



I am about to do a new thing; now it springs forth, do you not perceive it?

Isaiah 43:18-19

ANNUAL MEETING OF THE CONGREGATION

Crossroads Presbyterian Church, Mequon, Wisconsin August 28, 2022 10:00 a.m. Meeting Agenda

1. Call to Order and Opening Prayer

Rev. Susan Sytsma Bratt

2. 2021–2022 Annual Reports

A. Necrology Report

Rev. Susan Sytsma Bratt remembers those members who have gone to be with our Lord from July 1, 2021 to June 30, 2022.

Sylvia R. Wardius	08.25.2021	Jeanne C. Reddemann	01.28.2022
Anne M. Anderson	10.09.2021	John R. Wiese (Jack)	02.01.2022
Karen Schloerke	10.10.2021	Carol A. McIntyre	03.05.2022
Elaine E. Steltz	10.31.2021	Betty J. Runft	05.03.2022
Susann W. Friesch	10.31.2021	Jane Orman	05.13.2022
Edwin J. Ogden III	11.06.2021	Priscilla N. Higgins	06.19.2022
Lois J. Orndorff	11.25.2021		

B. Session Report 2021-22 Session

C. Deacon Report Nancy Follis, 2021-22 Deacon Moderator

D. Financial ReportsMark Laux, Incoming Treasurer

E. Compass Team Launch

Dave Steck

F. Reception of Annual Report Rev. Susan Sytsma Bratt

3. Terms of Call – Congregational Vote Rev. Susan Sytsma Bratt

4. Affirmation of the Mission of Crossroads Rev. Susan Sytsma Bratt

5. Adjourn and Closing Prayer Rev. Susan Sytsma Bratt

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Pastor's Letter



Dear Crossroads Members,

We are reminded by the prophet Isaiah:

"I am about to do a new thing; now it springs forth, do you not perceive it?" Isaiah 43:18-19

This past year has been one filled with joy and growth. I hope you will read the testimonies of God at work as you peruse this annual report.

God has been faithful, and Crossroads has been faithful in our call to know Christ and bring others to him. We were able to minister in person, on zoom, and in hybrid modes. While our modes changed, we continued to worship, learn, and serve.

Our building provided sanctuary not just for worship, but also for small groups that have an emphasis on healing. NAMI (National Association for Mental Illness) hosted their family-to-family class here each semester. We hosted a weekly Women for Sobriety and Families Anonymous group. In February-April our Great Room and upper level were abuzz with community members coming to the AARP Tax Group. In the spring, one of our members Bob Anderson launched an Alzheimer Caregiver Support Group. Bob himself was a caregiver and is seeking to facilitate this group as another source of support and care. What a gift for our building to be a place where folks can find healing, and where those on the margins can find support.

While COVID was still in the background this year, you as a congregation continued to show flexibility and grace as we embraced hybrid ways of studying, worshiping, and even serving. We also continued to grow, welcoming new members of all ages and stages, celebrating Baptisms, Confirmation, weddings, and also funerals.

The generosity of Crossroads from your time, talent, and treasure continues to astound me. Thanks to your financial generosity, our congregation is making an impact not only on our members, but also in the community as we dedicate a portion of our operating budget to mission, and you dedicate your time and talent.

A key highlight was the support of the Afghan refugee family. What a tangible way for us to be the hands and feet of Christ in a world where there is division and strife.

As we look ahead to the coming program year, we have much to hope for and anticipate—from ministries yet to be dreamed of, to folks we have yet to connect with and reach. Please continue to pray for our congregation and shared ministry.

It's a joy to be your Pastor on this journey. It is my prayer as you read the pages of this annual report that you too would see God's faithfulness and be grounded in hope as we look ahead to a new year with new possibilities. In Christ,

Pastor Susan

D. A. St. Brown

Session Update

This year is one where God's faithfulness, and this has been a theme for you, the congregation. Our new Session began its work in the summer of 2021.

Throughout 2021-2022 COVID was in the background. The Session continued to steward the health of all and stay flexible. Hybrid worship, education, and even fellowship opportunities continued. Outdoor worship, piloted in 2020 remains a wonderful summer worship experience.

The Elders took turns each Sunday greeting and welcoming our church family to worship as they entered the front doors of the church in order to be more visible and approachable. We held three question and answer sessions following worship to keep you up to date with news from our Session and ministry team meetings.

Advent was memorable with the return of the Advent Trail and times of fellowship at table with a Church Life Team sponsored Advent brunch. We continued our strong emphasis with hands on mission with the Angel Tree, Gracious Gifts, and preparing to sponsor an Afghan Refugee family.

By the winter our church was paired with an Afghan family. We were able to furnish an apartment and provide a team of Crossroads members to help them acclimate to American culture, education, and living.

