

**The Annual Report  
Of the  
Congregation and Corporation  
Of  
Cross Roads Presbyterian Church  
For the Year 2017**



**February 11, 2018**

**Cross Roads Mission Statement:**  
**To Praise God,**  
**Build Faith,**  
**Spread the Word,**  
**and Care for Others**

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# INTRODUCTION

Dear Friends in Christ,

*“The Lord said: See, the former things have taken place and new things I declare; before they spring into being I announce them to you --- Sing to the Lord a new song, his praise from the ends of the earth --- Forget the former things, do not dwell on the past. See, I am doing a new thing!”*  
(Isaiah 42:9-10a & 43:18-19a)

The NEW Year is here! NEW things are happening at Cross Roads! The Lord is constantly presenting us with NEW opportunities! Our spirits are being RENEWED as we serve God! Of course, there are those times when doing NEW things means changes for us – and let’s face it, change doesn’t always come easy – well, I know it doesn’t for me! Isaiah talked about seeing the new things. We must keep in mind that Isaiah is not referring to things that we are doing, but seeing the new things that the Lord is doing in our midst. It would not be wise for us to ever forget the events of the past that brought us to where we currently are. Yet, God reminds us that we should always look eagerly to the future – the future that God is planning for us!

With that said - Here it is. “Hot off the press” as they say – the 2017 Annual Report of the Cross Roads Presbyterian Church! The pages that follow provide a brief review of our ministry during the year. These reports tell only a small portion of the story that has unfolded over the previous year. While much of this document is focused on the past, I am hoping that you will read it with an eye on the future. It is evident that God was at work in our midst over the past year. We should anticipate God’s actions among us in the future. As we enter into 2018, we must continue to discern the answer to this question – “Who is God calling us to be at this time and in this place during the coming year?”

How is God calling you to be involved in the ministry of this congregation over the coming year? We need to be a people of vision – seeking God’s will and putting into action what God reveals to us. Each one of us must generously contribute our efforts if we, as a church, are to be effective in serving Christ. Our collective ministry and mission as a congregation displays to the world that we worship Jesus Christ.

Vital ministry requires the involvement of us all! God calls each of us to serve as we are able. I look forward to serving Christ with you in 2018! Step up. Get involved in the life of Cross Roads Church. Let’s work together to continue in our efforts of making Cross Roads the place “Where Monroeville meets Christ!”

In Christ,  
*Pastor Rob*

# CLERK OF SESSION REPORT

Number of Members December 31, 2016 412

2017 Gains:

Affirmation of Faith	0
Certificate of Transfer	6
Reaffirmation of Faith	13
<u>Restored from Inactive Rolls</u>	<u>0</u>
Total	19

2017 Losses:

Death	9
Certificate of Transfer	1
<u>Removed from Rolls</u>	<u>1</u>
Total	11

Number of Members December 31, 2017 420

Baptisms in 2017

2 Children

0 Adults

## Composition of the Congregation, Session, and Deacons

	Congregation	Session	Deacons
Gender			
Female	253	7	13
Male	167	8	3
Age			
Under 25	80	1	2
25-45	158	4	3
46-55	42	3	2
56-65	64	5	3
Over 65	76	2	6
Racial-Ethnic			
Asian	0	0	0
Black	1	0	0
White	419	15	16

# MINISTRY REPORTS

## Caring, Sharing and Giving Ministry Team

**Members:** David Anderson (E, chair), Jon Junker (T), Andrew Langan (D), Jodi Langan (E), Todd Leighton (E), Jeremy Bass (D), and Todd Dirling (T)

### 2017 Projects and Programs:

- Continue to grow pledge giving for the church through outreach and education;
- Work with other ministry teams and committees to support church ministries;
- Continue to provide guidance of good stewardship practices to the congregation;
- Teaming with Fellowship Committee to sponsor the annual church picnic;
- Complete a successful annual stewardship drive campaign;
- 50<sup>th</sup> Anniversary Capital Campaign.

### 2018 Projects and Dreams:

- To continue to review the stewardship program at Cross Roads to determine the best fit for our congregation;
- To continue to support stewardship education and outreach within Cross Roads to support members to reach their own individual goals.

## 50<sup>th</sup> Anniversary Committee

**A 50<sup>th</sup> Anniversary Committee has been created to help the congregation celebrate the 50<sup>th</sup> anniversary of the current building.**

**Members:** The Congregation! with special thanks to Linda Kelly, Bobbie Kendig, Karen Hinkes, Dave Falvo, Jim Brown, Ron Fowler, and special adjunct member Martha Wintersgill.

### 2017 Celebrations:

- Celebrated our anniversary of being on Haymaker with a 50<sup>th</sup> Anniversary Service on March 12, 2017 with worship and a luncheon;
- Held a dinner and dancing celebration at the Doubletree;
- Helped to support Christian Education with the 4<sup>th</sup> of July float;
- Joined with Stewardship to celebrate the annual church picnic;
- Held an art show to celebrate the gifts of creativity;
- Held a celebration of 120 years at the Old Stone Church;
- Helped to support the Food Pantry with their Holiday Dinner.

# Christian Education Ministry Team



**Members:** Sharon Kehlert, Chair; Lisa Caprara; Beryl Elrick (D); Betsy Hughes (D); Nick Hughes (D); Faye Junker; Alison Race; Carl Schwartz (E); Dean Sommer (T); Jeanne Smith (D). **STAFF:** Lori Bass-Riley (DCM); Kelley Rupchak (Preschool); and Taylor Walter (DYYAM).

**Purpose:** The purpose of the Christian Education Team is to provide opportunities for adults, youth, and children to develop their relationships with God and to help them to cultivate a living faith by providing opportunities to share God's love and serve others. We hope to accomplish this by offering varied experiences that are both local and far-reaching.

## 2017 Programs:

**Adults:** Faith Works adult education classes; young adult ministries; women's retreat; small group studies; Theology and People (TAP) discussion group.

**Youth:** Church school year-round; weekly youth group known as Community/Word/Mission; summer mission weeks; fundraiser activities; fellowship activities.

**Children:** Kingdom Kids; God's Kids; Extended Church School (Jan.-May); Nursery; Jesus and Me (JAM); Vacation Bible School; summer camps; Family Ministry; community outreach activities.

## 2017 Projects/Dreams & Results:

- To make Vacation Bible School free or minimal cost to our families within our community. *Lower cost for VBS was achieved through funds from mission support, being more fiscally responsible with craft items already in stock, and donations.*
- To implement the vision of small group ministry. *Members were asked to fill out cards with interests. 2017 saw the reintroduction of "Suppers for 8"; the start of Dinner Dames; Faith & Fiction; Social Justice; Friday Crafting Group; and the continuation of TAP and Faith & Film.*
- To promote the Right Now Media program so our congregation utilizes this resource. *Unfortunately, the program was not received and used by many members of the congregation, so the subscription was cancelled.*
- To grow the CE committee. *The committee has grown by two members.*

## 2018 Projects/Dreams

- Encourage membership to participate in current small groups.
- Continue to develop small groups to meet interests of different demographics of the church.
- Continue to grow in our faith personally and encourage others to as well.

## Children's Ministries

### For Children Birth Through Sixth Grade



**Children ministries include:** Nursery (birth-age 2), Kingdom Kids (1<sup>st</sup>-6<sup>th</sup> grade), God's Kids (age 3-K), Time with the Children [message during worship], Providing age appropriate worship materials, J.A.M. (Jesus and Me), Children's Programming for Alternative Worship, Special Events, Family Ministry Outings, Family Movie Night, Safe Church(program to address child sexual abuse in the church.), Vacation Bible School, Discovery Day Camp.

**Mission Statement:** To ignite within our children a love of Jesus that brings each child into a personal relationship with God.

#### **2017 General Goals - Most included below in specific ministries.**

- To facilitate children taking ownership of individual stewardship practices [still in process];
- To create a comprehensive approach to Children's Ministry for Cross Roads which includes identifying Bible Stories, faith practices, liturgical practices, and missional practices that are most necessary for full faith development and how and when best to implement the teaching of these practices and stories. [still in process];
- With the help of the Safe Church Team, to integrate in the congregation new paperwork, policy, and education about preventing child sexual abuse and ministering to those who have experienced or participated in child sexual abuse. [Given to Session – waiting on final changes];
- To improve system of keeping track of clearances. [working with Excel program];
- To help and encourage parents to talk to their children about all aspects of faith life, at church and at home. [still in process].

#### **2018 General Goals:**

- To continue to work toward reaching the goals set for 2017.



## **Sunday Morning Ministries**

**Church School, Kingdom Kids, God's Kids, Children's Message and Nursery**

**Members:** Reverend Lori Bass-Riley (Director of Children's Ministries) and Diane Testa (Professional Nursery Caregiver).

**Kingdom Kids Teachers** – Jeanne Smith, Patty Kyslinger, Leesa Dorchak, Lesleigh Harkins, Liz Sommer, Emily Sommer, Bryan Bass-Riley, Abby Bass-Riley, Anna Bass-Riley.

**God's Kid's Teachers** – Beth Marrow, Alison Race, Leesa Dorchak, Jane Fraelich, Tara Nikou, Julie Whitehorn, Dara Brown, Madison Brown

**Purpose:** Children's Ministries provide an opportunity for our children to grow in a relationship with Jesus Christ, their peers and adults, and to grow in their faith with direction and meaning.

### **Worship Offerings:**

- A Time with Children during the 10:00 service;
- God's Kids – Gospel Light Curriculum (ages 3-Kindergarten);
- Kingdom Kids SPARK Curriculum (grade 1- grade 6) (except communion Sundays. Attendance is 4-12;
- Nursery Care during each service. Attendance is 1-3;
- Worship bulletins, worship bags, tween devotionals were provided during the 10:00 worship service.

