

✓ Please bring this agenda packet with you to Annual Meeting.

Cross Roads 2016 Annual Meeting Agenda

Sunday, January 31, 2016, 6:00 PM

Snow Date ~ Friday, February 5, 2016, 6:00 PM

- * All persons are invited to attend!
 - * Eligibility to vote: a member, 16 years of age and older.
 - * Additional nominations for each elected office may be placed from the Council floor. It is preferred that additional nominees give their consent to be nominated before their name is presented to Council.
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 - a. Including Statistical Report
 - b. Opportunity for Q & A with each report
- 6. Receive Staff & Ministry Reports
- 7. Financial Reports Review
 - a. 2015 Review with Q & A
 - b. 2016 Budget with Q & A pgs. 21-30
- 8. Receive Financial Reports

Flow of evening

- Check-in and receive table #
- Get food after checking in
- Pray for meal and meeting at individual tables
- Pastoral challenge while eating (feel free to get seconds)
- Break to get dessert
- Round table discussion during dessert
- Complete agenda
- Close in song

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Annual Meeting 2016 Round Table Discussion

2016 Question:

1. What does God want our church to look like in 5 years?

**Updated Personnel & Placement Listing
Cross Roads Church
January 2016**

NOTE: Point Person(s) are in BOLD

APPOINTMENTS AND AFFIRMATIONS	Term Ends
Treasurer (2-year term)	
• Bernie Hernley	12/31/2017
Assistant Treasurer (2-year term)	
• Kim Lehman	12/31/2017
Financial Secretary (2-year term)	
• Patsy Hoffer	12/31/2016
Ass't Financial Sec. (2-year term)	
• Marilyn Kreider	12/31/2017
Finance Committee (2-year term)	
• Marilyn Kreider (U)	12/31/2016
Floral Coordinator (2-year term)	
• Whitney Metzler	12/31/2017
Food Services (2-year term)	
• Jan Bechtold	12/31/2017
Roxbury Coordinator (2-year term)	
• David Rosenberry	12/31/2017
Church Board (3-year terms)	
– limit of three consecutive terms	
• Jeff Lowe (Assistant Chair)	12/31/2016
• Ethan Frey	12/31/2016
• Erin Higgins	12/31/2018
• Faithe Oberholtzer	12/31/2017
• Becky Schwartz	12/31/2017
• Lois Wallick	12/31/2018
• Doug Metzler	12/31/2018
• Bernie Hernley (2-year term)	
• Doug Bender	
• Sean Muldowney	
Church Trustee (2 year terms/U)	
• Mike Higgins	12/31/2016
• Doug Metzler	12/31/2017
• Terry Ober, Sr.	12/31/2016
• Todd Pierce	12/31/2017
• Dave Rosenberry	12/31/2016
• Peter Horne	12/31/2017
• Gary Heinly	12/31/2017

Deacons (3 to 5-year terms)

- Barb Heinly 12/31/2019
- Marlin Bechtold 12/31/2019
- Doris Heisey 12/31/2017
- Bob Hoffer 12/31/2018
- Ruth McFarland 12/31/2019
- Glenn Musser 12/31/2018
- Doug Bender
- Sean Muldowney

Adult Ministries (2-year terms)

- Bob Redcay 12/31/2016
- Erica Heisey 12/31/2016
- Glenn Musser 12/31/2016
- Kevin Oberholtzer 12/31/2016
- Amanda Wolgemuth 12/31/2016

Missions (2 year terms)

- Carolyn Oberholtzer 12/31/2016
- Brian George 12/31/2016
- Bethany Sentz 12/31/2016
- Sean Muldowney

Historian (2 year term)

- Emily Wolgemuth 12/31/2016

Media Resources (2 year term)

- Sandy Heisey 12/31/2017

Lead Pastor's Report

Hey good people of Cross Roads,

I want to thank you for allowing God to continue to work in you and through you. I'm always filled with excitement when I tell people about how God continues to use Cross Roads to impact lives.

This past year we've watched God change lives, heal broken marriages, reconcile families, and bring people into his kingdom. He's used Cross Roads to feed the hungry, help those in need, love the hurting, bless our community in an unprecedented act of generosity, and lead people in the adventure of growing as a disciple of Christ.

God is at work in the lives of people of all ages in our church. There is much to celebrate and give thanks for. We have a great group of staff, leaders, and ministry teams.

I would like to highlight one specific area of thanks that I have for 2015. This was a year of transition for our church. Being down one staff member for nearly 6 months and transitioning staffing roles is never an easy thing. I am so pleased with the way that our staff, ministry leaders, and leadership teams handled this transition. Simply put... I can't believe how smoothly this transition went. Thanks to so many that stepped up "their game" during this time. I also want to thank you for so quickly accepting our new staff couple.

During my pastoral challenge I want to push on the fact that we are not spiritual consumers but spiritual contributors. Everyone plays a part. The church does not exist for us... we are the church and we exist for the world. We simply don't go to church... we are the church. Personal preferences don't play a role in our mission to make disciples. A great question that we can each ask ourselves is, "Will I let my _____ limit what God wants to do in and through Cross Roads?" I'll address the _____ during my pastoral challenge.

Can we take a step back and remind ourselves?

- 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)

God is not done with us yet, and we still have a long way to go. There will always be problem areas that we have to deal with. There is no perfect church this side of eternity. But with God's help and wise leadership we will continue to be transformed into a healthy church that is making a significant impact in the Kingdom of God. God uses the imperfect to do his perfect work.

As a favorite quote of mine says,

- **"There is nothing like the local church when the local church is working right! It transforms lives, heart by heart... soul by soul... life by life. That's why the most important thing I can do is to lay down my heart for the cause of Christ."** ~ Bill Hybels

Be the church. Glorify God.

May God bless us beyond our wildest dreams,

Pastor Doug

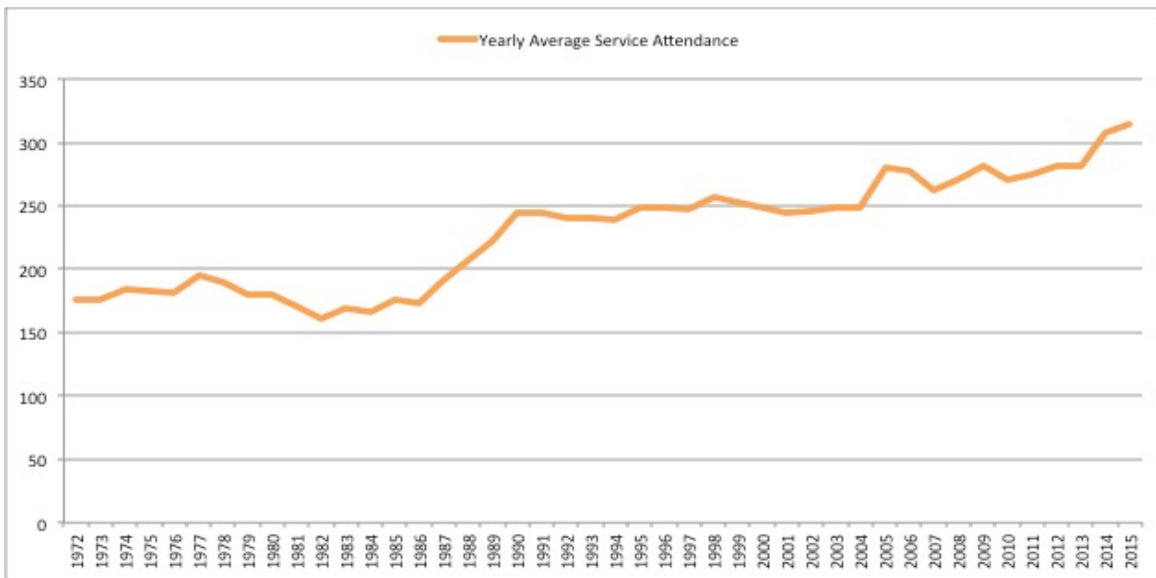
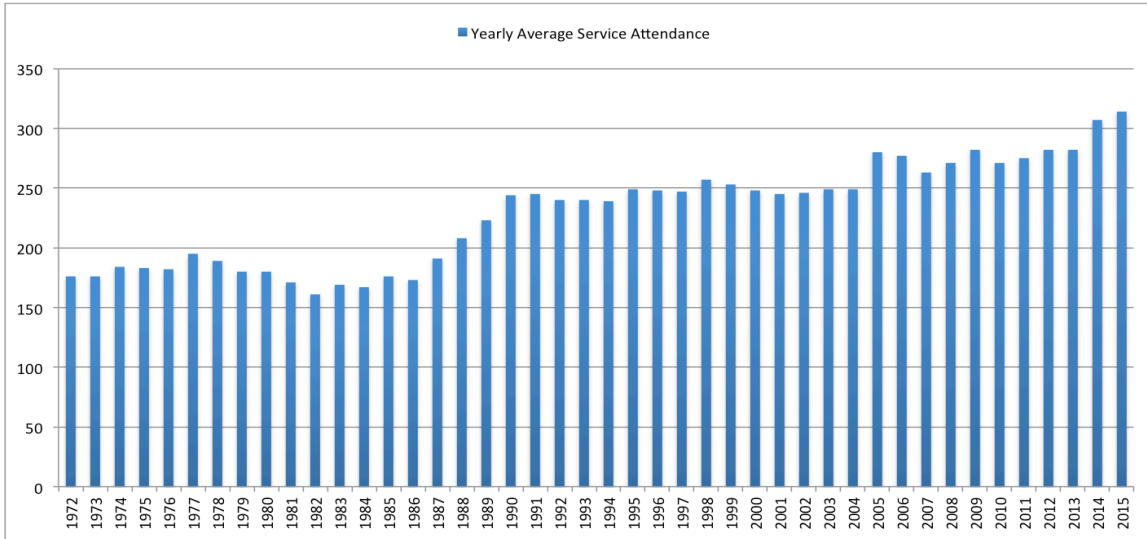
Worship • Serve • Connect

