which means we have to let go of some old things. We (you & I) have grown way too comfortable as a church. 2011 to 2020 was a time of consistently experimenting with new ministry models & methods as a church. With the disruption of all things 2020/2021, there was a much-needed time for stability with minimal change but we have got stuck just maintaining the status quo.

- My big review. Our denomination is set-up that every 5-years the lead pastor goes through an extensive review process and I am nearing my 15th year as the Lead Pastor of Cross Roads. This process is led by the Bishop, but involves evaluations from staff, board, and an additional 30-50 of you. I always enter these experiences with “open hands and an open heart”. I look forward to finding out if we’ll be hanging out together for another 5 years or if God has something else in store for all of us!

Peter urges the church to do all that we can to keep from becoming ineffective. Together let’s do all that we can to remain effective in our mission of making disciples.

⁵For this very reason, make every effort to add to your faith goodness; and to goodness, knowledge; ⁶and to knowledge, self-control; and to self-control, perseverance; and to perseverance, godliness; ⁷and to godliness, mutual affection; and to mutual affection, love. ⁸For if you possess these qualities in increasing measure, they will keep you from being ineffective and unproductive in your knowledge of our Lord Jesus Christ.

~ 2 Peter 1

Thanks for being the church!

May we continue to represent Jesus well,
Pastor Doug





2025 Recap

- Each Sunday we use the talents given to us to offer praise, magnifying the Lord as a community.
- Special times of worship like Maundy Thursday, Easter, Family Worship Sundays, Advent/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, keys, and tech team. Special thanks to 40+ people who serve regularly on Sunday mornings in Worship/Tech ministry!
- Worship Conferences: I was able to attend 4 different conferences last year and was joined by many CR volunteers and staff. Each conference brought refreshment to my heart and stimulated new ministry ideas.
- Pastor Doug's sabbatical came with the opportunity for the staff team to work together to meet the ministry needs of the church while he was away.
- Several new tech upgrades were incorporated into our systems including computerized lighting, and an improved confidence monitor.

2026 Initiatives:

- Tech projects include: better house lighting, improved keyboard rig, explore new stage background design.
- Team development: attend 2-3 worship conferences/workshops, implement skill specific team meetings, new system for music charts.
- Recruit more people to serve in Worship and Tech
- 2026 Prayers: 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.



2025 Highlights

- We continued lower level renovations with a major update to the cafe space in the spring.
- We saw our largest crowd yet for Harvest Celebration with the event going very smoothly.
- Community Groups had a great fall launch, with groups covering Emotionally Healthy Discipleship. We saw an increase in group sign ups this year
- Welcome Team worked with CR Kids to update safety and security procedures. We also integrated new volunteers
- I want to thank Rachel Denlinger who wrapped up many years of serving as cafe manager at the end of 2025. We look forward to work with new cafe manager Eric Sneidman in 2026.
- We launched a new guest follow up and assimilation system to help better follow up and integrate visitors into Cross Roads.
- Women's ministry had another successful year of Bible studies and several events.
- Men's ministry continued wing nights for men's fellowship.
- I had the privilege of preaching 13 Sundays in 2025.

Looking forward to 2026

- Early in 2026 we will be completing more updates to the long cafe wall, window sills, and lobby. Thanks to the John and Cindy Frain helping to make this possible.
- Welcome team will continue to update security and emergency procedures.
- Welcome Team will be working on developing the leaders and team through books, training, and experience trips to gather ideas and see other guest experiences.
- Community groups ministry will continue to work on better supporting group leaders, members, and challenging everyone to connect in 2026.
- We will continue to improve and refine guest follow up and assimilation processes.
- I hope to continue to refine my sermon creation and delivery.
- Working on new ideas and innovations for outreach and growth



Dear Cross Roads friends and attenders,

It was my sincere pleasure to step back into ministry on February 3, 2025 following a five- month sabbatical which began on August 1, 2023. If you're doing some quick math, you may be puzzled. Let me remind you that I was off work the remainder of 2024 due to family obligations. I am sincerely grateful to Pastor Doug for his kind words, wisdom along the way, and generosity which permitted me that extra time, and then to return to my position as Care Pastor at a time when it was best for family.