### **2017 Goals:**

- Create poll for parents about Sunday Morning programming. Since attendance is down, it is essential to identify the source of that change. [not completed];
- Recruit volunteers for the nursery who can help on a regular basis [completed and ongoing];
- Put new material in worship bags during Lent and Advent. [this was done for Lent but not for Advent];
- Lead the One Great Hour of Sharing offering [completed];
- Design and lead children in two student led services (Christmas Eve and Spring service) [completed];
- To increase attendance [attendance has gone down – more needs to be done to see what is going on in this].

### **2018 Goals:**

- Create poll for parents about Sunday Morning programming;
- Recruit more teachers for Kingdom Kids;
- Lead One Great Hour of Sharing offering;
- Create a system for worship bags where information is added or subtracted with the season;
- Design and lead 2 student led services.

**J.A.M.**  
**Jesus and Me**

**Members:** Lori Bass-Riley (Director of Children's Ministries), Jeanne Smith, Lucille Jenkins, Carl Smith, Parent Helpers

**Purpose:** J.A.M. (Jesus and Me), our pre-teen – or Tweener -- ministry for 4th – 6th grade, provides an opportunity for our children to grow in their relationship with Jesus and each other. This ministry bridges the gap between children's ministry and youth ministry. This ministry provides supervised social interaction and spiritual growth.

**Themes:** Great Expectations, Masks Off, Thanksgiving, Christmas Party, Hospitality

**Attendance:** 10-16

**2017 Goals:**

- To continue evaluating the program with our adult team and implement any changes needed. [continual process];
- To provide a safe space for all who attend where they may explore their faith;
- To continue to provide opportunities for our Tweeners to meet other Christian peers through Crestfield retreats. [completed though one retreat was at Pine Springs];
- To provide opportunities for mission and care for our congregation. [completed with our contribution to cookie walk and letters to shut ins];
- To recruit more adult males for leadership in this ministry [in process].

**2018 Goals:**

- To continue evaluating the program with our adult team and implement any changes needed;
- To continue to provide a safe space for all who attend where they may explore their faith;
- To continue to provide opportunities for our Tweeners to meet other Christian peers through retreats;
- To provide opportunities for mission and care for our congregation;
- To recruit more adult leadership to this ministry.

**Vacation Bible School**

**Members:** VBS Director: Betsy Hughes, DCM, at least 50 volunteers during VBS week, countless others who donated time, items, computer work, etc.

**Program:**

- Maker Fun Factory was held July 24-28;
- 125 children attended;
- Some families attended the swim party at Gateway Heights Swim Club (unfortunately, it rained that night);
- Many children from the community and the preschool participated in our VBS;
- The mission project was a food collection for the Cross Roads Food Bank and a financial collection of \$504.50 for flooding in Peru.

**Goals for 2017:**

- To host Maker Fun Factory Group VBS [completed];
- To make VBS free or low cost to all attendees [we lowered the cost to \$10];
- To collect enough money (\$4000) to subsidize VBS [we collected monies to subsidize many of the costs but also charged];
- To continue to provide quality Biblical programming for the community through our VBS [completed].

**Goals for 2018:**

- To host Rolling River Rampage Cokesbury VBS;
- To again offer a low cost for attendants;
- To maintain more connection with families after VBS.

## Summer Camp



## Day Camp for Kids

**Mission Statement:** To provide local elementary students (grade 1 completed – grade 6 completed) with a safe, engaging, day camp experience with thought and imagination provoking educational material throughout the camp schedule that also connects to Biblical lessons. Program open to 20 children per weekly session.

**Members:** Reverend Lori Bass-Riley, Executive Director

**Teachers** – Jamie Witek, Steve Flory, MJ Montgomery, Bridget and Jason Steele.

**Camp Counselors** – Jeremy Bass, Milton Hughes, Devon Davenport, and Kacy Howard.

**2017 Goals:**

- To hire new head teachers as our head teacher has retired [we had a head teacher for each week];
- To evaluate and change the Day Camp format in order to better meet our campers and our employee's needs [completed];
- To run a spiritually nurturing, exciting, and safe camp experience for local elementary students [completed];
- To connect the church to the individual attendees by having the DCM teach the Bible stories [completed];
- To further promote the children's programming by maintaining contact with attendees through activity fliers, emails, and other promotional activities [completed].

**2018 Goals:**

Though it was a good season and the camps were well done, we did not have enough children to pay all our expenses and had to take from our camp savings. We are going to take a break from an all day/week camp structure. We may offer day long events during the summer. It was a difficult decision as we did have more participation in our JAM program and VBS because of summer camp.

## **Family Ministry**

This is a new ministry that began during 2016. The intent is to make these Cross Roads and Community Events. We reach out to the attendees of VBS and JAM and Cross Roads Preschool. It includes Family Movie Nights and other Fellowship events. These were the events in 2017:

- Movie Nights
- Bowling
- Fishing at BY park
- Advent Wreath Making
- Christmas family party

**Attendance:** Anywhere from 1 family – 10 families

### **2017 Goals:**

- Establish a specific week for movie nights starting in the summer [unable to do so due to calendar constraints];
- Recruit people to help with popcorn and lemonade from month to month [completed];
- To reach out to the community to raise attendance [completed];
- To find appealing outings for all ages [would like to do more];
- To help parents to further engage with the spiritual lives of their children with daily devotions, prayers, Bible Reading, etc. [would like to do more];
- Help the CE team to engage more families in using the RightNow Media service [not completed – this service was stopped due to disinterest];
- Help CE team to help families join in small groups [this has not happened];
- To solve the problem of toys and games for Fellowship Hour as the boxes keep disappearing [completed].

### **2018 Goals:**

- Continue to present fun activities for families;
- Give more opportunities for families to get to know each other;
- Purchase more games and toys for fellowship time.



## **YOUTH MINISTRIES**

**Purpose:** The purpose of the Junior & Senior High Ministries is to develop in seventh through twelfth grade students of the church and surrounding community a relevant, Biblically-based faith that will last a lifetime, and a desire to share that faith with others.

### **2017 Goals:**

- To encourage students to ask hard questions about Scripture and to see answers;
- To instill in the youth a spirit of compassion, mission, and Christian love through Biblical study and hands-on mission work that will help them transition out of school and into the adult world;
- To create a friendly environment that welcomes all students and encourages evangelism;
- To provide monthly service opportunities for the youth in their community;
- To provide monthly fellowship activities that encourages relationships between those in the group and provides a non-threatening place to invite friends;
- To increase interactions between different age groups, focusing on the relationships between junior and senior high students in order to make the transition between grades easier;
- To improve upon the Dinner Theater model to make it less stressful on leaders, volunteers and youth;
- To improve upon the Confirmation curriculum;
- To encourage junior high students to develop relationships with a mentor and other members of the congregation;
- To improve communications with students and parents via email, social media, newsletters, calendars, and church website;
- To develop long-lasting ways to help students feel connected to the church once they have graduated or moved away.

### **2018 Goals:**

- To encourage students to ask hard questions about Scripture and to see answers;
- To instill in the youth a spirit of compassion, mission, and Christian love through Biblical study and hands-on mission work that will help them transition out of school and into the adult world;
- To create a friendly environment that welcomes all students and encourages evangelism;
- To provide monthly service opportunities for the youth in their community;
- To provide monthly fellowship activities that encourages relationships between those in the group and provides a non-threatening place to invite friends;
- To increase interactions between different age groups, focusing on the relationships between junior and senior high students in order to make the transition between grades easier;
- To improve upon the Dinner Theater model to make it less stressful on leaders, volunteers and

youth;

- To improve upon the Confirmation curriculum;
- To encourage junior high students to develop relationships with a mentor and other members of the congregation;
- To improve communications with students and parents via email, social media, newsletters, calendars, and church website;
- To develop long-lasting ways to help students feel connected to the church once they have graduated or moved away.

### **2017 Programs:**

- Word;
- Community;
- Jesus Jubilee (Sunday School);
- Mission;
- Fundraising;
- Confirmation.

### **WORD:**

- Schedule
  - Junior and Senior high students met separately once or twice a month for Biblical study;
  - Junior high met on Sunday evenings from 6-7pm in room 205;
  - Senior high met on Sunday evenings from 7-8 pm in room 205.
- Curriculum
  - Followed adaptations video series of *Nooma* by Rob Bell for both Junior and Senior high youth.
- Average Attendance
  - Junior High: 2-3;
  - Senior High: 1-2.

### **Community:**

- Junior and senior high students combined once a month for a fellowship activity. The purpose of the activities was to strengthen the relationships between the students and provide an easy opportunity to invite friends.
- Schedule:
  - January: NERF war at Cross Roads; 15 youth and 2 leaders;
  - February: Super ½ Bowl Party at Cross Roads; 6 youth and 3 leaders;
  - March: Beauty and the Beast Movie at Monroeville Mall; 10 youth and 5 leaders;
  - April: Lazertag at LazerStorm; 8 youth and 2 leaders;
  - May: Skyzone Trampoline gym; 8 youth and 4 leaders;
  - June: No community activity;
  - July: Youth Lock-In; 8 youth and 2 leaders;
  - August: Pittsburgh Zoo; 8 youth and 2 leaders;
  - September: Movie Night at Cross Roads; 1 youth and 2 leaders;
  - October: No community activity;
  - November: No community activity;
  - December: Youth Lock-in and Brunch; 14 youth and 2 leaders;
  - December: Star Wars Last Jedi; 10 youth and 5 leaders;

- Unique Senior High Fellowship Activities
  - Seniors in high school were honored during worship on June 4. Each senior received a copy of *New Testament with Psalms and Proverbs*, coffee card, Cross Roads coffee cup and a letter from the Cross Roads congregation.

### **Jesus Jubilee:**

- Junior and senior high students meet together in room 205 (August- December);
- Continuing throughout 2018, youth will be meeting during worship on Sundays except on Communion Sundays and special services (Christmas, Easter, etc);
- Youth wanted to have a version of Sunday school that would be tailored to them and would be more applicable to their daily lives;
- Average Attendance: 2-5;
- Curriculum: Read and discussed scriptures that are read during worship.