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Notes from Doug's 2016 Pastoral Challenge:

Statistical Report

Average Attendance	08	09	10	11	12	13	14	15
AM Worship	271	282	271	275	282	282	307	314



Membership – 212

1/1/15 = 212

Increase: 17

- Baptism/Confession: 7 Transfer: 10

Decrease: 6

- Transfers: 3 Deaths: 3

12/31/15 = 223

Conversions – 41

- Children: 29

- Youth: 8

- Adults: 4

Associate Pastor's Report

The way of Jesus cannot be imposed or mapped — it requires an active participation in following Jesus as he leads us through sometimes strange and unfamiliar territory, in circumstances that become clear only in the hesitations and questionings, in the pauses and reflections where we engage in prayerful conversation with one another and with him. – Eugene Peterson

Eugene Peterson's words fairly sum up the new adventures of the last year of my life, and the past seven months at Cross Roads in particular. One of the greatest strengths in my life is having people to journey with me through unfamiliar territory as I follow Jesus. One of the most unexpected surprises is how my new congregation would not see me just as a "professional" that needs to fulfill the expectations of a job, but as a person who is still on a journey. So I give my thanks to all of you at Cross Roads who have taken the time to ask good questions, offered a meal or a cup coffee to get to know Jenn and me better, dropped an anonymous note of encouragement in my mailbox, and have prayed for a sense of "home" to happen quickly. Though it still sometimes feels strange and unfamiliar, it also feels like we are practicing a dance routine together – the pastor and congregation becoming more familiar with one another's quirks, stepping on each other's toes from time to time, but brushing it off with a laugh and as we learn to enjoy the relationship above all else. And I think God smiles at this.

Highlights since June:

- **Young Adults:** We began to host informal gatherings of young adults at our home over the summer and introduce conversations about what this kind of ministry should look like at Cross Roads. In October, we officially launched our young adult ministry with a weekly Sunday School, and have been enjoying the participation of between 20 and 30 attendees every week. If you've been wondering who is making all of the noise down the hall during the 10:30 AM service, it's been us! Those from age 18 through early 30's have reported personal ownership of faith, a sense of belonging, genuine friendships being built, and an overall "going deeper." As a brand new ministry we have great momentum right now. Please continue to pray for us.
- **Deacons:** Serving with our Deacons has been an incredible encouragement to me. It is amazing to see what God can do when the right people are put in the right position, serve Him according to their gifting, talent, and passion. The Deacons lead the way in our church's care ministry, from prayer to visitation to providing meals, and beyond. They steward the Benevolence Fund with professionalism and maturity, and our church has helped lots of congregational members, as well as outside community people, because of their leadership.
 - We have gained one new deacon on our team this year
 - We have worked hard to transition from our previous Shepherding model of providing care, to a Care Team model with point people overseeing specific areas of ministry
- **Youth Retreat:** I was invited to serve at the HD Youth Retreat in November as the speaker. I had never experienced a youth retreat in any capacity, so I was a bit nervous. I was asked to cover the topic of forgiveness in four sessions. I was incredibly impressed at the level of engagement of the students, who bought in and stayed engaged with some heavy material. Dwight and the volunteer leaders did an amazing job processing tough stuff from the students' lives, and as we all partnered together with God, we saw some amazing breakthrough. Some of the students told stories from their lives that they never told before, experienced significant freedom, and even made a decision to follow Jesus for the first time. I was so humbled by the opportunity to serve the youth ministry in this way and get a close-up look at everything that Cross Roads does to make sure that our kids are encountering God.
- **Preaching:** I'm incredibly grateful that Pastor Doug has trusted me with preaching responsibilities this early on. From what I've seen elsewhere, it is not normal for a new Associate Pastor to get this many opportunities this quickly. It's been great for my own leadership development to figure out the rhythms of preparing-preaching-resting-repeat, while still taking care of day-to-day responsibilities. Thank you for the useful feedback that you've given me – my intention is to continue to grow in my awareness of what God is speaking to our church family, and getting beyond my comfort zone in the ways I communicate.

- **Day-to-Day:** Since this is a new position and a new lifestyle for me, I've often asked the question "What does it mean to be a pastor?" Because of the way I'm wired, I've found the most satisfaction in some of the unexpected, daily interactions in which God seems to surprise us most. These have included drop-bys at my office that turned into significant conversations with "aha" moments, seemingly random interactions while preparing a sermon at a coffee shop that lead to faith-sharing opportunities, the visits to people's homes which involve lots of laughs and lots of tears (usually in the same conversation), and the opportunities to pray the blessings of the Father over his children who need to hear it the most.

Now that I feel I have my feet underneath me, here are some of the things I am dreaming about for the next year:

- Training a young adult leadership team so we can create more events and launch healthy small groups within the next 6 months
- Exploring options for a young adult retreat
- Getting to know the Mount Joy area better and better for the sake of intentional evangelism opportunities
- Hosting a new small group at our home
- Acquiring training for pre-marital counseling
- Taking next steps in the ordination process
- Continuing to grow in maturity and effectiveness as a speaker
- Asking God about greater risks to take... and following through!

Respectfully submitted,

Pastor Sean

Worship Director's Report

Worship 101:

Jesus declares that we should worship God in Spirit and in Truth (John 4:24). True worship must be “in spirit,” that is, engaging the whole heart. Unless there’s a real passion for God, there is no worship in spirit. At the same time, worship must be “in truth,” that is, properly informed. Unless we have knowledge of the God we worship, there is no worship in truth. Both are necessary for satisfying and God-honoring worship. Spirit without truth leads to a shallow, overly emotional experience that could be compared to a high. As soon as the emotion is over, when the fervor cools, so does the worship. Truth without spirit can result in a dry, passionless encounter that can easily lead to a form of joyless legalism. The best combination of both aspects of worship results in a joyous appreciation of God informed by Scripture. The more we know about God, the more we appreciate Him. The more we appreciate, the deeper our worship. The deeper our worship, the more God is glorified. (Got Questions Web Ministry)

Worship 201:

Next let’s acknowledge that worship can be broken down into two categories: Life Worship and Gathered Worship. Life Worship might best be described in Romans 12:1, where believers are asked to offer themselves as living sacrifices, holy and pleasing to God. This is the daily grind of pleasing God with all we have and do.

Gathered Worship is so very special. It is a unifying moment when the sons and daughters of the Most High God gather to express our love for, our hope in, and our need of a SAVIOR.