2025 Highlights:

- In 2025 our Sr. Care Team encouraged 28 Cross Roads folks over the age of 74. Connecting on Sundays, sending cards, visiting, and blessing our Sr's with a Christmas gift are some of the ways the Sr. Care Team ministers to our sweet older folks. The Benevolence Team worked to provide for our congregation in the form of meeting tangible needs (i.e. paying rent, and utilities), and giving grocery gift cards or gas gift cards when needed and helpful. The Visitation Team assists me in hospital visits and home visits. The Communion Team assisted well as we celebrated communion as a church family in 2025. And the Card Ministry and Meal Ministry stepped up behind the scenes in mighty ways to bless others. There are 18 people volunteering on these teams.
- As Care Pastor, I find myself in the humble space of serving families in their times of great celebration and times of great loss. 2025 held many celebrations for us, but it also held deep and difficult loss for our church family. Caring for and supporting those who have said "good-bye" to a loved one remains a very high priority for me and my team. Please remember that we are here for you, we are praying for you, and you are loved.
- I am very grateful for the opportunity to preach on a semi-regular basis. In 2025 I spoke at the Cross Roads Ladies Retreat in March, and attended numerous Brethren in Christ gatherings including Annual Meeting, our Spring Development Day, and seminars for continued learning and pastoral credits. These are wonderful opportunities to connect with fellow Pastors in our churches.
- I continue to feel very blessed and fortunate to establish deeper connections with our congregants and friends of Cross Roads. I highly value these relationships.

2026 Hopes and Goals:

- I am working with the Benevolence Team and Pastor Ryan to develop a system for recording and assessing Benevolence Requests in hopes of streamlining these requests, and making the whole process more efficient. We will implement a system using Planning Center.
- To support and strengthen our Care atmosphere at Cross Roads by placing high priority on 1-1 conversations and interactions.
- To grow my preaching/speaking skills.



Youth Ministry

The past year was defined by impactful experiences and a significant shift in our student population. Our youth participated in two successful multi-church BIC retreats—tailored specifically for middle and high schoolers—and expanded their horizons through mission trips to Niagara Falls and Asheville, NC.

As we celebrated the graduation of eight core seniors, we were energized by a large incoming class of ten 6th graders. This transition has shifted our demographics significantly; as of December 2025, 90% of our youth group is now composed of middle school students. While we were thrilled to welcome a new leader to our staff this year, our primary focus for 2026 is expanding the leadership team to support this growing younger cohort. Additionally, we are exploring a program restructuring to better accommodate student athletes, aiming to provide a more flexible and accessible environment that retains the 5–8 students we typically lose during various sports seasons.

Live Stream

Baptisms are a defining moment in a believer's journey, and for our church, there is no greater joy than witnessing this public declaration of faith. This year, we celebrated a truly special milestone: an individual who connects with us exclusively online traveled to be baptized in person. This incredible moment was made possible because a dedicated team gathers every week to bring our services into people's homes.

We are currently looking for Livestream Directors and Camera Operators to join this mission. If you want to be part of the team making a spiritual impact in our community and beyond, reach out to Pastor Phillip today!

By the Numbers

- 285 Unique Viewers
- Most Watched Message "Practicing the Way" on 02.02.25
- Most Watched series "Practicing the Way"
- We have had people watch from Spain, Germany and Canada





**FAITHE
OBERHOLTZER**

*Children's
Director*

This ministry year has truly flown by. God has done both big and small things in CRKids, and it is clear He is at work among us. We welcomed new families, and it has been my joy to encourage and teach children and families how to follow Jesus more deeply. Our weekly and monthly volunteers continually amaze me with their flexibility, willingness, and servant hearts. I am deeply grateful for our Children's Ministry leadership team (Heather Lewis, Travis and Julie Keene, Dan and Mackenzie Bosse, Sarah Lenhard, and Sandy Higgins) and volunteers—it is a gift to serve alongside such faithful people. In September, we launched a new curriculum, Grow, focused on helping children grow to be more like Jesus and apply biblical truth to everyday life.