### **Mission & Fundraising:**

- Provide monthly service opportunities for junior and senior high students in order to foster a Christ-like servant mentality and a heart for their community.
- Schedule:
  - January: 30 Hour Famine Kick-Off; 4 students; 1 leader;
  - February: SOUPer Bowl of Caring; 7 students; 1 leader;
  - February: Annual Meeting & Student Lunch; 6 students; 2 leaders; raised over \$200 for junior and senior high mission trips (broke even);
  - February: 30 Hour Famine Retreat at Crestfield Camp & Conference center; 4 students; 1 leader;
  - March: Helped with the Children's Service; 5 youth;
  - April: College Care Packages;
  - May: Spring Dinner Theater, "Morbidityman returns"; 10 students; 5 leaders; over \$1050 was raised for junior and senior high mission trips;
  - June: Mission Trip for Senior High youth;
  - July: Junior High mission trip "Mission Possible;"
  - August: Youth Car Wash during Yard Sale; 6 students; 3 leaders; \$221 was raised for junior and senior high mission trips;
  - September: No mission activity;
  - October: Stockholder's Luncheon; 6 youth; multiple leaders; raised \$320 for junior and senior high mission;
  - October: Youth helped with Trunk or Treat;
  - November: College Care Packages; 5 students; 2 leaders;
  - December: Journey to Bethlehem, 10 students; multiple church adults;
  - December: Cookie Walk; 5 students; 2 leaders; sold holiday gift bags \$220 raised for junior and senior high mission.
- Unique Junior High Mission Activities:
  - Four junior high students and one adult leader participated in Mission Possible at Crestfield Camp & Conference Center during the week of July 23-29.
- Unique Senior High Mission & Fundraising Activities:
  - A Stockholders' Luncheon was held on October 1 to give thanks to shareholders who donated for the 2017 mission trip;
  - 12 senior high students and 4 leaders partnered with TEAMeffort and served the community of Altoona, Pennsylvania for the annual senior high mission trip over the week of June 11-17.
- In addition to their monthly, scheduled activities, junior and senior high students helped in

the general life of the church through God's Kids, Nursery, and VBS. They also served in various capacities at the Craft Fair, Trunk or Treat, the Italian Buffet and other fellowship activities.

### **Confirmation**

- 7 confirmands met monthly from September of 2017 and will continue to meet through April 2018 to discuss faith and church community. Each confirmand is participating in the course with a mentor. All 7 confirmands will be taken before session on April 18 and will be confirmed on April 22.

## **YOUNG ADULT MINISTRIES**

**Purpose:** To provide opportunities for the continued growth in young adults of the church and surrounding community of a relevant, Biblically-based faith that meets them in their unique stage of life, and to create a community that supports them during a period of life often full of transitions.

### **2017 Goals:**

- To meet regularly with the young adults at Cross Roads both individually and in a fellowship group;
- To develop ties with the parents of our preschool families and provide a time of fellowship for them at Cross Roads;
- To reach out to families with young children in our congregation and develop opportunities for them to fellowship and support one another;
- To plan an opportunity for young adults to serve on mission days throughout the summer;
- To continue to reach out to young adults while they are away from Cross Roads through care packages and online media;
- Participate in a team that develops an alternative worship service that appeals to the unique needs and desires of the young adults in the Monroeville community;
- Continue to expand and support the Bocce league as an intergenerational activity that promotes community and fellowship.

### **2018 Goals:**

- To meet regularly with the young adults at Cross Roads both individually and in a fellowship group;
- To plan an opportunity for young adults to serve on mission days throughout the summer;
- In conjunction with the young adults of Cross Roads, develop an organized time to gather and study scripture together;
- To continue to reach out to young adults while they are away from Cross Roads through care packages and online media;
- Continue to expand opportunities for alternative worship and establish regular meetings for A.M.P. (Alternative Ministry Project);
- Re-examine the purpose of Theology and People, including when it meets and where;
- Continue to expand and support the Bocce league as an intergenerational activity that promotes community and fellowship.



## **2017 Programs:**

- Theology & People;
- Bocce;
- College Care Packages;
- Annual Christmas Break Brunch;
- Monthly Fellowship Activities.

### **Theology & People**

- Met at Papa Rocks every third Monday of the month at 7 pm;
- Curriculum was from *The Wired Word* based off of current event and how they pertain to scripture;
- Average attendance was 6-8 adults.

### **Bocce**

- About 31 teams participated in the summer (June-August) Bocce league in 2017 and expanded to games on Sunday, Monday, Tuesday, and Wednesday;
- This intergenerational group was excited to welcome multiple non-church members to teams.

### **College Care Packages**

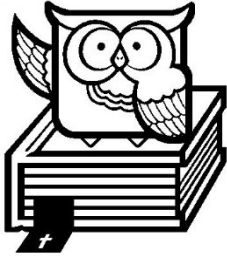
- Junior and senior high students packed and mailed 25 care packages to our college-aged students in both May and December.

### **Annual Christmas Break Brunch**

- Took place on December 30; after their lock-in, junior and senior high students prepared brunch for college students.

### **Monthly Young Adult Fellowship Activities:**

- As an organized young adult group began to form, individuals between the ages of 18-35 were invited to gather with others for monthly fellowship opportunities;
- The goal was to build trust and friendships among local young adults so that this unique ministry could continue to grow.
- Schedule:
  - January: Ice Skating;
  - February: Go Karting;
  - March: No event for March;
  - April: Dinner at Dad's restaurant;
  - May: Bocce;
  - June: Bocce;
  - July: Bowling @ Lokay Lanes;
  - August: Bowling @ Miracle Lanes;
  - September: Dinner at Olives and Peppers;
  - October: Schram farm;
  - November: No event planned for November;
  - December: Some young adults joined the youth to see *Star Wars: The Last Jedi*.



## Adult Education

**Committee Members:** Peter Carras. Bryan Bass-Riley, John Kutz, Warren Junker, Faye Junker (chairperson)

Programming for 2017 targeted both small group and large group for life-long learning and fellowship.

**Small Group:** Many of these are not under the umbrella of the Adult Ed. Committee but it is interesting to see how many small groups we have.

- Suppers of 8;
- crafting group;
- card playing;
- Genealogy;
- Social Justice;
- Facing Racism;
- Dinner Dames;
- Lunch Bunch;
- Men's Breakfast;
- Men's Dinner;
- Faith and Fiction;
- Grief Share;
- Faith and Film;
- Women's Circle;
- Sewing Group.
- On a paid basis we have Yoga and Water Color Painting.

However, it is observed that although these groups are functioning very well, they attract mostly the older and retired part of the congregation. We'd love to offer classes, events or get-togethers for the 20-50 year olds if this is something they desire. How to do this is a goal for 2018 to understand what the congregation wants from the church and then plan accordingly.

### **Faith Works:**

- Attendance ranged from 13 to 31 with Ron Tappy drawing the largest groups.
- Total attendance 376
- Topics:
  - Getting to know you and our programs: Taylor Walter and Lori Bass Riley, Old Stone Church Day, C. R. Artists and Art Show;
  - Mission Fair and Field Trip to EECM;
  - Religious Topics: Right Now Media, Crisper, Ten Commandments, Biblical Basis of Anti-Racism, The Bible and Literature, The Parables of Jesus, Advent Series (The Wonder of a Name,) American Freedoms, and the Death Penalty.

# Church and Community Involvement Ministry Team



**Members:** Curt Stemmerich (E, chair), Todd Leighton (E), Jeanne Smith (D), Susan Stemmerich (D), Jay Winter (T), Karen Teaman (member at large), Amber Solomon (member at large).

**Purpose:** To promote the full mission of the Presbyterian Church (USA) and, in particular, Cross Roads Church through local, national and worldwide involvement.

To act as a liaison between the Session and Board of Deacons on mission projects.

## 2017 Goals:

- Study the book of 1 Timothy to inform our mission activities;
- Seek and then actively support at least one missionary's travel to Africa from Cross Roads or someone interested in mission attending the NWMC again;
- Seek to deepen the congregational relationship and spiritual growth with Mission Partners;
- Continue to engage in many of the activities of the church that we are involved in annually.

## 2017 Programs and Accomplishments:

- Studied the book of 1 Timothy;
- Supported 13 local programs for the poor, outreach, and community, along with seven (7) international programs for outreach, life improvement, and peace;
- Wrote articles for newsletter;
- Presented intermittent "Moments for Mission" to highlight mission organizations supported by Cross Roads Presbyterian Church;
- Participated with the Cross Roads Presbyterian Women's Association in a "Family Shower" in the fall of 2017 for the benefit of the East Liberty Family Health Care Center;
- Participated in the Cross Roads Presbyterian Church Ministry Fair;
- Hosted 16 of our Mission programs who presented at Faith Works and participated in our Mission Fair. Organizations were Angels Place, Bethlehem Haven, Brother's Brother, Caribbean Youth Network, Crestfield, Food Pantry, East Liberty Family Health Care Center, Functional Literacy Mission Haiti, Greater Pgh Community Food Bank, Monroeville Mall Ministry, Pgh Darfur Coalition, World Mission Initiative, Pgh Presbytery Intl. Partnership, New Wilmington Mission Conference, East End Cooperative Ministries, and Pittsburgh Theological Seminary. Other organizations supported include Monroeville VFC #4 and Light of Life.

## 2018 Goals:

- Study the book of 1 Corinthians in a way that will guide us and enhance our mission outreach;
- Host a Missionary through the International Partnership from Malawi;
- Start a search for at least one missionary to travel to Malawi, Africa from Cross Roads;
- Seek to deepen the congregational relationship and spiritual growth with Mission Partners;
- Continue the education process through hosting partners as presenters at Faith Works and Moments for Mission;
- Obtain bulletin board space where we can post materials that will update our Congregation on mission happenings;
- Continue to engage in many of the activities of the church that we are involved in annually. This includes the Family Shower and the Ministry Fair.