Worship 301:

At minimum, our weekend services are two things. First, many people come to church seeking help, hope or healing. They are broken and hurting, hungry for life and truth. Our services to many are a hospital. Our gathered worship experience should testify to God’s goodness and power. It should usher in the presence of God; who alone can bring the hope and restoration we seek.

Secondly, our services are a rehearsal. As much as one person can enjoy church, we did not get saved so we can go to church; rather, so we can go to heaven! The church must be a place where God’s people join in with heaven, singing praises to a God who loves us and cares for us, and has a place prepared for us in eternity.

Our praises must therefore be “vertical,” declaring God’s character and goodness; as well as “horizontal,” testifying to how God has worked and met our needs.

Worship 401:

Are you ready to graduate? Learning about worship and what happens on a Sunday is important, but participation is the goal. Not only does God desire it, and command it (Matt 4:10), but He is so worthy of our praise. I wanted to take this time to implore you to fully participate with the gathered church. When we come to church with anticipation, and lean into the Spirit of God, we will hear from God, and be blessed to know Him more as his disciples. Lastly, I leave you with this challenge: our gathered worship experiences speaks to and engages with the unsaved people that stand with us, as well as the children and youth who look at us and take their cues on what worship is. In 2016, let’s come to Gathered Worship times with greater anticipation and full participation.

Looking ahead to 2016

- Personal & Worship Team development via conferences, seminars, and in-house training events.
- A continued effort to increase congregational participation and worship education.
- Our worship teams are in need of musicians and leaders. I will continue to seek and develop new talent.
- The Connection Team is changing its name to Welcome Team. Along with a new name and look, we are improving our visitor gift and info packet. More volunteers are needed.
- Continued upkeep of our website: information, graphics, and videos require constant attention.
- FLC technology improvements are being considered on all fronts - Audio/Video/Lighting.
- Hymn Sings, Contemplative Worship, and other special events outside of Sunday morning.
- Stage design and lighting enhancements – keepin’ it fresh ☺

Jeff Rickabaugh, Worship Director

Youth Ministry Report

Then his eyes were opened, his sight was restored, and he saw everything clearly.

Mark 8:25 (NIV)

The student ministry of Cross Roads consisting of Collide and HD, continued to strive towards providing a ministry that connects teens to Jesus Christ, and brings clarity to what it means to be a follower of Jesus Christ in 2015. Our goal is to have a deep and wide youth ministry where we take our teens deeper in their relationship with God, but also teach/give opportunity for the teens to go out in the world and make disciples as well. This is done through our Tuesday and Thursday night bible studies at youth group, and also through outreach activities.

Here are a few highlights of our activities from 2015

- ❑ In February we held our outreach Lock-In for our Sr. High. It was a fun night of games at the church and unlimited laser tag at the Laserdome. We had 3 people except Christ at this event!
- ❑ In the beginning of July we took a group of 17 to Newark, New York on our Jr. High summer mission trip. This week was spent on a variety of community service opportunities.
- ❑ In mid-July we took 28 Sr. High to Birmingham, Alabama for their summer mission trip. We went with an organization called YouthWorks. The week was spent working with children in need, the elderly, small construction projects, and so much more.
- ❑ On our Sr. High retreat we had 5 people except Christ as their Lord and Savior!
- ❑ This fall we hosted four 5th quarters after Donegal's home football games and one tailgate party before the homecoming game. We would open the church up for pizza, and games. It was a blessing to serve these students. We averaged over 100 students for the 5th quarters.
- ❑ It was a joy to see three of our 2015 graduates, take the opportunity to do long-term missions. One with Adventure Missions, one with the BIC Step program, and one with Experience Missions.
- ❑ Where able to minister to over 250 teens
- ❑ We had 8 teens make the choice to follow God with their life in 2015! Praise the Lord!
- ❑ In 2015 we saw two of our previous student ministry interns get a job in youth ministry.

Goals for 2016:

- To cover our youth and the youth program in prayer
- To provide service opportunities both locally and away
- To increase our ministry to the unreached teens in our community
- Expand our leader's team with more volunteers

As I look back on 2015, I'm so thankful for all the exciting things that God did in the lives of teens and within the ministry. I am thrilled to be a part of the student ministry here at Cross Roads. We are blessed with people who have a great concern and love for our young people. I want to especially thank all those who volunteer their time, energy, and resources to our student ministry. I want to also thank all of those who pray for these ministries. Nothing could be accomplished without the prayer and support that this congregation gives towards our youth. Also, I would like to thank the great staff here at Cross Roads for all their help and support and thank my amazing wife and family for their love and support. I look forward to 2016 with great expectations and excitement!

Dwight Gehman

Director of Youth

Children's Ministry Report

I am excited to officially be starting my fourth year as CR KIDS Director. It has been another adventurous year!

January/February/March

- Two kids accepted Christ in Camp 252
- We welcomed new leadership to our Nursery with Melissa Keener & Kelley Buckwalter stepping up to Nursery Coordinators & head up our Nursery
- Held our 2nd Kids Night in Parents Night Out to give Parents a date night
- Launched Camp Courageous online Registration with Kid Check on March 1st Camp Courageous was filled to capacity (250 kids) in less than a month

April/May

- April 4 the Easter Story Treasure Hunt was a huge event again with around 300 people attending. Families have really commented that they really enjoy how we include the Easter Story stations & make it more than just an Easter Egg Hunt!
- 4 children accepted Jesus as their forever in First Look Pre-K & K
- We had a Children's Easter Choir singing on Easter morning and several of bus kids were involved and their parents attend the worship service that morning!
- April ended with wonderful trip to the Orange Conference in Atlanta, Georgia with Joy Miller-Musser
- God's presence was so amazing throughout the corporate times of worship! The Theme was "It's Just A Phase, so don't miss it!" They broke down all the stages of child's life from birth –adult & there is a book I am actually working through that goes into depth about each stage & how Children & Youth leaders can partner & prepare parents & kid/youth for each stage. The speakers kept reminding us that every child is created in God's image and we should not focus on their issues or the circumstances that surround them, but we should see them as God's masterpiece! I was also very challenged by a few questions.
 - Who am I?
 - What breaks my heart?
 - Ask God to help you bridge the gap between what breaks your heart and what you can do about it?

May/June/July

- 45 Degrees Retreat was a great event for our 4th & 5th graders. We focused on putting on the armor of God
- Camp Courageous 2015 was amazing! It was so neat to see God at work during this week as 250 kids swarmed our campus!
- 23 kids asked Jesus to be their forever friend
- So many teens & adults connected with these kids & build relationships that were so special! We truly put our "Lead Small" into practice!
- Cross Roads came together & did a wonderful job! Thank you so much for supporting this huge outreach!
- Followed up with leaders & staff from CC 2015 & evaluated what worked & what we need to tweak & work on for CC 2016
- Followed up with families from Camp Courageous. We have had three families coming constantly on Sunday mornings since Camp Courageous.
- Said good-bye to Riley Fulton a 9-year old foster child, who has been attending Cross Roads for the past 3 years. She was transferred to another foster home!

August/Sept/Oct

- Starting working on Children's Ministry upgrades in the preschool hallway & moved the Pre-K & K Class to the balcony & expanded the 2's & 3's class
- Starting working on plans for Harvest Celebration 2015
- Held a Joint Training with Youth Ministry & Connection Team on Safety. Also introduced Huddle Groups to our small group leaders.
- Had the honor of baptizing Maggie Hawley
- Kicked off a new school year with promotion Sunday on Sept. 6 and the 2's & 3's expanded into room 25 while the Pre-k & K move up the Club House (balcony). The transition has been going very well.
- Assessed summer break we took from programming for 1st hour & decided that we lost too much momentum to do that again in 2016. Are really going to try to start recruiting summer help earlier.
- Painting & transformation begun in the Preschool hallway in October. Special thank you to Sandy & Alisha Heisey for doing an amazing job with this hallway transformation.
- Attended One Day Orange Conference with Julie Keene & Joy Musser. One key take away, that I have been processing is how we really need to be creative on reaching kids & families, when the norm is now to only attend church every 2 or 3 weeks for a lot of families.
- Harvest Celebration was a huge success & it was so neat to see the Cross Roads Family step up to the huge crowd & work together to make things run smoothly for the evening.
- Calvary Bible Church officially told me they will partner with us for Camp Courageous 2016. Basically supply volunteer help from their church.
- We began to have each small group ministry team have monthly huddles. They meet together for about 15 minutes to discuss what is going on with their particular age group. We are currently in the process of recruiting huddle leaders for each age group. Huddle groups met for the first time on October 18 & it so neat to see these groups taking ownership of the kids & they are leading & working together to problem solve & develop new ideas to disciple their few!