2025 Highlights

- Serving Together: More people stepped into serving with CRKids—thank you. God is good.
- Staff & Volunteer Appreciation: Nearly 90% of our team attended the January appreciation dinner and training—your commitment matters. Thank you!
- Family Experience Sundays: Two Sundays focused on equipping families with practical tools for discipling their children at home.
- Giving & Discipleship:
 - KidsLife: \$910 raised for summer camp and a Gaga pit
 - Kenya Camp Kids: \$3,300 raised, sending 11 children to camp
 - The generosity of our families continues to amaze me.
 - Bible Memory: Children memorized one verse each month—12 verses hidden in their hearts.
- Amazing Easter Race: Families learned together as they “traveled” through Israel.
- Walk Through the Nativity: Children confidently shared the Christmas story—one of the year's greatest highlights.
- Camp Courageous 2025: Children learned to love, forgive, and serve like Jesus. About 40% of campers did not have a church home.
- 45 Degrees Ministry: Our 4th–5th grade ministry meets twice monthly and is beautifully led by Heather Lewis as students study the Gospel of John.

Looking Ahead

- Staff & Volunteer Appreciation Dinner & Training: January 25
- CRKids Amazing Race – Easter Edition
- Camp Courageous 2026: June 22–25
 - Theme: Rainforest Falls – Exploring the Nature of God
- Dreams for the Future: Family mentorship and deeper connections with families

Thank you to Cross Roads for investing in our children and intentionally pointing them to Jesus. I am deeply grateful for the families who choose to teach their children who Jesus is and how to live out their faith. You truly rock!



In the first week of May 2025 I started a temporary volunteer role as Director of Early Childhood Ministries. After a four-month search and the processing of multiple applicants, a new hire for the position had not been found. In a sudden and unexpected turn of events, I found myself in this role. It has extended from an initial three-month commitment to an eight-month stint, and it continues on a month-by-month basis as the search for a permanent director continues.

My responsibilities include, but are not limited to:

- The recruitment of 14 volunteers for each Sunday morning
- The weekly editing, printing and distribution of Bible lessons from the GROW curriculum
- Administrative oversight for Sunday morning Early Childhood classes
- Detailed, ongoing communication with volunteers
- Development of policy and procedures
- Participation in Children's Leadership Team meetings
- Participation in weekly Church Staff meetings
- Encouragement of volunteers and welcoming of new families.

Currently we have 27 children in Early Childhood. These represent 21 families. A total of 42 volunteers serve on a regular basis.

Since I started in this role:

- Thirteen new volunteers have been enlisted.
- The GROW curriculum has been introduced and established.
- New safety and security measures have been implemented.
- A three-member Early Childhood Advisory Team has been created to assist me in program evaluation and decision-making.
- New individual volunteer positions have been created including Hall Monitor, Curriculum Supplies Coordinator, Nursery Coordinator, and two Room Supplies Coordinators.

My passion is that young children will learn about and feel the love of Jesus in a caring and happy church setting. I desire that young families will be affirmed and equipped as they take the lead in nurturing the faith of their children. I want volunteers to find purpose and fulfillment in serving the Lord through teaching young children and supporting their families. Please pray with me that this vision will be realized in the coming year.



2025 Annual Report

Cross Roads Brethren in Christ Church

Cemetery Association

February 01, 2026

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 2025 there were 9 burials, 5 traditional burials and 4 cremations.

Traditional burials were Richard Philips, Mary Hostetter, Daniel M Heisey Jr, Anita Wolgemuth, and Harold Mellinger. Cremation burials were Dennis Dick, Rhoda Heisey, Brendon Heisey, and William D Dietrich.

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 2025 FINANCIAL REPORT

Checking Account

Beginning Balance 01/01/25			12,055.08
Receipts for 2025:			
	Burials (8)	7,735.00	
	Lot sales	750.00	
	Memorial location fees	475.00	
	Offering donation	-	
	BICF interest	-	8,960.00
Expenses:			
	Grave opening and closing	2,850.00	
	Rock removal		
	Lawn care	2,996.00	
	Monument repair	400.00	
	Misc -file, supplies	-	(6,246.00)
Ending Balance as of 12/31/25			14,769.08
<u>Brethren in Christ Foundation</u>			
	Certificates as of 12/31/24	83,854.14	
	Interest earned 1/1/25 - 12/31/25	3,248.86	87,103.00
Total Funds			101,872.08

Charles Starr, Treasurer

Church Trustee Report for 2025

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.