# Church Growth and Evangelism Ministry Team

This ministry team was not active in 2017.

## Dustbusters

**Contact Person:** Caroline Zappa

**Teams:**

- A – Lynn Phillips (Team Leader), Ron & Marie Fowler, Barb Reber, Greg & Heather Warnock
- B – Liz Sommer (Team Leader), Cathy DeStefano, Cassie Doege, Barb Manner, Larry Mayhue
- C – Audrey Lees (Team Leader), Ilona Beatty, Kathy Fagan, Karen Hinkes, Fred & Diane Schirm
- D – Ed & Denise Ponczak (Team Leaders), Lisa Caprara, Maureen Hill, Alice & Beata Leighton, Kelley Rupchak
- E – Peg Sinback (Team Leader), Dara Brown, John & Karen Kutz, Barb Metz, Jill Watson



**Purpose:** The Dustbusters are a dedicated group of caring church members whose mission is to clean various areas of the church, as needed.

**2017 Accomplishments:**

- Each Dustbuster team is scheduled twice a year to clean areas of the church in need.
- This year, we have cleaned the sanctuary (woodwork and windows), kitchen, choir loft, interior doors and windows, preschool windows and fans, and fellowship hall.

**2018 Projects:**

- To continue our mission of helping to make our church beautiful and to add additional members to our teams.

## Finance Ministry Team

**Members:** Warren Junker (chair), Jim Boyer, Carole Byers, John Kutz, Joe Nicksich (T), Eric Swenson (E), Russ Thompson, Pat Winter (E), Dominic Zappa

**Purpose:** The Finance Ministry Team is a committee of Session established to manage the financial affairs of the church.

### 2018 Goals/2017 Projects:

- The Finance Team met regularly through 2017 to:
  - review the expenditures;
  - investigate ways to reduce expenses;
  - send statements of giving to members.
- Conducted the work of the finance office (accounts payable/accounts receivable);
- Prepared the church budget;
- Transitioned our financial recordkeeping from Master Track software to PowerChurch management software.

## Fellowship Ministry Team



### Fellowship

**Members:** Jodi Langan (E, Chair), Curt Stemmerich (E), Kathy Fagan (D), Susan Glass, Maureen Hill, Patty Ksylinger (T), Karen Kutz, Audrey Lees, Doris Petrick, Laurene Rymer, Judy Shipley (D), Peg Sinback, Polly Swenson, Jeanne Smith (D)

**Purpose:** The purpose of the committee is to plan and provide Christian fellowship activities in the church that encourage opportunities for all ages and groups within the congregation to know each other and fellowship together as a community within the church family and the community at large.

### 2017 Projects:

- To continue to plan and provide Christian hospitality and fellowship opportunities throughout the year including summer months.

### 2017 Programs:

- Fellowship Hours;
- Palm Sunday Brunch;
- Deer Valley Weekend;
- Church Picnic;
- Family dinner and game night.

### 2018 Goals:

- To continue to provide church-wide hospitality and fellowship opportunities throughout the year. Continue providing fellowship hour into the summer months and ensure coverage every Sunday.

## Presbyterian Men

**Officers:** Tim Sinback and Warren Junker (co-chairmen), Larry Mayhue (vice president), Jim Boyer (secretary), Owen Johnson and Fred Schirm (co-treasurers)

**Purpose:** This organization seeks to provide an informal period of Christian fellowship for all the men of Cross Roads Presbyterian Church, to enhance bonds and to build support and relationships among its members. Meetings are held on the second Tuesday of each month during fall, winter and spring at the church and include dinner and a program designed to be interesting and informative.

The organization sponsors three specific groups/projects:

- The Yardbird teams that handle spring, summer and fall lawn mowing;
- The Men's Breakfast group, which meets on the third Tuesday of each month at Denny's Restaurant;
- Sponsorship of Boy Scout Troop 184 and Cub Scout Pack 184.



### **2017 Programs:**

- There were eight dinner meetings, with a total attendance of 152 people, or an average of 19 people per dinner meeting.
- The delicious dinners were cooked by two teams, one lead by Karen Kutz, and the other lead by Betsy Hughes and Maureen Hill.
- We give our sincere thanks to all of the presenters and cooks.
- The interesting programs were:
  - January – Peg Sinback on Cleo, her macaw;
  - February – John Kutz on Trip to Poland, Czech Republic and Hungary;
  - March – Taylor Walter on Plans and Goals for Youth and Young Adult Ministry;
  - April – Fred Schirm on Trip to Panama Canal;
  - September – Chris Gilbert on Monroeville Senior Center;
  - October – Barb Manner on Trip to Russia;
  - November – Maureen Hill on her Santa Claus Collection;
  - December – Dominic Zappa, Josh Phillips and Chris Sinback on Trip to Ireland and Gaelic Football.
- Presbyterian Men co-sponsored with Fellowship the Pentecost Picnic in June.
- We also organized a husband and wife dinner at DeNunzio's the night before Valentine's Day as our February men's dinner was on Valentine's Day.

### **2018 Goals:**

- To continue to foster Christian fellowship among the men of the church.

## Presbyterian Women



**Officers:** Ilona Beatty, Marie Fowler, Caroline Zappa (Treasurer)

**Purpose:** Our purpose is to respond to mission needs worldwide and in our community, and to encourage women to grow spiritually by offering programs of worship, prayer, and Bible Study.

### **2017 Programs and Accomplishments:**

- The Presbyterian Women's Association Lydia Circle of Cross Roads Church meets monthly on the third Monday in the parlor at 10:00 am for our business meeting and Bible study, "Bad Girls of the Bible and What We Can Learn From Them" by Liz Curtis.
- Monies from our Circle offerings and fundraisers were distributed to various mission projects.
- We sewed 35 baby quilts and 20 baby hats in weekly sewing workshops for our annual baby shower, which was held in conjunction with the Church and Community Involvement Committee on September 24. The quilts, hats, donated baby supplies, and \$176.00 were distributed to the East Liberty Family Health Care Center. We also donated quilts to support the Deacons' collection for Project Linus.
- In May, we held our 14th annual flower fundraiser, which was a wonderful success and generated \$370.
- On May 12, our 89<sup>th</sup> Annual Mother-Daughter Banquet was held; entertainment was provided by the ARL Wildlife Center. We sincerely thank our committee of Ilona Beatty, Gail Doege, Linda Kelly, Karen Kutz, Beth Marrow, Diane Taylor, and Caroline Zappa for all of their hard work.
- Our bake sale netted a profit of \$267.77
- Thank Offering Sunday was held on November 19 with Rev. Rob Marrow as our speaker. Monies collected (\$629) were donated to the Presbyterian Women, Presbyterian of Pittsburgh (PWPP).

### **2018 Dreams:**

- Our dream is to have more women involved in our work for the Lord and to continue raising money to support our various missions.



*Forgiven and freed by God in Jesus Christ, and empowered by the Holy Spirit, we commit ourselves to: nurture our faith through prayer and Bible Study, to support the mission of the church worldwide, to work for justice and peace, and to build an inclusive, caring community of women that strengthens the Presbyterian Church (U.S.A.) and witnesses to the promise of God's Kingdom*

**Presbyterian Women's Treasurer's Report**

Beginning Balance (January 1, 2017)	\$1,080.93
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Income:

Monthly Lydia Circle Offerings	\$ 320.00
Least Coin Offerings	12.79
Thank Offering Donations	629.00
Mother-Daughter Banquet Ticket Sales	1,390.00
Bible Study Books	230.00
Bake Sale	267.77
Donations	125.00
Flower Fundraiser Sales	<u>1,433.00</u>

Total Income	\$4,407.56
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Disbursements:

PWPP (Assessment Dues)	\$ 32.00
PWPP (Pittsburgh Mission)	200.00
Cross Roads (Food Pantry)	120.00
Office Supplies	49.85
PWPP (National Mission)	25.00
Mother-Daughter Banquet	1,041.53
Cross Roads (Hurricane Relief)	100.00
JE Mussig Greenhouse	1,063.00
PWPP (Least Coin)	12.79
Caribbean Youth Network (Weightman Ministry)	100.00
Thundu Church	100.00
Bible Study Books	199.79
Staff Christmas Gifts	75.00
PWPP (Thank Offering)	<u>629.00</u>

Total Disbursements	\$3,747.96
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Ending Balance (December 31, 2017)	\$1,740.53
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Our cash balance at year end is in our checking account



## **Personnel Ministry Team**

**Personnel Committee Members throughout the year:** Pastor Rob Marrow, Pat Quinn Winter (chairperson, E), Tara Nikou (E), Marie Fowler (D), Betsy Hughes (D), Barb Reber (T) and Dick Haessler, member at large.

**Purpose:** To oversee the personnel administration of the church and to provide for an orderly, focused and considerate means to build a healthy work environment. This team reports to the Session and is liaison for personnel, Session and the congregation.

### **2017 Goals:**

- Continue to maintain a positive and open working environment for all personnel;
- Continue to evaluate the staff compliment and needs of our church;
- Schedule a Personnel Appreciation Fellowship Hour during the year;
- Maintain an ongoing communication with the personnel;
- Support the church's plan for growth;
- Continue to develop Personnel Job Descriptions for all staff; and
- Prepare a budget request for the finance team for the church's 2017 operating budget that includes the total funds needed for our personnel ministry and how it will be used.

### **During 2017 the Personnel Committee:**

- Reviewed job descriptions for existing staff;
- Were available for concerns that arise among the staff members and the congregation;
- Reviewed changes to the evaluation process, which are ongoing;
- Consulted with Finance on Staff raises;
- Hosted a fellowship hour to honor Church staff on November 26; and
- Collected a Christmas Love Gift for staff, which will be distributed in early 2018.