Nov/Dec.

- Family Experiences continue to be a key piece in connecting families with what kids are learning throughout the month & giving them a shared learning experience that they focus on at home during the week.
- Jingle Jam Christmas Eve Service was a blast & continues to be a great community outreach for our young families!

Looking ahead to goals in 2016

- Seek God first in every aspect of CR KIDS
- Train small group leaders to partner & connect with kids & parents as CR KIDS Ministry continues to grow
- Working on a security team for safety of our church
- Continue to keep Children's Ministry up-to-date with new mandated reporting laws and back ground check policies

In closing, I just want to thank my wonderful family as well for truly allowing the CR KIDS Director position to be a family effort! I am also surrounded by amazing CMT and volunteers who make my job so fun! Thank you to all of you for seeing the vision and future of our children, and seeing how they are vital part of the body! Most importantly, I praise my Heavenly Father for teaching me so much as I continue to trust Him with all the pieces of my life!

Cindy Rosenberry, Director of Children's Ministries

Adult Ministry Team Report

The basic purpose of the Adult Ministry Team (AMT) is to facilitate the opportunity for adults to connect to God and to each other.

2015 was a transition year as Pastor Carl left the AMT in January and Bob Redcay was appointed to serve as the Chair Person.

In addition to the Chair, in February 2015 the following persons were part of the AMT: Kevin Oberholtzer, John Shirk, Laura Wolgemuth, Heather Lewis, Lisa Armstrong-Zimmerman, and Erica Heisey.

Currently, the AMT consists of: Kevin Oberholtzer, Amanda Wolgemuth, Glenn Musser, Erica Heisey, and Bob Redcay, Chair. Pastor Doug plans to attend some meetings in 2016.

Review of 2015 events, activities, and monthly meetings: A square dance was held in the spring, a couple of Re-Group trainings were held for group leaders, we met with women's and men's ministries leaders to obtain an update and provide support, and a survey was taken in the fall. Bob Redcay also had one-on-one meetings with Pastor Doug approximately every two months.

Survey results indicated that adults, attending Cross Roads, are expecting more Sunday morning class options, an increase for small group involvements, and continued opportunities to connect with one another casually and on a deeper spiritual level.

Watch for ways to connect with others in 2016 around hobbies and interests. And, if you have a Sunday School or connection idea, please let the AMT know.

We appreciate the past dedicated involvement of: Laura Wolgemuth, John Shirk, Heather Lewis, and Lisa Armstrong-Zimmerman.

Submitted by: Bob Redcay, Chair

Church Trustee Report

The Trustees are responsible for maintaining and improving the church facilities at Cross Roads. Routine maintenance work, property expansion and several special projects were addressed during 2015. These activities were performed through the generous gifts of service of Trustee board members, sextons, janitorial staff, and many of you. We are grateful for the assistance from so many. Everyone's help is needed to keep the facility clean and presentable as "God's house"! The Trustees are thankful for the opportunity to serve Cross Roads in pursuing our mission, as we strive to be good stewards of the resources God provides.

In addition to regular church services, Cross Roads makes our facilities available throughout the week to various church programs and the community. Various facilities are used routinely throughout the year by numerous churches and outside groups: the youth, 2 community basketball teams, and prayer services. Other uses for the building throughout the year include community meetings, weddings, and special events. Heavy use of the facility contributes to the maintenance, cleaning and utility requirements. Rising costs of gas and electric are a concern to the Trustees, and everyone's help is needed to help be good stewards of these resources.

The Trustees appreciate the continuing service of Reba Wolgemuth for her diligent efforts to keep the church and parsonage clean from week to week. The trustees would also like to extend an additional thank you to Sue Flowers again for her many years of dedicated service in that role. We also appreciate the efforts of the set-up committee (Dave Rosenberry and helping volunteers) that setup the FLC every Saturday, and all people who assist in the tear down after Sunday service. We are also grateful to the church sextons (Gary Heinly, Justin Fisher, Mike Lewis and Ken Heisey) who regularly and diligently open and close our facilities.

Listed below are highlights of some of the projects conducted during 2015:

- Finished major brick repair and repointing project
- Replaced exterior double door on northwest side of church building
- Remodeled the church office
- Rewired the outlets in the southwest parking lot
- Installed security lights at the parsonage
- Assisted with various projects to support the growth of the children's ministry
- Replaced the trash shed on the west side of the church
- Finished fascia recapping on the east side of the church

Please keep the Trustees advised if you notice items needing repair (maintenance request forms are available across the hallway from the church office, and can be placed in the trustee's mail box). Thanks again for everyone's help to maintain, clean, and secure our facilities.

Respectively submitted by the 2015 Church Trustees: Mike Higgins (Chair), Terry Ober, Sr., Dave Rosenberry, Doug Metzler, Gary Heinly, Peter Horne and Todd Pierce

Deacon Report

Summary of 2015:

- Met every other month, but communicated frequently with one another via emails.
- Finished reading and discussing the book, “Toxic Charity”, to help us be better stewards of our benevolence funds
- Marlin Bechtold joined Deacon Team in January 2015
- Assisted with communion on the following dates: 4/22, 5/10, 7/26, 10/18 and 12/6
- Worked with Mount Joy Mennonite and St. Mark’s in planning the Maundy Thursday Service held at Mount Joy Mennonite on 4/2/15
- Sponsored Ice-Cream Social Night on 8/23/15
- Sponsored 15 people from Cross Roads to attend Stewardship University in March
- Sean Muldowney joined Deacon Team in June 2015
- Joined the staff in praying weekly for the congregation
- Prayed together at meetings for congregation and staff
- Assisted with congregational and community benevolent needs
- Made decision to phase out Shepherd Care System and currently transitioning to a Care Team model, with point people in charge of specific areas of ministry
- Transition in leadership of the Deacon Board passed from Pastor Doug to Pastor Sean

Goals for 2016:

- Develop New Care Team Model
- Consider Joint Maundy Thursday Service again for 2016

2016 Deacons: Sean Muldowney (Chair)

Marlin Bechtold
Barb Heinly
Doris Heisey
Bob Hoffer
Ruth McFarland
Glenn Musser
Doug Bender

A note from the Chair:

As I mentioned in my personal report, working with the Deacons has become one of my favorites ways of serving at Cross Roads. This is a humble, discerning, and dedicated group that cares about our congregation very deeply, and takes its responsibility as a leadership team very seriously. I’m incredibly excited about my role as Chair of this team, as we will partner with God together to ensure that our congregation is being cared for in a manner worthy of the Gospel.

Pastor Sean

Cross Roads Deacon Benevolent Fund
2015 Financial Report

Opening Balance January 1, 2015 **\$5,162.03**

Inflows

Distribution from CR Treasury		
Deacon Budget Line	7,200.00	
Designated Funds	12,865.71	
Total Distribution from CR Treasury		20,065.71
Gifts		4,500.00
Everence Sharing Grants		3,000.00

Total Inflows 2015 **\$27,565.71**

Outflows

Benevolence		
Community	11,013.60	
Congregational	9,152.39	
Professional Counseling	316.50	
Deacon Benevolence (Grocery Cards)	3,030.00	
Total Benevolence		23,512.49
Funeral Meals		168.92
Stewardship University		435.00
Postage		9.80
Deacon Phone		107.64
Ice Cream Social		69.60
Office Supplies		66.28

Total Outflows 2015 **\$24,369.73**

Net 2015 Total **\$3,195.98**

Balance on hand 12/31/15 **\$8,358.01**

Thanks to the congregation and all who contributed to the Deacon Benevolence Fund. Also, thanks to the Cross Roads members who have accounts at Everence. Those accounts enabled us to apply for and receive the maximum Everence Sharing grants in 2015.