An unexpected expense this year:

- We repaired one sinkhole in August which developed in the stormwater basin costing \$4K. Last year we repaired 2 others costing a total of \$16K.

For 2026:

- Hot water heater replacement in the church building.
- Parking lot line painting and some crack repair.

Some future expenses to anticipate:

- The nursery wing roof may need replaced or patched, along with spouting replacement and eave wrapping.
- The logo (cross, dove, bowl, towel and lights) on the front of the church also needs refurbishment.

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 Dustin Crawford to the trustee team and thank Neil Zimmerman for his 6 and a half years of service. The remaining members are Gary Heinly, Dan Whitsel, John Frain, Josh Spender and Susan Winey. 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)

CROSS ROADS

QUICK STATS

2025



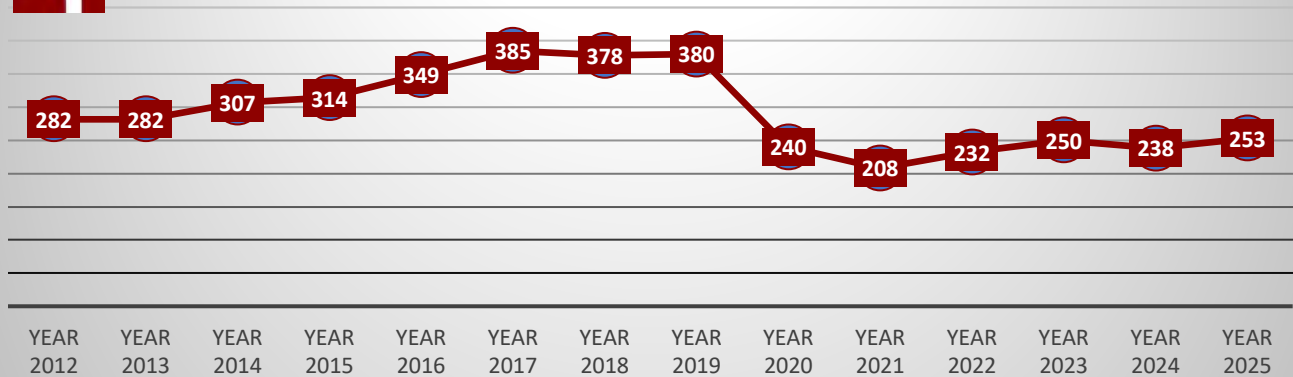