### **2018 Goals:**

- Set up a regular meeting schedule;
- Complete review of Staff Evaluation process;
- Conduct Staff reviews;
- The Team will collect for Christmas Love Gifts to be presented in December. Officers and friends in the congregation should support the effort; and
- Help our congregation develop a better understanding of our purpose and objectives.

## **Planned Giving Ministry Team**

**Members:** Pat Winter (E) chair, Nikki Trent (E), Priscilla Boyd (D), Todd Dirling (T) followed by Dan Shafer (T), Elizabeth Sommer (class of 2017, Class of 2021), Russ Thompson (class of 2018), Jill Watson (class of 2019) and Ilona Beatty (Ex Officio), and Rob Marrow.

**Purpose:** To maintain a Planned Giving Program that provides interested individuals an opportunity to provide for the endowment and support of Cross Roads Church and to administer the assets of Cross Roads Church's endowment funds. The Planned Giving Program enables the church to receive and effectively utilize bequests, deferred giving, honors & memorials, endowments, and other special contributions in a manner that furthers the mission of the church.

**2017 Goals:**

- Continue to monitor the performance of the assets of the endowment funds including the Jeanne Furrie C.E. Endowment, the Music Maintenance Endowment, the Pastor's Housing Endowment among others to assure adequate performance to support the missions of their charters;
- Increase the congregation's awareness of the opportunities to support Cross Roads through bequests, deferred giving, honors & memorials, endowments, and other special contributions in a manner that furthers the mission of the church;
- Send acknowledgments to all donors to the Honors and Memorial program and notify individuals that tribute gifts were received by the Church; and
- Invest the money that has been received for endowments into a diversified portfolio (roughly 50/50) of Equities and cash equivalents.

**2017 Programs and Projects:**

- Held a Planned Giving Sunday on All Saints Day to increase the congregation's awareness of the opportunities to support Cross Roads through bequests, deferred giving, honors & memorials, endowments, and other special contributions;
- A team member attended Finance Team meetings to assist in finance and budget recommendations;
- Sent acknowledgment cards to all donors to the Honors and Memorial program and notified individuals that tribute gifts were received by the Church. A big thank you goes to Ilona Beatty for handling this important task as an ex-officio member of the committee;
- Monitored the performance of the assets of the endowment funds to ensure adequate return on investments. The performance of the U.S. equity markets was very strong in 2017 (The S&P 500 Index increased by over 19.4% for the year.) Returns on cash equivalent assets continued to be below historical averages due primarily to Federal Reserve monetary policy. This allowed the assets of Cross Roads' endowment funds to increase in total value of \$81,638 while contributing \$62,941 to the general fund (amount calculated based on 5% of ending balance of previous (2015) FY). We have continue striving to maintain a balanced asset allocation of roughly 50% equities/50% cash equivalents. A full report of the Cross Roads' four endowment funds are included separately in the Church's financial report.

**2018 Goals:**

- Continue to monitor the performance of the assets of the endowment funds to assure adequate performance to support the missions of their charters;
- Increase the congregation's awareness of the opportunities to support Cross Roads through bequests, deferred giving, honors & memorials, endowments, and other special contributions in a manner that furthers the mission of the church. On February 25, 2018, the Committee will host a Planned Giving Day led by Rev. Ellie Johns-Kelley of the Presbyterian Foundation;
- Send acknowledgments to all donors to the Honors and Memorial program and notify individuals that tribute gifts were received by the Church;
- Copies of the detailed Planned Giving financial reports are included in the Addendum.

## **Worship and Music Ministry Team**

**Current Members:** : Larry Mayhue (Chair), Jim Boyer, Randy Broker (Staff), Amy Farren (D), Gilli Loginow, Barb Metz, Rich Kline (T), Chris Sinback (E), Kathy Fagan (D), Linda Kelly, Karen Hinkes, Rob Marrow (Pastor)

Congregation members and past W&M team members who regularly contribute to tasks related to Worship and Music include: Grayce Knabe, Willa Miller, Jeanne Smith, Tom Cook, Betty Cook, Tim Sinback, Lynn Phillips, Geoff Phillips, Kathy Mayhue.

**Purpose:** To plan, promote, and carry out meaningful experiences of worship, including music. Specific responsibilities include: maintaining the choir, scheduling and coordinating ushers, liturgists, and communion servers; preparing for baptisms; coordinating chancel flowers; setting up for and cleaning up after communion; providing envelopes for special offerings; providing the Ash Wednesday continental breakfast following the morning service; decorating the sanctuary during the Lenten, Easter, Advent and Christmas seasons. We meet the fourth Wednesday of each month during the Fall, Winter, and Spring and as needed in Summer.

### **Goals for 2017:**

- **The Team will continue to support the Alternative Ministry Project as it continues to grow the alternative worship experience and spread the worship experience to more people. In addition, the W&M team will continue to monitor and attempt to improve the overall worship experience at Cross Roads with the larger goal of growing the church.** The team continues to support AMP through monitoring its efforts and having W&M team members on the AMP team. The W&M team has made suggestions to limit the non-worshipping times in the Sunday service (i.e. announcements) and increase the amount of time spent in actual worship.
- **The Team will continue in its efforts to increase the involvement of the Congregation in the worship experience through involvement in the Sunday worship service (i.e. liturgists, ushers, etc.) and in W&M activities during the year. In particular, the team will work with Lori and Taylor to further increase the involvement of the youth in worship.** The team has encouraged the Congregation to participate in its activities with good results. Youth participation in worship is going well with at least one youth liturgist each month and increasing youth participation in ushering.

### **Goals for 2018:**

- **The Team will issue an updated manual for W&M activities.** The manual is in its final draft stages and will be issued in Spring, 2018.
- **The Team will continue to engage the Congregation in W&M activities.** The Committee will keep the Congregation informed of activities in which they can be involved and invite their participation through announcements on Sunday and in the bulletin. Encouragement of youth participation will continue by coordinating with Taylor and Lori for youth to participate in Sunday worship.

## Sanctuary Choir, Children's Choir, Bell Choir

**Purpose:** The Adult Choir, Children's Choir and the Bell Choir provide quality sacred music at Sunday morning worship services and special seasonal services throughout the year. Quality sacred music is chosen for all ensembles, music that glorifies God and puts Him in clear focus of the congregation. Debbie and Randy Broker direct the Cross Roads musical ensembles.

### **2017 Goals:**

- Continue to have our musical ensembles provide quality sacred music at the worship services at Cross Roads;
- Recruit new members to both the Children's Choir, Handbell Choir and Adult Choir;
- Think of ways to incorporate more contemporary music into worship services;
- Continue to provide quality music for the summer months and find ways for congregation members to be more involved in the summer music program.

### **2017 Programs:**

- The Adult Choir and Bell Choir rehearsed on Thursday evenings and provided music for Sunday morning and seasonal worship services.
- The Children's Choir participated in several worship services and presented a wonderful Christmas program on Christmas Eve's morning service.
- The Adult Choir and Bell choir and readers presented a cantata with orchestra entitled "The Christmas Story, A Classic Carol Celebration".

### **2018 Goals:**

- Continue to have our musical ensembles provide quality sacred music at the worship services at Cross Roads.
- Recruit new members to both the Children's Choir, Handbell Choir and Adult Choir.
- Continue to provide quality music for the summer months and find ways for congregation members to be more involved in the summer music program.



# BOARDS OF THE CHURCH

## Board of Deacons Report

### Class of 2017

Priscilla Boyd  
Ralph Boyd  
Andrew Langan  
Bob McKillop  
Willa Miller  
Jeanne Smith

### Class of 2018

Jeremy Bass  
Ginny Cochenour  
Amy Farren  
Betsy Hughes  
Nick Hughes

### Class of 2019

Priscilla Boyd  
Beryl Elrick  
Kathy Fagan  
Susan Glass  
Doris Petrick

### Class of 2020

Andrew Langan  
Valerie Nicksich  
Diana Seidelson  
Judy Shipley  
Jeanne Smith  
Susan Stemmerich

**Moderator:** Betsy Hughes

**Vice-Moderator:** Andrew Langan

**Secretary:** Beryl Elrick

**Treasurer:** Amy Farren

**Purpose:** The Board of Deacons ministers to those in need, the sick, and those in distress. The Deacons serve as an extension of the Pastor.

**2017 Goal:** Expand the homebound ministry and increase direct service mission opportunities.

### **2017 Programs:**

- Mission Fundraisers: Cookie Walk, Italian Buffet, and Community Yard Sale;
- Greeting on Sundays and Flower Delivery to our shut-in's Sundays, Easter & Christmas;
- Serve the homeless (sponsored by Howard Ministries);
- Prayer Chain, Project Linus Blankets, greeting cards, Shut-in's Rides, Visits, and Care Baskets;
- Gift of the Fourth Wiseman.

### **2017 Accomplishments:**

- Gift of the Fourth Wiseman – Cross Roads & North American Martyrs together purchased 381 Christmas gifts to make Christmas very special for 127 Children of the Cross Roads Food Pantry.
- Cookie Walk – With donations from our Congregation and each Deacon providing 20 dozen of cookies, we offer our community a vast variety of cookies & candy for purchase.
- Homeless – The Deacons serve the homeless in downtown Pittsburgh in Feb., June, and Sept. We work in conjunction with Howard International Ministries.
- Greeting Cards – Throughout the year 143 various greeting cards were sent to the members of our congregation.
- Linus Blankets – Linus Blankets are provided to children from preemies thru teenagers at the Crisis Center North, Holy Family Institute, West Penn Burn Trauma Center, The Children's Institute and many other organizations. The Deacons along with the Women's Sewing Circle provides these blankets.
- Transportation – Deacons along with Congregation members provide transportation to members who need a ride to Sunday morning Worship Services.
- Prayer Chain – Our Deacon Prayer Chain is compiled when a need arises. The Prayer request is emailed to each Deacon, the Pastor, and the Church Secretary.