Robert E Hoffer, Deacon Benevolent Fund Treasurer

Missions Report

Greetings from Cross Roads' LAUNCH team. We dedicated much of 2015 to praying for and financially supporting some of our home missionaries as well as visiting missionaries who came to share with us. Cross Roads sent and/or supported 8 home missionaries this year. Our missionaries served/are serving in India, El Salvador, Malawi, Philippines, Guatemala, Spain, Haiti, Belize, and Jamaica. We hosted First Picnic Lancaster in support of My Brother's Keeper.

Plans for 2016 include Prep and Re-entry Missions events, sponsoring speakers, a Mission Awareness event and continual support for our missionaries from Cross Roads.

Thank you Cross Roads for your continued support and encouragement. It is great to partner together to further Christ's kingdom in our immediate community as well as to the ends of the earth.

Blessings,
Carolyn Oberholtzer and the LAUNCH Team
Brian George
Bethany Sentz
Sean Muldowney

Cross Roads Cemetery Directors Report

The activity was minimal this past year. There were three burials and three lots sold. The persons buried were Marie Dietrich, Irene Mailloux (cremation) and Ivan Wolgemuth.

The Tool Shed is in need of new paint. It would be appreciated if someone would have interest and ability to volunteer for this small job.

The Directors and with their expiring terms are Charles Sollenberger, (2018): James Leshner, (2017): Mike Lewis, (2016): Robert Stauffer, (2016): and Charles Starr, (2017).

Submitted by James Leshner, Secretary

CROSS ROADS CEMETERY ASSOCIATION 2015 FINANCIAL REPORT

Checking Account

Beginning Balance 01/01/15			3,033.61
Receipts for 2015:	Burials (2)	1,050.00	
	Lot sales	860.00	
	Donation-Gaul	500.00	
	BICF interest	1,393.39	3,803.39
Transfer from BICF			882.35
Expenses:	Grave opening and closing	300.00	
	Lawn care	2,780.20	(3,080.20)
Transfer to BICF			(500.00)
Ending Balance 12/31/15			4,139.15
<u>Brethren in Christ Foundation</u>			
	Certificates		72,916.07
	Cash on Hand - Interest Paid 12/31/15		<u>352.54</u>
Total BICF Funds			73,268.61
Total Funds			77,407.76

Charles Starr, Treasurer

ACTION:

Income:

Giving		<u>Received</u>	<u>Percent of Budget</u>
4-1000	General Fund - Sunday AM Offerings	441,077.01	
4-2000	General Fund - Online Giving	205,762.64	
4-3000	Budget Line Offsets	3,775.43	
4-5000	Facility Use Income	3,335.00	
4-6000	Investment Income	341.11	
4-7000	Land Rent Income	1,000.00	
4-9000	Other Income	414.08	
Total Giving		655,705.27	101%

Designated Giving (Non-General Fund)

9-1003	Deacon Benevolence Fund	17,412.00
9-1004	World Hunger Fund	12,620.00
9-1005	Mount Joy Food Bank	967.00
9-1010	Priceless Gift Shop	1,120.00
9-1011	Generosity Campaign	29,379.14
9-1013	National Day of Prayer	2,527.30
9-1018	Rainbows End	1,844.20
9-1025	Mens Mission Trip	5,214.86
9-1030	Ladies Retreat Income	2,630.00
9-5005	Youth Reserve Fund	12,541.75
9-5015	Youth Mission Trip	8,508.00
9-6010	Capital Fund	32,685.00
9-7010	Grocery Card Profit	4,562.62
9-1000	Other	2,111.67
Total Designated Gifts		134,123.54

Total Income (Giving + Designated) **789,828.81**

Expenses

Budgeted Expenses		<u>2015 Budget</u>	<u>Disbursed</u>	<u>% of Budget</u>
6-1000	Salaries, Wages, & Benefits	372,093.00	353,110.99	95%
6-3000	Building Operations/Maintenance	59,000.00	59,973.73	102%
6-4000	Office and Administration	24,300.00	25,704.07	106%
6-6100	Children's Ministries	22,000.00	20,914.57	95%
6-6200	Youth Ministries	14,500.00	14,849.12	102%
6-6300	Adult and Church-Wide Ministries	13,550.00	13,798.81	102%
6-7000	Other Programs & Ministries	29,600.00	27,244.50	92%
6-8000	Charitable Offerings	61,104.00	60,854.08	100%
6-9000	Capital Improvements	54,700.00	37,772.45	69%
Total Budgeted Expenses		650,847.00	614,222.32	94%
9-0000	Designated Gifts		134,123.54	

Allocation of Year-End Excess Funds

Generosity Campaign	16,482.95
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Total Expenses **764,828.81**

Balance - carryover to 2016 25,000.00

<u>Reserved Funds:</u>		<u>Beginning Balance</u>	<u>Received</u>	<u>Disbursed</u>	<u>Current Balance</u>
Church Organization Savings					
2-7005	YOUTH RESERVE FUND	800.30	14,191.75	12,742.74	2,249.31
2-7010	DEACON BENEVOLENCE FUND	-	17,412.00	17,412.00	-
2-7015	MISSION TRIPS	297.98	479.00	-	776.98
2-7020	LADIES MINISTRY	181.57	2,754.60	2,936.17	-
2-7025	MENS MINISTRY	166.48	73.52	240.00	-
2-7030	MOVING TEAM	425.00	-	-	425.00
2-7035	PRICELESS GIFT SHOP	955.79	1,120.00	1,252.72	823.07
2-7040	MUSIC AND WORSHIP	399.00	-	-	399.00
2-7045	MEN'S MISSION TRIP	-	5,214.86	5,214.86	-
2-7050	YOUTH MISSION TRIP INCOME	-	9,203.00	9,203.00	-
2-7060	ROCK & SALVATION MINISTRIES	10.00	-	10.00	-
2-7065	SHANK FAREWELL GIFT	500.00	395.00	895.00	-
Reserved Funds - Board Approved					
2-8005	BRICK REPOINTING	15,007.50	139.50	15,147.00	-
2-8015	COMMUNITY NEEDS	1,006.88	-	1,006.88	-
2-8016	CURT DONAT MEMORIAL	4,387.71	-	500.00	3,887.71
2-8020	ROOF REPLACEMENT	-	7,000.00	-	7,000.00
2-8025	GENEROSITY CAMPAIGN	-	45,903.76	-	45,903.76
2-8805	CONTINGENCY FUND	41,466.56	-	-	41,466.56
2-8810	CAPITAL FUND	(8,686.28)	47,247.62	17,653.49	20,907.85
<u>Total Reserved Funds</u>		<u>56,918.49</u>	<u>151,134.61</u>	<u>84,213.86</u>	<u>123,839.24</u>

Balance Sheet
 December 2015

ASSETS:

Checking Accounts

1-1010	Union National Checking	78,730.30
1-1025	Grocery Card - Capital Fund	3,868.05

Savings Accounts

1-2010	BIC Foundation - TAP Account	59,129.57
1-2070	Union National - Money Market	14,090.29
	Prepaid Taxes	-

TOTAL ASSETS: **155,818.21**

LIABILITIES:

2-1000	Credit Cards / Store Accounts	6,790.97
2-2000	Designated Funds: Payable	188.00
2-7000	Church Organization Savings	4,673.36
2-8000	Reserved Funds - Board Approved	119,165.88

TOTAL LIABILITIES: **130,818.21**

Surplus / (Deficit) **25,000.00**

Budgeted Expense Detail:

<u>Acct. #</u>	<u>Acct. Description</u>	<u>2015 Budget</u>	<u>YTD Expense</u>	<u>Amount (Over) Under</u>	<u>Percent of Budget</u>
Salaries and Wages					
6-1200	Ministry Staff Salaries	192,990.00	183,618.39	9,371.61	
6-1400	Temporary Staff - Interns	2,500.00	-	2,500.00	
6-1600	Clerical Staff Wages	44,706.00	47,554.23	(2,848.23)	106.37%
6-1800	Custodial Staff Wages	9,000.00	8,438.63	561.37	
Benefits					
6-2100	Insurance - Health, Workers Comp.	48,710.00	35,285.47	13,424.53	
6-2200	Housing Allowance	21,462.00	30,769.24	(9,307.24)	143.37%
6-2300	Pensions and TSA's	16,395.00	14,905.00	1,490.00	
6-2400	Professional Expense	5,200.00	4,926.69	273.31	
6-2500	Travel Expense	2,800.00	2,719.16	80.84	
6-2600	Continuing Education	7,420.00	4,210.10	3,209.90	
6-2900	Payroll Taxes	20,910.00	20,684.08	225.92	
	Total Salaries, Wages & Benefits	372,093.00	353,110.99	16,482.01	
Building Operation/Maintenance					
6-3100	Parsonage Maintenance	1,100.00	-	1,100.00	
6-3200	Church Maintenance				
6-3210	General Church Maintenance	9,000.00	10,561.13	(1,561.13)	117.35%
6-3220	Carpet Cleaning	1,250.00	479.04	770.96	
6-3230	Snow Removal	4,500.00	4,666.50	(166.50)	
6-3240	Lawn Care	5,500.00	7,237.98	(1,737.98)	131.60%
6-3250	Elevator	500.00	1,064.44	(564.44)	212.89%
6-3260	Security System	800.00	662.00	138.00	
6-3300	Supplies	2,000.00	1,594.55	405.45	
6-3400	Utilities				
6-3420	Parsonage Electric	1,200.00	1,846.19	(646.19)	153.85%
6-3430	Parsonage Water, Sewer, Garbage	750.00	726.42	23.58	
6-3450	Parsonage Gas	700.00	420.88	279.12	
6-3520	Church Electric	12,000.00	10,065.39	1,934.61	
6-3530	Church Water, Sewer, Garbage	1,200.00	1,101.14	98.86	
6-3540	Church Phone	1,800.00	1,914.44	(114.44)	106.36%
6-3550	Church Gas	8,500.00	6,894.70	1,605.30	
6-3600	Property Ins. (church / parsonage)	6,500.00	6,676.48	(176.48)	
6-3700	Church Vehicles	1,700.00	4,062.45	(2,362.45)	238.97%
	Total Building Operations/Maint.	59,000.00	59,973.73	(973.73)	
Office and Administration					
6-4100	Office Expense				
6-4110	General Office Expense	12,000.00	10,862.84	1,137.16	
6-4130	Computer Expense	4,000.00	5,675.83	(1,675.83)	141.90%
6-4140	Literature	700.00	545.20	154.80	
6-4160	Banking Fees	600.00	990.66	(390.66)	
6-4170	Pastoral Transition	7,000.00	7,509.54	(509.54)	
6-4200	Regional and General Conference	-	120.00	(120.00)	
	Total Office and Administration	24,300.00	25,704.07	(1,404.07)	105.78%
Children's Ministries					
6-6120	Nursery Care Team	3,000.00	1,405.75	1,594.25	
6-6130	Sunday AM Ministry	6,000.00	6,557.14	(557.14)	109.29%
6-6140	Childrens Outreach	3,000.00	2,458.11	541.89	
6-6150	45 Degrees (4th & 5th Grade)	1,000.00	934.98	65.02	
6-6160	Camp Courageous	5,000.00	5,891.85	(891.85)	117.84%
6-6170	Camper Support	500.00	500.00	-	
6-6180	Teacher Training & Conferences	3,500.00	3,166.74	333.26	
	Total Children's Ministries	22,000.00	20,914.57	1,085.43	

Financial Report
2015

<u>Acct. #</u>	<u>Acct. Description</u>	<u>2015 Budget</u>	<u>YTD Expense</u>	<u>Amount (Over) Under</u>	<u>Percent of Budget</u>
Youth Ministries					
6-6210	Youth Ministries	14,500.00	14,849.12	(349.12)	
	Total Youth Ministries	14,500.00	14,849.12	(349.12)	
Adult and Church-Wide Ministries					
6-6310	Connection Groups	2,500.00	2,137.09	362.91	
6-6320	Womens Ministry	1,750.00	1,773.86	(23.86)	
6-6330	Mens Ministry	2,000.00	1,414.58	585.42	
6-6340	College and Career Ministry	1,000.00	1,008.74	(8.74)	
6-6345	Seniors Ministry	300.00	300.00	-	
6-6350	Other Church-Wide Activities	2,000.00	2,137.67	(137.67)	106.88%
6-6355	Care Team/Pastor Care/Apprec.	2,000.00	3,092.95	(1,092.95)	154.65%
6-6360	Adult Training	2,000.00	1,933.92	66.08	
	Total Adult Ministries	13,550.00	13,798.81	(248.81)	
Other Programs and Ministries					
6-7100	Outreach Ministry				
6-7140	Outreach	8,500.00	8,471.18	28.82	
6-7150	Christmas Outreach	1,200.00	1,454.18	(254.18)	121.18%
6-7200	Worship Ministry				
6-7210	Music and Worship	5,300.00	5,629.65	(329.65)	106.22%
6-7220	Audio/Visual	3,100.00	2,992.45	107.55	
6-7230	Flowers & Christmas Greens	1,000.00	845.93	154.07	
6-7240	Honoraria	1,500.00	1,825.75	(325.75)	121.72%
6-7250	Launch Team (Missions)	6,000.00	4,080.00	1,920.00	
6-7300	Other Ministry & Services				
6-7310	Library	1,000.00	688.57	311.43	
6-7320	Food Services	2,000.00	1,256.79	743.21	
	Total Other Prog. and Ministries	29,600.00	27,244.50	2,355.50	
Charitable Offerings					
6-8100	Cooperative Ministries	47,104.00	47,104.08	(0.08)	
6-8320	Self Supporting Missionaries	6,500.00	6,250.00	250.00	
6-8200	BIC Related Ministries				
6-8230	Deacon Benevolence Fund	7,200.00	7,200.00	-	
6-8300	Non-BIC Related Ministries				
6-8330	Mount Joy Fire Department	300.00	300.00	-	
	Total Charitable Offerings	61,104.00	60,854.08	249.92	
Capital Improvements - budgeted					
6-9001	Capital - Debt Retirement/Future	20,100.00	10,022.92	10,077.08	
6-9002	New A/C Unit for Great Room	4,000.00	-	4,000.00	
6-9003	Children's Ministry Space Upgrades	3,400.00	2,110.47	1,289.53	
6-9004	Video Camera and Worship Laptop	3,000.00	4,106.98	(1,106.98)	136.90%
6-9005	Upgrade Signage	7,000.00	3,564.00	3,436.00	
6-9006	Facility Décor	700.00	878.08	(178.08)	125.44%
6-9007	Exterior Doors (North, Great Rm, etc)	9,500.00	10,090.00	(590.00)	106.21%
6-9008	Remaining Roof Replacement	7,000.00	7,000.00	-	
	Total Capital Improvements	54,700.00	37,772.45	16,927.55	
Total Operating Budget (budgeted exp.)		650,847.00	614,222.32	34,124.68	

Budget 2016 Cover Page

Thanks for taking the time to read and review Cross Roads 2016 Budget. Your support and feedback is greatly appreciated. Both the finance team and church board have done extensive reviews of this budget. We thank everyone who submitted well thought through budget requests.

Attached you will find:

1. Narrative Budget. There are a large percentage of people who don't like navigating detailed line item budgets. This document was designed to communicate our overall budget in a few straight-forward paragraphs.
2. Line Item Budget. All the specific details. This is the budget that is reviewed each month by the church board.
3. Visions & Dream Budget. What if God provided funding beyond our general budget? What would we pursue next? This document was created to help us dream bigger and pray harder.

Here are some answers to common questions that have come up with this year's line item budget.