6 BAPTISMS

5 CHILD DEDICATIONS

4 NEW MEMBERS



Sunday Morning Average Attendance

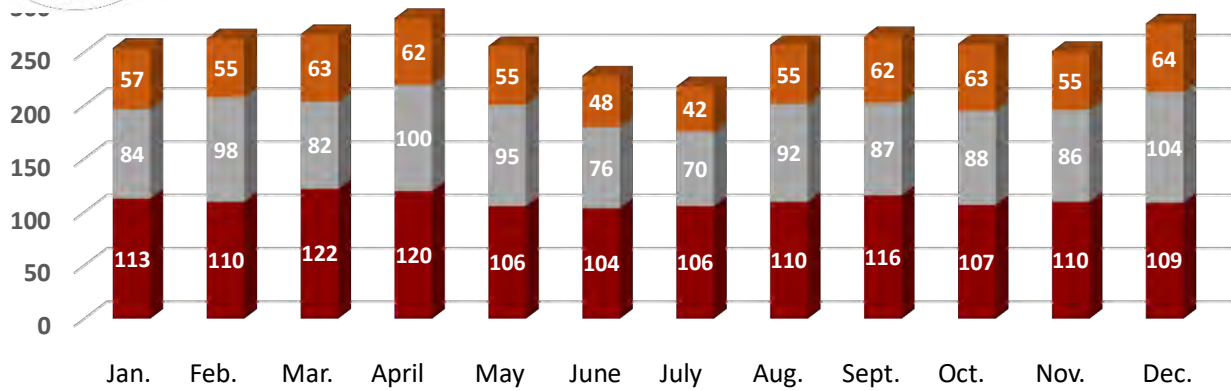


2025 STATISTICS



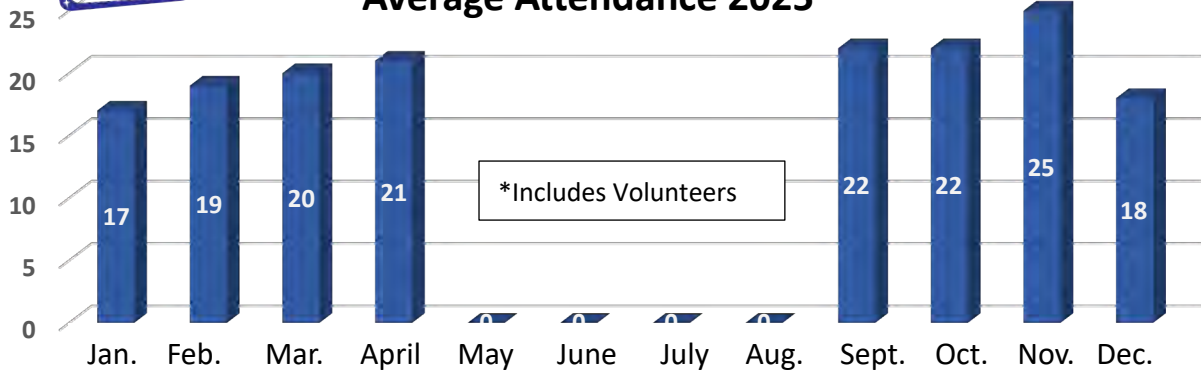
2025 AM Services Average Attendance

■ 9:00 AM ■ 10:30 AM ■ CR Kids



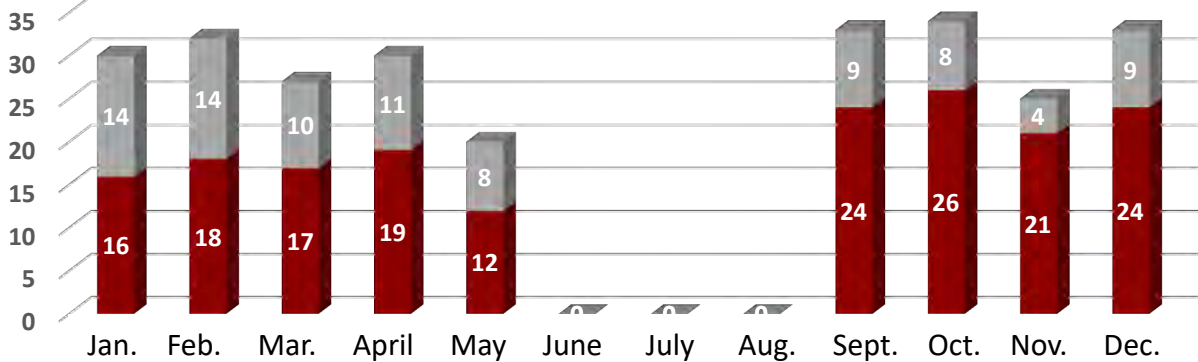
*45-Degrees Weeknight Monthly Average Attendance 2025

*Includes Volunteers



*2025 Youth Weeknight Monthly Average Attendance

■ Youth (6-8) ■ Youth (9-12)



*Includes Volunteers

<div>  2025 Special Events </div>		
Event Name	Month	Attendance
Annual Meeting	February	82
Jump Start Retreat	March	22
45 Degrees Spring Retreat	March	30
The Amazing Easter Race (CR Kids)	April	70
Maundy Thursday	April	92
Camp Courageous	June	158
Ice Cream Social	August	135
Harvest Celebration	November	750
Movie Night	December	100
Christmas Eve Services	December	290
Christmas Nativity Walk-Thru	December	150
Christmas Community Meal	December	386