**2018 Goals:**

- The Deacons will continue service through existing programs and keep our congregation aware of how their volunteering makes fundraising and other service successful in glory to GOD. We will communicate the opportunities of giving through service in all our programs through the weekly bulletin and monthly newsletter. We will also let the congregation know of upcoming events and how they can help.

**2018 Upcoming Activities:**

- Feeding the homeless January, June & September;
- Chili Cook Off, Italian Buffet, and The Community Yard Sale;
- Cookie Walk and Gift of the Fourth Wiseman.

## Session Report

### Class of 2017

Chris Sinback  
Jodi Langan  
Todd Leighton  
Larry Mayhue  
Eric Swenson

### Class of 2018

David Anderson  
Jennifer Junker  
Tara Nikou  
Curt Stemmerich  
Niki Trent

### Class of 2019

Bern Erb  
Dick Haessler  
Sharon Kehlert  
Heather Warnock  
Pat Winter

### Class of 2020

Jodi Langan  
Todd Leighton  
Larry Mayhue  
Chris Sinback  
Carl Schwartz

**Moderator:** Rev. Robert J. Marrow

**Clerk of Session:** David R. Anderson

The session is charged with the development and nurturing of the spiritual well-being of the Cross Roads congregation. The session does this by providing for the teaching of the Word of God, administration of the sacraments, and education and nurturing of the members. To accomplish this role, the session is supported by the Board of Deacons, the Board of Trustees and all of the ministry teams within the church. These boards and ministry teams accomplish significant work and when required by the Book of Order and the church administrative manual provide recommendations to the session on various topics including worship, Christian education, and finances.

Throughout the year the session had 10 regularly scheduled monthly meetings and two special meetings.

The session throughout the year will adopt a budget for the church and present it to the congregation at the annual meeting, adopt a communion schedule and approve the administration of baptism, review the slate of officers as required by the Book of Order, review new members and confirmation students and vote to receive them as members of Cross Roads, and approve financial actions of the church.

The session also will call for the annual congregational meetings where the annual reports are presented to the congregation, new officers are elected, and terms of call with ordained staff are adopted or modified.

Minutes for the session meetings and congregation meetings are reviewed and approved by the session. The records of the session are annually reviewed by Pittsburgh Presbytery as required by the Book of Order.



# Board of Trustees Report

## Class of 2017

James Brown  
John Junker  
Geoff Phillips  
Barb Reber

## Class of 2018

Todd Dirling  
Dennis Farren  
Shane Kuehn  
Dean Sommer

## Class of 2019

Patty Kyslinger  
Jay Race  
Dan Shafer  
Jay Winter

## Class of 2020

James Brown  
Rick Kline  
Joseph Nicksich  
David Falvo

**PRESIDENT:** Dennis Farren

**VICE PRESIDENT:** James Brown

**SECRETARY:** Patty Kyslinger

**TREASURER:** Todd Dirling

**Purpose:** As per the administration Manual of Cross Roads Presbyterian Church, “A Trustee receives, holds, manages, encumbers and transfers property of the church.” All powers and responsibilities of the Board are “subject to the authority of the Session and are under the provisions of the Constitution of the Presbyterian Church (USA).” (The Book of Order G-7.0402)

## **2017 Accomplishments:**

Collection counted each Sunday	Clean carpet in sanctuary
Open/Close of church for worship	Select vendor for new outdoor electronic LED sign
Host Easter Sunday Brunch Fellowship Hour	Re-paint steeple
Spring and Fall work days held	Begin replacement of exterior lights
Sound system service contract	Emergency generator maintenance, inspected and tested
Fire alarm system maintenance	Primary snow removal contractor and secondary contractor approved
Annual inspection and maintenance of roof fans	Repair fence around pre-school play area
New utility and waste disposal contracts	Fall/winter Lawn maintenance of leaves and tree branches
Comply with municipality ordinances	
HVAC maintenance contract	
ABCO Co. clean/maintain kitchen hood	
Upgraded WiFi throughout building	
Repair floor in FH Men's Room	

## **2018 Goals:**

- Install new outdoor electronic LED sign;
- Repair/replace Fellowship Hall ventilation roof fans;
- Repair concrete sidewalks;
- Replace/repair gutters on front of the building;
- Replace spotlights inside the sanctuary;
- Repair aluminum façade.

## **2018 Long Term Goals:**

- Replace windows in entire building;
- Air conditioning for Fellowship Hall;
- Install sign on Haymaker Road;
- Ongoing replacement of burned out interior/exterior lights as needed.



# ORGANIZATIONS OF THE CHURCH



## Cross Roads Preschool

**Ministry Team Members/Officers:** Tara Nikou (Session Representative), Kelley Rupchak (Director), Kathy Mayhue (Secretary), Rennie Rhodes (Chairperson), Polly Swenson (Personnel Liaison), Lucile Jenkins (Vice Chairperson), Caitlyn Kuehn (Registrar), Dale Caprara (Treasurer), Jane Fraelich (Volunteer Coordinator)

**Purpose:** The preschool offers a high quality week-day program for the children of Cross Roads, Monroeville, and surrounding communities. Committed to Christian nurturing, our aim is to help children from infancy to five years of age develop emotionally, socially, and cognitively, and to provide support and encouragement to their families. We establish a loving and caring atmosphere in which each child is respected as an individual...a unique gift of God.

### Goals For 2017:

- Investigate what requirements need made to become NAEYC (National Association for the Education of Young Children);
- Work through financial program and bookkeeping to develop and evaluate if accurate reports are done;
- Continue exploring ways to build our name in the community and increase our student population;
- Evaluate PAST Time Program and the effectiveness of the program in meeting family needs;
- Begin Facebook and email system to keep parents informed and to advertise the preschool;
- Expand and organize the staff resource library.

### 2017 Programs:

- Continued implementing ideas to increase awareness that the program is running by being more visible in the community. Held a Max and Erma night, working with Monroeville Rotary, Monroeville Parks and Rec., Pitcairn, and Trafford to donate to Breakfast with Santa's or light up nights, as well as additional marketing at Rotary Easter Egg hunt and our Vacation Bible School;
- Started and maintaining a Facebook page;

- New updated website started that is welcoming and easy to navigate;
- Director and teachers cleaned out “BIKE ROOM” area and disposed of old materials no longer used;
- Director has learned primary jobs of submitting and recording payroll, and recording into QuickBooks. Treasurer now only reconciles work and helps when direction is needed;
- Moved PAST Time program to inactive status for now as only 2 families in a year has inquired about it;
- Continue to invite families to church activities in newsletters and flyers. Invite families to bring a friend Sunday;
- Work with DCM more directly and coordinating efforts to invite families to church activities;
- Evaluated computerized library systems and IOS needed to maintain it.

### **2018 Projects Or Dreams:**

- Continue to explore ways to build our name in the community and increase our student population;
- Maintain efforts to have our name in the community;
- Evaluate how our program is preparing children for kindergarten;
- Begin email system to keep parents informed and to advertise the preschool;
- Expand and organize the staff resource library;
- Complete employee handbook.



# Preschool Balance Sheet 1/1/17-12/31/17

## ASSETS

### Current Assets

#### Checking/Savings

110 - Petty Cash 699.39

100 Cash-Operating 29,954.82

**Total Checking/Savings 30,654.21**

#### Other Current Assets

150 - Federated Cap. (Higgs1) 11,038.22

160 - Federated Inv. (Higgs2) 7,568.74

170 - Vanguard MMF 3,825.41

180 - Vanguard Wellington Fund 28,768.47

**Total Other Current Assets 51,200.84**

**Total Current Assets 81,855.05**

## TOTAL ASSETS

**81,855.05**

## LIABILITIES & EQUITY

### Liabilities

#### Current Liabilities

#### Other Current Liabilities

240 Local Withholding 592.86

230 PS State Withholding 515.75

220 FICA Withholding 2,576.05

210 FIT Withholding 695.14

**Total Other Current Liabilities 4,379.80**

**Total Current Liabilities 4,379.80**

**Total Liabilities 4,379.80**

### Equity

300 Open Bal Equity 20,995.34

310 Retained Earnings 56,479.91

**Total Equity 77,475.25**

## TOTAL LIABILITIES & EQUITY

**81,855.05**

# Preschool Profit and Loss Statement 1/1/17-12/31/17

	Jan - Dec 17
<b>Income</b>	
income reinvest	522.58
Interest Income	4,917.70
Other Revenue	6,310.87
Registration	6,907.00
<b>Tuition</b>	
412 Tuition - Camp-KDO	4,882.50
411 Tuition - Camp-Preschool	1,950.00
403 Tuition 3D Enrichment	57,060.00
402 Tuition - 4's	37,675.00
401 Tuition 3's / 4's	15,955.00
400 Tuition - 3's	26,400.00
406 Earth Explorers	3,000.00
407 Kids in the Kitchen	1,500.00
405 Music	4,105.00
404 Kids Day Out	53,825.25
<b>Total Tuition</b>	<b>206,352.75</b>
<b>Uncategorized Income</b>	<b>1,384.58</b>
<b>Total Income</b>	<b>226,395.48</b>
<b>Gross Profit</b>	<b>226,395.48</b>
<b>Expense</b>	
409 Tuition KDO	-3,227.50
<b>Administrative Expenses</b>	
519 Miscelleanous	855.68
513 Scholarship Expenses	1,715.53
511 Workers Comp Insurance	2,822.00
510 Copier Expense	550.00
509 Rent	21,000.00
508 Snow Removal	4,900.00
507 Landscaping	250.00
506 Equipment	391.39
505 Bank Charges	703.50
504 Advertising	251.29
500 Payroll Processing Fee	289.14
501 CPR Certification	125.00
502 Start-up	720.53
503 Office Supplies	843.52
<b>Total Administrative Expenses</b>	<b>35,417.58</b>
<b>Payroll</b>	<b>152,858.42</b>
<b>Payroll Taxes</b>	<b>11,293.16</b>
<b>Postage</b>	<b>49.00</b>
<b>Program Expenses</b>	<b>2,540.25</b>
<b>Program Supplies</b>	<b>3,235.06</b>
<b>Uncategorized Expenses</b>	<b>0.00</b>
<b>Total Expense</b>	<b>202,165.97</b>
<b>Net Income</b>	<b>24,229.51</b>

# Cross Roads Food Pantry

**Board Members:** Peg Sinback (Director), Barb Manner (Fund Raiser Coordinator), Tim Sinback (Greater Pittsburgh Food Bank Liaison), Barb Metz (Local Food Purchaser), Shirley Maupin and Maureen McGowan (Volunteer Coordinators), Peg Sinback and Karen Kutz (Holiday Meal Coordinators), Ginny Cochenour (secretary), Kathy Fagan and Valerie Nicksich (Deacon Liaisons)

**Purpose:** The Cross Roads Food Pantry houses a community outreach program uniting people of all faiths to serve Monroeville residents who are in need of food and other necessities, providing them with nutritional food, personal care items, and information on available social services.