1. Ministry Staff Salaries & Housing Allowance. Why a significant increase?
 - a. We have increased our children's director salary package to 28 hours a week. This is a much more realistic picture of the hours this position requires. This is up from 24 hours a week.
 - b. The associate pastor position was not fully budgeted in 2015, and was based on the estimated timeframe when a new pastor would come onboard.
 - c. Change in federal healthcare laws. Staff members who are on their spouse's health care plan can no longer be reimbursed for healthcare premiums. All churches are facing this same change in health care regulations. The only way to keep these staff from having this negatively impact their income is to increase their salary package.
2. Insurance (health). Why a significant decrease?
 - a. See above: explanation c.
3. Pension. Why a significant increase?
 - a. Our denominational contracts have a built-in formula for calculating pensions based on salary. Two of our full-time ministry staff members had pension amounts far below this formula. This adjustment brings them in-line with denominational guidelines and helps them be fairly compensated for their work.
4. Youth ministry. Why a % decrease?
 - a. This ministry actually received an increase, but part of budget request was moved to Capital Improvements, i.e. Finish youth room remodel for \$2,300. Also, \$1,000 for a Youth Intern was moved to Salaries and Benefits.
5. General Conference. What is going on here?
 - a. General Conference is held every other year. Two years ago it was in Lancaster County which meant basically no cost to our church. This year it will be held in Florida. The amount budgeted covers travel and conference costs for three staff families.
6. CRMERT – new budget line
 - a. The Deacons have been working with Bryan Dukeman to initiate a new ministry at Cross Roads. An emergency response team is being developed to properly prepare and care for any health situations that may arise during Sunday mornings. This team will be comprised of people in the medical field that already attend our church. This line item covers the purchase of an additional defibrillator, proper emergency kits, and training materials.

Cross Roads Church Narrative Budget 2016 Operating Budget

The leadership of Cross Roads Church has constructed a challenging financial plan that is aligned with and supports additional steps in pursuit of our God-honoring vision - "living together... beyond ourselves," a vision that is accomplished as we make disciples of Christ through our process of Worshiping God, Serving the world, and Connecting with others. We invite you to join us in this journey.

Worshiping God

- When Jesus was asked, "what is the greatest commandment?", he replied with "Love the Lord your God with all your heart and with all your soul and with all your mind". Our desire is to help people express their love for God by worshipping him in their everyday life. The various ministries of Cross Roads Church exist to help people live a life of worship and growth. Our weekly congregational gatherings to celebrate our Creator are designed to be friendly and welcoming times that allow us to encounter God and clearly hear from Him, leading to life change and genuine worship. Our worship teams work diligently to this end and give God their best each week, striving for excellence in sound and video presentation. Our website is an integral part of our worship ministry because many of our guests visit it prior to joining us for a Sunday morning worship service.
 - Budget \$202,928.00
 - Percentage of total operating budget ~ 30%

Serving the World

- We seek to help people move from being observers to transformed and thus active participants who serve the Master by serving the world, both locally and globally. We have an active team of volunteers who serve faithfully both inside the walls of Cross Roads and beyond. We will continue to challenge and equip our people to find a place where they can use and develop their God-given talents. Our outreach programs provide us the opportunity to share God's love in practical ways and are our fastest growing ministries. Our commitment to serving the spiritual and physical needs of others is seen in our support of the Brethren in Christ Church's Cooperative Ministries, our local benevolence ministry and a growing number of missionaries.
 - Budget \$258,735.00
 - Percentage of total operating budget ~ 38%

Connecting with Others

- 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 programming.
 - Budget \$217,729.00
 - Percentage of total operating budget ~ 32%

Our total operating budget for 2016 is \$679,392.00. If we are blessed with giving that exceeds our general budget needs, the church board will pursue items from our Visions & Dream Budget.

2016 Budget

Budget Summary		2013	2014	2015	2016	%
		<u>Actual</u>	<u>Actual</u>	<u>Budget</u>	<u>Budget</u>	<u>Change</u>
6-1000	Salaries, Wages, & Benefits	358,927	376,811	373,093	407,609.00	9.3%
6-3000	Building Operations/Maintenance	51,428	55,416	59,000	59,700.00	1.2%
6-4000	Office and Administration	15,094	15,545	24,300	23,300.00	-4.1%
6-6100	Children's Ministries	13,709	14,202	22,000	24,500.00	11.4%
6-6200	Youth Ministries	12,944	13,035	14,500	13,500.00	-6.9%
6-6300	Adult and Church-Wide Ministries	10,920	11,535	13,550	22,125.00	63.3%
6-7000	Other Programs & Ministries	23,906	25,328	29,600	31,350.00	5.9%
6-8000	Cooperative Ministries & Other Charities	56,460	59,666	61,104	68,508.00	12.1%
6-9000	Capital Improvements	26,675	64,989	54,700	28,800.00	-47.3%
Total Operating Budget		570,063	636,526	651,847	679,392.00	
Increase Over Prior Year		3.5%	11.7%	6.8%	4.2%	

Ref. No.	Acct No.	Description	2013	2014	2015	2016	%
			<u>Actual</u>	<u>Actual</u>	<u>Budget</u>	<u>Budget</u>	<u>Change</u>
1	Salaries & Wages						
2	6-1100,1200	Ministry Staff Salaries	172,326	181,139	192,990	205,414.00	6.4%
3	6-14xx	Tempory Staff - Interns	3,000	6,800	3,500	4,500.00	28.6%
4	6-1600	Clerical Staff Wages	44,422	46,240	44,706	44,934.00	0.5%
5	6-1800	Custodial Staff Wages	7,800	7,828	9,000	9,400.00	4.4%
6	Benefits						
7	6-2100	Insurance - Health, Workers Comp.	38,729	42,173	48,710	40,546.00	-16.8%
8	6-2200	Housing Allowance	42,250	42,250	21,462	39,500.00	84.0%
9	6-2300	Pensions and TSA's	17,697	17,958	16,395	22,728.00	38.6%
10	6-2400	Professional Expense	5,732	4,958	5,200	6,000.00	15.4%
11	6-2500	Travel Expense	2,005	2,268	2,800	2,700.00	-3.6%
12	6-2600	Continuing Education	4,201	3,136	7,420	8,650.00	16.6%
13	6-2900	Payroll Taxes	20,765	22,061	20,910	23,237.00	11.1%
14	Total Salaries, Wages, and Benefits		358,927	376,811	373,093	407,609.00	9.3%
15	Building Operation/Maintenance						
16	6-3100	Parsonage Maintenance	254	-	1,100	1,100.00	0.0%
17	6-3200	Church Maintenance					
18	6-3210	General Maintenance	8,026	7,301	9,000	9,500.00	5.6%
19	6-3220	Carpet Cleaning	574	1,040	1,250	1,250.00	0.0%
20	6-3230	Snow Removal	2,668	4,845	4,500	4,500.00	0.0%
21	6-3240	Lawn Care	6,083	6,679	5,500	6,000.00	9.1%
22	6-3250	Elevator	317	2,296	500	500.00	0.0%
23	6-3260	Security System	783	609	800	800.00	0.0%
24	6-3310	Supplies	2,140	2,159	2,000	2,000.00	0.0%
25	6-3400	Utilities					
26	6-3420	Parsonage Electric	1,062	1,210	1,200	1,200.00	0.0%
27	6-3430	Parsonage Water, Sewer, Garbage	841	543	750	750.00	0.0%
28	6-3510	Parsonage Fuel (Oil, now Gas)	1,517	215	700	700.00	0.0%
29	6-3520	Church Electric	11,574	10,003	12,000	11,000.00	-8.3%
30	6-3530	Church Water, Sewer, Garbage	1,032	1,105	1,200	1,200.00	0.0%
31	6-3540	Church Phone	2,253	1,658	1,800	2,000.00	11.1%
32	6-3550	Church Gas	6,381	8,285	8,500	9,000.00	5.9%
33	6-3600	Property Insurance (church / parsonage)	5,924	6,308	6,500	6,500.00	0.0%
34	6-3700	Church Vehicle Maintenance	-	1,161	1,700	1,700.00	0.0%
35	Total Building Operation/Maintenance		51,428	55,416	59,000	59,700.00	1.2%

2016 Budget

Ref. No.	Acct No.	Description	2013 Actual	2014 Actual	2015 Budget	2016 Budget	% Change
36		Office and Administration					
37	6-4100	Office Expense					
38	6-4110	General Office Expense	11,222	11,126	12,000	11,000.00	-8.3%
39	6-4130	Computer Expense	2,499	2,936	4,000	5,000.00	25.0%
40	6-4140	Literature	617	605	700	700.00	0.0%
41	6-4160	Banking Fees	756	554	600	600.00	0.0%
42	6-4170	Pastoral Transition			7,000	-	-100.0%
43	6-4230	Regional and General Conference	-	323	-	6,000.00	1758.7%
44		Total Office and Administration	15,094	15,545	24,300	23,300.00	-4.1%
45		Children's Ministries					
46	6-6120	Nursery Care Team (incl. Cradle Roll)	473	980	3,000	2,000.00	-33.3%
47	6-6130	Sunday AM Ministry	3,150	3,949	6,000	7,000.00	16.7%
48	6-6140	Children's Outreach (includes Sp. Events)	880	1,813	3,000	4,000.00	33.3%
49	6-6150	45 Degrees (4th and 5th Grade)		289	1,000	1,000.00	0.0%
50	6-6160	Camp Courageous	4,533	5,952	5,000	7,000.00	40.0%
51	6-6170	Camper Support	505	225	500	500.00	0.0%
52	6-6180	Teacher Training and Conferences	4,169	993	3,500	3,000.00	-14.3%
53		Total Children's Ministries	13,709	14,202	22,000	24,500.00	11.4%
54		Youth Ministries					
55	6-6210	Youth Ministries	12,105	12,971	14,500	13,500.00	-6.9%
56	6-6230	Bible Quizzing	839	64	-	-	0.0%
57		Total Youth Ministries	12,944	13,035	14,500	13,500.00	-6.9%
58		Adult and Church-Wide Ministries					
59	6-6310	Connection Groups	2,769	2,352	2,500	2,500.00	0.0%
60	6-6220	College and Career Ministry	706	1,609	1,000	2,000.00	100.0%
61	6-6320	Women's Ministry (including WINGS)	878	1,743	1,750	1,750.00	0.0%
62	6-6330	Men's Ministry	2,878	1,314	2,000	2,175.00	8.8%
63	6-6345	Seniors Ministry		197	300	2,000.00	566.7%
64	6-6355	Care Team / Pastoral Care and Appreciation			2,000	2,000.00	0.0%
65	--NEW--	CRMERT (Cross Roads Emergency Response Team)				3,300.00	N/A
66	6-6420	Other Church-wide Activities	1,833	2,763	2,000	2,400.00	20.0%
67	6-6510	Adult Training	1,856	1,556	2,000	4,000.00	100.0%
68		Total Adult and Church-Wide Ministries	10,920	11,535	13,550	22,125.00	63.3%
69		Other Programs and Ministries					
70	6-7100	Outreach Ministry					
71	6-7140	Outreach	8,700	8,093	8,500	10,750.00	26.5%
72	6-7150	Christmas Outreach	1,201	1,484	1,200	1,200.00	0.0%
73	6-7200	Worship Ministry					
74	6-7210	Music and Worship	4,300	5,164	5,300	5,800.00	9.4%
75	6-7220	Audio/Visual	3,100	3,126	3,100	3,100.00	0.0%
76	6-7230	Flowers and Christmas Greens	440	378	1,000	1,000.00	0.0%
77	6-7240	Honoraria	500	1,265	1,500	1,500.00	0.0%
78	6-7250	Launch Team (Missions)	3,401	3,525	6,000	5,000.00	-16.7%
79	6-7300	Other Ministry and Services					
80	6-7310	Library	969	901	1,000	1,000.00	0.0%
81	6-7320	Food Services	1,154	1,391	2,000	2,000.00	0.0%
82		Total Other Programs and Ministries	23,906	25,328	29,600	31,350.00	5.9%
83		Total Local Programs	486,927	511,871	536,043	582,084.00	8.6%

2016 Budget

Ref. No.	Acct No.	Description	2013 Actual	2014 Actual	2015 Budget	2016 Budget	% Change
84		Cooperative Ministries & Other Charities					
85	6-8100	Cooperative Ministries	42,960	46,166	47,104	52,608.00	11.7%
86	6-8320	Self-Supporting Missionaries	6,000	6,000	6,500	5,600.00	-13.8%
87	6-8230	Deacon Benevolence Fund	7,200	7,200	7,200	10,000.00	38.9%
88	6-8330	Mount Joy Fire Department	300	300	300	300.00	0.0%
89		Total CM and Other Charities	56,460	59,666	61,104	68,508.00	12.1%
90		Capital Improvements - Budgeted					
91	6-9001	Finish Youth Room Remodel				2,300.00	
92	6-9002	New A/C unit for Great Room				4,000.00	
93	6-9003	Continued painting & décor upgrades to CR Kids area				2,000.00	
94	--NEW--	New Laptop for Sunday Morning Ministry				1,000.00	
95	--NEW--	2 Flat Screen TVs for Children's Ministry preschool & Pre-k & K class rooms				2,000.00	
96	6-9007	Window Replacement - ongoing project to replace old windows				2,500.00	
97	6-9008	Remaining Roof Replacement (to Reserve)				15,000.00	
98		Total Capital Improvements	26,675	64,989	54,700	28,800.00	-47.3%
99		Total Operating Budget	570,063	636,526	651,847	679,392.00	4.2%
100		Beyond Ourselves					
101		Rainbow's End - 'partnership' goal	-	-	-	-	
102		CM and Self-Support Missionaries (% of Local Programs)	10.1%	10.2%	10.0%	10.0%	
103		Salaries, Wages, and Benefits (% of Budget)	63.0%	59.2%	57.2%	60.0%	
104		Local Program Expenses (% of Budget)	85.4%	80.4%	82.2%	85.7%	
105		Total Charitable Offerings (% of Budget)	9.9%	9.4%	9.4%	10.1%	
106		Facility Improvements (% of Budget)	4.7%	10.2%	8.4%	4.2%	
108		Total Operating Budget (% Increase Over Prior Year)	3.5%	11.7%	6.8%	4.2%	

Vision & Dreams Budget 2016

This budget is meant to push us to a higher level of sacrifice and faith in our service to God. We will only pursue items on this budget if/when our operating budget is well funded and we have excess funds to operate from. The church board will determine which items to pursue as funds allow and will update the congregation each time we take steps to accomplish items on this list. We are asking that you do NOT make a designated financial gift to any of these items.

A prayer of faith:

- Disturb us, Lord, when we are too well-pleased with ourselves, when our dreams have come true because we dreamed too small, when we arrived safely because we sailed too close to the shore. Disturb us, Lord, when with the abundance of the things we possess, we have lost our thirst for the water of life. Stir us, Lord, to dare more boldly, to venture on wider seas where storms will show your mastery, where in losing sight of land we shall find the stars. We ask you to push back the horizons of our hope, and to push us into the future in strength, courage, hope, faith, and love. In Jesus name, Amen!

Next Steps

- Our Next Steps document lists the following items for our church to pursue as we do “our” part to make room for God to work in and through us as we strive to reach those that are not yet part of our church family.
 1. Move Staff Offices to Parsonage
 2. Renovate Adult Ministry Space
 3. Move Library Downstairs
 4. Renovate vacated office/library space to enlarge youth and children’s ministry space

Notes

- Adult Ministry Space. The largest cost to this plan involves the renovation of our current fellowship hall and side classrooms. This area requires all new HVAC, moving of walls, updated technology, etc.). Our initial estimate from two years ago was \$115,000.
- Parsonage. The ideal plan with the parsonage is to not have to tear down/put up any walls. We can update the parsonage to make it a more appealing workspace.
- Vacated office/library space. There are some walls that can easily be removed between some offices to make an ideal classroom. Other walls cannot be removed and will create the natural breaks between classrooms.
- Expanded library. The goal is to incorporate the library into the adult ministry space. So the library is not a separate room, but part of the entire room.
- Is that it? Once these next steps are completed we will have maximized our existing facilities footprint. That doesn’t mean that we are done. There remain areas like the upstairs restrooms that are in desperate need of updating. We also have technology enhancements that we desire to do to enhance our existing worship space.
- Parking Lot. We want to remind you that we have a limited number of years left where we can expand our parking lot without going through the entire permitting process once again (like starting from scratch). As this time nears, it is likely that the leadership team will be making a recommendation to build out Phase B of our parking lot before our current permits expire (August 2019).