## Goals for 2017:

- To maintain a strong fiscal budget;
- To continue the standard of excellence in serving our clients;
- To continue work with the community to build a support system for our clients; and,
- To obtain internet access in the pantry office.

## Programs:

- The Cross Roads Food Pantry acknowledges the numerous individuals and many community groups, houses of worship and businesses who continue to support our mission;
- Food Resources include 24,504 lbs. of product from Rte 286 Aldi's, 274 lbs. produce from the Cross Roads Garden, and twice weekly bread/pastry pick-up from Old Wm Penn Giant Eagle;
- Food purchases continue to be from the Greater Pittsburgh Community Food Bank and the Dollar General;
- We continue to give our clients Giant Eagle Vouchers and have increased the amount of available fresh produce.;
- Food was distributed to 223 different Monroeville families (↓13%). This included 12 one time emergency distributions and averaged 67 families and 210 people per month;
- Easter Dinner supplies, including Giant Eagle vouchers, were given to 125 families (↑17%);
- Christmas Dinner supplies were distributed to 120 families (↓26%). KDKA supplied \$1080 in vouchers, the Food Pantry supplied \$770 in vouchers;
- For the 6<sup>th</sup> year, our Deacons coordinated the Gift of the 4<sup>th</sup> Wiseman for clients' children with donations generously made by our congregation, North American Martyrs and Santa's Kids;
- Our Senior Box program (state run program of 40 lb. box of food with "Velveeta-type" cheese block) has completed its 14th year;
- Participation in the Community Conversation continues to identify needs, identify resources and bring people together to better serve our community. We have worked directly with a school social worker to assist families in need;
- Internet access is available in pantry office and has enabled us to provide needed information to our clients.

**2018 Goals:**

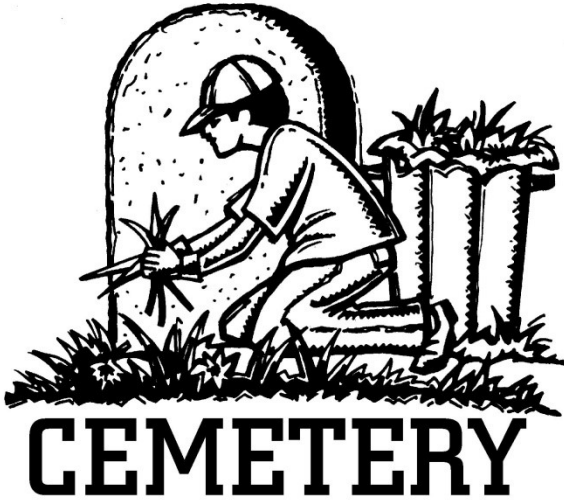
- Maintain the standard of excellence in serving our clients;
- Continue strong ties with the community to support our mission and to identify needs/provide resource information to our clients;
- Continue participation in the Community Conversation meetings;
- Re-evaluate bread/pastry resources and vouchers, as the Giant Eagle on Old Wm Penn Hwy is closing February 2018.

## **Food Pantry 2017 Treasurer's Report**

Beginning Balance	\$43,184.84
Income:	
Food Pantry Contributions	\$36,359.16
United Way	\$ 2,197.27
Combined Federal Campaign	\$ 490.89
	<hr/>
	\$39,047.32
Expenses:	
Greater Pittsburgh Community Food Bank	
Agency Membership	\$50.00
GPCFB Purchases	\$18,490.27
Local Food Purchases	\$ 3520.27
Giant Eagle Vouchers	\$14,250.00
Special Dinner Purchases	\$ 829.20
	<hr/>
	\$37,139.74
Ending Balance	\$45,092.42
Net Income	\$1,907.58

Greater Pittsburgh Community Food Bank Grant Monies gifted and spent \$3,500.00

## Cross Roads Cemetery



**Members:** Warren Junker (2019), Dennis Farren (T), Eric Swenson (E), Art Rathbun (2021), Geoff Phillips (2018), David Falvo (2020), Faye Junker (business manager)

Progress was made in the effort to keep the cemetery looking it's best. T.J. Halligan and his crew now do the plowing, shoveling, tree trimming and mowing. T.J. will modify the lawn mower to avoid the clipping being blown up to the monuments. Jeremy Bass was a tremendous help in keeping the cemetery in great shape on a daily basis. He is very diligent and trust worthy.

The amount being transferred from Mellon is now \$2,500. Sometimes it is put in savings and other times into checking depending on the need.

### **Accomplishments during 2017:**

- The water line put in as an Eagle Project began to operate to supply water for planting and putting in foundations;
- With T. J. Halligan we could establish a procedure to deal with the shoveling and plowing in a timely fashion;
- Developing a plan as how to create a more pleasant area between the shed and mausoleum. A mound was created and planted this past summer. More plantings will be planned this summer;
- Began a plan of how to create an area where the extra dirt from the graves can be hidden until it is used to level out areas.

**Statistics:** 13 burials, 5 cremations, 13 graves sold

## Cross Roads Cemetery

## Treasurer's Report--2017

Assets 1/1/17			\$1,834,131.39
Reciepts-2017			
Sale of Lots	10,730.00		
Grave Openings	15,725.00		
Increase in Vanguard Perpetual Care.	2,677.43		
Savings Int.	2.34		
Decrease in value of lots due to sales	10,730.00		
Misc.	19,450.00		
Increase in Mellon Trust	29,900.81		
Increase in WMP	9,445.33		
Increase WaddellReed	21,173.62		
Foundations	494.00		
Total receipts-2017		98,868.53	
Expenses-2017			
Mowing	16,750.00		
Grave Openings	7,299.00		
Foundations	518.00		
Supplies/Trash	764.17		
Insurance	0		
Taxes	596.00		
Business Manager	2398.50		
Misc.	71.38		
Cap. Improvements	2545.33		
Ground Maintenance	5918.54		
Accts. payable			
		36,860.92	
Total Expenses-2017			
Net Increase			62,007.81
Total Assets 2017			\$1,896,139.00



Assets 2017			
Value of Available Grave Sites	\$1,139,815.00		
Cash Accounts			
Payments outstanding-	5790.00		
Checking- Huntington	8062.69		
Check outstanding	250		
Perpetual Care			
Mellon Trust	267,687.20		
Savings(Huntington)	28,958.09		
Vanguard	138,812.49		
Waddell & Reed	210,484.32		
Wealth Management Partners	96,779.21		
Total Assets 12/31/2017			\$1,896,139.00



# STAFF REPORTS

## Senior Pastor's Report

In an early letter to a church, the apostle Paul wrote these words:

*"We must always give thanks to God for you, brothers and sisters, as is right, because your faith is growing abundantly, and the love of everyone of you for one another is increasing."* (2 Thessalonians 1:3).

That's a great description of a congregation. Like Paul, I am grateful for every sign of growing faith and increasing love. In the world today, there is plenty of despair and indifference. Our most creative response is to claim the love of Jesus for us and the world, to share it openly, and to trust that God will hold us until the end.

I see such things at work among us. Worship attendance could be stronger. In a season of economic transition, folks gave generously to support our church and improve the ministry we provide to our neighbors. In moments of illness, warm meals are shared with a main course of friendship. In our efforts to learn about our faith, we discussed things that matter with one another. Along the way, we welcomed children, teens, and adults as companions in our journey, providing for their spiritual nurture and shelter. And we continued to be a positive spiritual force in our community – Cross Roads, where Monroeville Meets Christ!

It has been a very full year for me. This is a bustling community of faith, and there's always something brewing. I whole-heartedly involve myself in the community. Those relationships matter deeply to me. This past year, I baptized, visited, married, and buried people who God has placed in my life – people who truly matter to me. I continued in service with the Monroeville Interfaith Ministerium, Pittsburgh Theological Seminary, as well as with Pittsburgh Presbytery. Trust me when I say that there is more than enough to be accomplished each day.

As a congregation, we celebrated 50 years of ministry from the Haymaker Road location. We honored the 120<sup>th</sup> Anniversary of the first worship at the existing Old Stone Church. Cross Roads has been a vital part of Monroeville since 1834! Expectations on our ministry remain quite high, and I am grateful for the hearts and hands that share the work of Christ. While some of our committees could function better, our Trustee and Deacon boards are filled with committed servant-leaders. I am grateful to God for every member of our staff. They model what it means to be unified in serving Christ.

Growing faith, increasing love – these are the gifts of God that every pastor welcomes. It is a continuing delight to work among you, and to see how the Gospel takes root in your lives. Even when we have had bumps in the road, there is a pervading kindness among the people of this congregation. We are at our best when we are constructive with one another. My work in the wider church has introduced me to congregations that do not share the delights that we take for granted. My prayer for 2018 is that we will enjoy one another even more, and through that enjoyment, we will enjoy the God who delights in us.

I thank God for the wonderful opportunity to serve as your pastor. I thank you, as well, for our ministry together.

Faithfully submitted,  
*Pastor Rob*

## Director of Youth and Young Adult Ministries Report

I am very excited to have this opportunity to write about the growth of the youth and young adult ministries for the Cross Roads Presbyterian Church Annual Report. It is such a blessing to reflect upon the activities, people and joy that we have experienced in 2017! I appreciate the chance to prayerfully consider the areas where we have had success and the areas where we can grow and improve.

We have continued to follow the rotational model of Word, Community, and Mission that Ashley S. Ashley had introduced in the fall of 2014 with some added tweaks. We have introduced a teen church/Sunday School (Jesus Jubilee) to great success. I have enjoyed watching our students using these opportunities to grow and develop their faith in multiple ways. We live in a society that is constantly focusing on the trivial and constantly trying to pull us in directions that take us away from God. We tend to value the “Look at me!” culture rather than the “Look at God!” culture and it is the job of the Church to redirect us to put God in the forefront of our vision.

The model of Word, Community, Jesus Jubilee, and Mission allows students to go out into the world and “do.” In other words, we talk the talk and now we get a chance to walk the walk. In Jesus Jubilee, the youth are given the texts that are read during worship and we go into study of the scripture questioning how it affects us in our daily lives. In Word, we have made it our time to be in community with God and each other as we wrestle with topics that our youth struggle with daily. We learn about God and how He is involved in our lives, through our actions and interactions with one another. In Community, students are encouraged to express Christian love to both new and old friends. While we often get together for fun, and silly activities, the hope is that relationships across grades will develop, so that trust and a sense of belonging can form. Friends are always invited to all our events, but students often find it easiest to invite friends to our Community activities because of the casual environment. By having a Community event at least once a month, students always have a chance to reach out to their classmates and invite them to experience genuine Christian community. In Mission, we try to go out and do God’s work in the world. Together we seek to identify specific needs in the community and brainstorm ways to meet those needs.

I am excited to say that the young adult groups have continued to meet this year. Ashley S. Ashley put in place a plan to meet up at least once a month for alternative worship opportunities and fellowship activities. I am very blessed to have the opportunity to work with this active group of 18-35-year old’s who love Jesus, Cross Roads, Monroeville and their friends. My plan was to have the young adults be instrumental in the developing, planning and leading the alternative service more commonly referred to as A.M.P. We have had success bringing in some new and exciting ways to have worship and praise God!

I am so thankful for everyone who has supported our youth and young adult ministries with their prayers, volunteer hours and financial gifts. We couldn’t have done any of this without you. I humbly ask that you please consider talking with me about how you can be a part of our community in 2018. There is always room for everyone and all of your talents and gifts. So as I start my second year here in Monroeville, I feel so excited and rearing to get to work. Thank you all for your support, love and for letting me be a part of this church family. Lets do this!

Your Brother in Christ,  
*Taylor Walter*

## Director of Children's Ministries Report

Greetings Cross Roads Presbyterian Family!

I am so excited to give my 3<sup>rd</sup> annual report! It was another busy year full of blessings. I am continually touched by how many people who do not have children in my program read our children's ministry page and my Facebook posts and continually bring needed items for our programming! There are also the wonderful folks who do the small tedious tasks that I don't like to do like sorting items, or untangling yarn.

I also have to thank my teachers! We could not have this program without your time and effort. I love how much you care about our individual children and how willing you are to spend the time making Christian Education happen for this church. You are fabulous!

### Sunday Mornings

I was excited to continue on with our Sunday morning offerings. **In Kingdom Kids**, we spent the spring looking at Jesus' stories. One story we presented to the congregation was the Prodigal Son. This was the theme of our children's/youth service this spring. It was great to get everyone involved in worship! **In God's Kids**, they continued to use the Gospel Light curriculum and the kids seem to really enjoy it!

### JAM

JAM had a great year in 2017! Our group continues to grow and have fun together. This fall we started asking parents to volunteer. This way we are able to split the kids up so real discussion can happen. We continued our service to our church in our November lock-in where we made crafts and wrote letters to our shut ins. At our June lock-in, we learned about what our Trustees do and took a tour of the entire church! In September, we attended a Tweeners retreat at Pine Springs Christian Camp. It was amazing! We look forward to hearing more about Pine Springs.

### VBS

We had a great year at VBS. Around 125 kids participated and over 60 adults/teens helped. Our Maker Fun Factory was a lot of fun. We went to having just one shirt for VBS. Our new shirts were a big hit and we hope this will be a nice long term solution for folks. Thanks especially to our wonderful VBS director, Betsy Hughes for all her energy and ideas!

### Discovery Day Camp

We had four weeks of discovery day camp this past year. We studied percussion, cooking, art, and musical theater. The camp was moderately attended. Unfortunately, we did not break even and so we are not going to continue. We are disappointed, but there just aren't enough kids attending to justify the cost.

### Family Ministry

A lot of fun was had through our family ministry in 2017! We watched movies, went on a fishing trip, went bowling, made Advent wreaths, and had a family Christmas party! It is exciting to see the mixture of people attending these events. We have preschool families, Cross Roads families, Day camp families and community families as I advertise all these events in local Facebook Groups.

Such a full and wonderful year! Thanks to the many hands in children's ministry that help to make these programs such a success! I look forward to another great year with you!

In Christ,  
*Pastor Lori*

## Director of Music Report

Dear Congregation,

As I write this report, I cannot help to ask myself how I can get more people to join our choirs. Music is an integral part of a healthy worship service. We have strong musical programs that include the Children's Choir, the Handbell Choir and the Sanctuary Choir. Each group works hard at providing quality music that praises God in our worship services. To be able to provide music during worship, we need PEOPLE! We simply need more people in each group to keep our music programs going strong. We need one new handbell ringer. We need many more children to sing in the Children's Choir and we need all kinds of new singers in the Sanctuary Choir. Please prayerfully consider helping and joining the music programs. I promise you that you we have fun and enjoy the ministry of serving God through music.

I have found some reasons why you might consider joining the choirs. I hope that you enjoy them.

1. You're running out of clean clothes and the robe saves on laundry.
2. The church is usually crowded and you want to make sure you always have a seat.
3. You've just been selected for jury duty and you want to get use to sitting with a large group of people.
4. The collection plate is never passed to the choir.
5. There's a clock in the back of the church and you want to know when one hour has passed.
6. For years you have wanted to know who sits in the back of the church but were afraid to turn around and look.
7. You've been known to nod off during the service and don't want the minister to catch you.
8. The chairs for the choir are padded and are the most comfortable chairs in the church.

Debbie and I are blessed to be part of Cross Roads. We look forward to another year of serving our great God through music.

In His Precious Name,

*Debbie and Randy Broker*

# FINANCIAL REPORTS

## **Projected 2017 Year End Income/2018 Preliminary**

**Will be available at the meeting**

## **Projected 2017 Year-End Expense/2018 Preliminary**

Will be available at the meeting



Cross Roads Presbyterian Church Endowment Fund Assets					
Year End 2017					
			Balance 12/31/2016	2017 General Fund Contributions	Balance 12/31/2017
<b>Endowment Fund (General)</b>					
New Covenant Growth:			\$23,037.57	\$ -	\$28,013.09
<b>Pastors' Housing Endowment Fund</b>					
New Covenant Growth			\$31,558.91		\$14,158.77
Vanguard S&P 500			\$81,651.54		\$99,440.08
<b>Total Equities</b>			\$113,210.45		\$113,598.85
Cash*			\$35.31		-\$3,464.69
Standard Bank CD			\$57,176.05		\$72,676.05
<b>Total Cash Equivalents</b>			\$57,211.36		\$69,211.36
<b>Fund Total</b>			\$170,421.81	\$ (12,000.00)	<b>\$182,810.21</b>
<b>Music Maintenance Endowment Fund</b>					
New Covenant Growth			\$27,227.06		\$26,530.13
Cash			\$12,901.26		\$17,960.26
<b>Fund Total</b>			\$40,128.32	\$ (941.00)	<b>\$44,490.39</b>
<b>J. Furrie Christian Education Endow. Fund</b>					
New Covenant Growth			\$188,383.60		\$167,296.09
Vanguard S&P 500			\$327,368.21		\$398,367.85
<b>Total Equities</b>			<b>\$515,751.81</b>		<b>\$565,663.94</b>
Cash			\$384,713.78		\$144,713.78
S&T Bank					\$250,000.00
<b>Total Cash Equivalents</b>			\$384,713.78		\$394,713.78
<b>Fund Total</b>			<b>\$900,465.59</b>	<b>\$ (50,000.00)</b>	<b>\$960,377.72</b>
<b>Total Endowment Assets</b>					
			<b>\$1,134,053.29</b>	<b>\$ (62,941.00)</b>	<b>\$1,215,691.41</b>
Note 1: Timing of transfers led to a negative cash balance in 12/17; positive balance will be restored 1/18.					
Note 2: The performance of the U.S. equity markets was very strong in 2017 (The S&P 500 Index increased by over 19.4% for the year). Returns on cash equivalent assets continued to be below historical averages due primarily to Federal Reserve monetary policy. In 2017, the assets of Cross Roads' endowment funds increased in total value by \$81,638 while contributing \$62,941 to the general fund (amount calculated based on 5% of ending balance of previous (2015) FY). The Committee continues striving to maintain a balanced asset allocation of roughly 50% equities/50% cash equivalents. In 2018, approximately 5% of the year end balances of the endowments on 12/31/17 will be available for the Church's general fund to support specific ministries.					

## **2017 Mission Fund Report**

**Will be available at the meeting**

## **2017 Balance Sheet by Funds**

**Will be available at the meeting**