The winter and Lent were punctuated by more times of table fellowship as we brought back the Variety Show, Palm Sunday Brunch, and a Pentecost potluck.

Our Session had a retreat in February and set a shorter-term goal of engaging our community through having a presence at the new Rise and Shine Sunday concert. Crossroads hosted children's games and activities, as well as had a vendor tent to share more about our vibrant worship, and ministries with children, youth, and families.

The Session also formed a new team called the Compass Team whose charge is to find a consultant to help our congregation do some identity work and strategic goal setting. They were formed in April and have been working through the summer to identify a process that will unfold this fall.

Spring and summer were rich with Milestone ministries and a children's musical in worship. VBS/VBX was a source of joy and God at work with 122 children enrolled, and over 70 volunteers.

In early summer the Session began to identify who we have not seen at church as we come through COVID. The Elders and Deacons called on folks to check in and review the rolls. We know many in our congregation have navigated many things in the last few years and want you to know we care.

We are grateful for God's faithfulness throughout this past year. We welcomed 26 new members, 16 Confirmands, and we continue to have 20-30 visitors each week in worship. Many that set foot into our church share that they first worshiped with us online.



As we ordained and installed new Elders and begin a new Session year, we are looking ahead with hope, and are so grateful to you, the congregation, for your shared ministry and mission. God is doing a new thing, and we hope you'll participate in worship, education, fellowship, and mission in the coming program year.

2021–2022 Session Members: Hank Hart, Wanda Hodge (Clerk of Session), Dick Janssen, Aricka Knox, Deb Krygiel, Matt McDowell (Treasurer), Kris McKinney, Kristine Obrecht (Interim Treasurer), Aiden Patten (Youth) Rev. Scott D. Samuelson, Jay Sanders, Liz Sellars, Hyndie Steck, Rev. Susan Sytsma Bratt, Tom Taylor, Josh Thompson, Diane Tegtmeier, Laurie Uhl, Mark Van Genderen

2021-2022 Crossroads Session

Elder Class of 2022: Term ending June 30, 2022

NAME	COMMITTEE
Dick Janssen	Finance
Deb Krygiel	Adult Education
Hyndie Steck	Youth Ministry
Mark Van Genderen	Human Resources
Diane Tegtmeier	Children's Ministry
Aidan Patten (Youth)	Children's Ministry

Elder Class of 2023: Term ending June 30, 2023

NAME	COMMITTEE
Hank Hart	Worship
Jay Sanders	Youth Ministry
Liz Sellars	Mission & Outreach
Laurie Uhl	Church Life

Elder Class of 2024: Term ending June 30, 2024

NAME	COMMITTEE
Aricka Knox	Mission & Outreach
Kris McKinney	Church Life
Tom Taylor	Adult Education
Joshua Thompson	Children's Ministry
Julie Westerhausen	Worship

Other Session members:

NAME	POSITION
Rev. Susan Sytsma Bratt	Senior Pastor
Rev. Scott D Samuelson	Associate Pastor of Discipleship
Wanda Hodge	Clerk of Session
Matthew McDowell	Treasurer
Kristine Obrecht	Interim Treasurer

Adult Education Ministry Team

This past year, Adult Education offered classes and small groups in-person and hybrid (in-person with a virtual option at same time). The church purchased two Owls that allows virtual attendance at the in-person class. AE trained class and group leaders on how to use the Owl.

Sunday Mornings: Our primary class was The Wired Word with a variety of facilitators (very well received).

Three Exploring Membership classes were held in Fall, Winter (4 weeks each) and Spring (2 weeks) with Pastors Susan and Scott plus Drew Glaubke and Barb Janssen.

In addition, we offered specialty classes: One-week Legacy team with Guest Speaker, One Week Questions for Session, and Two-Week Presbytery Questions with Pastor Susan and Jack Dobson.

<u>Wednesday Evenings:</u> In the Fall, we offered three classes: How to Talk to Your Kids about Faith with Erin Gibowski plus Pastor Scott's two classes Falling Upward by Richard Rohr book discussion (very well received) and Rediscovering Your Faith. Our Advent class, Surprising God, was led by Pastor Scott.

During the Winter, we offered How to Talk to Your Kids About Race with Linda Schmale and a study on II Timothy with Pastor Scott. Our Lenten book study was The Return of the Prodigal Son by Henri Nouwen with Pastor Scott.



This Spring we offered Love & Logic with Kristal Melbye to seventeen parents.

<u>Thursday Evenings:</u> The Racial Justice Forum held a three-week discussion of the book Rediscipling the White Church by Rev. David Swanson who attended the last week for Q&A.

<u>Small Groups</u>: We supported our nineteen small groups with a bi-annual newsletter with study ideas and training pointers plus Owl training. We started two new Women's small groups on Tuesday morning and Tuesday evening. In addition, ten new people joined existing groups.

We invite everyone to join a small group or class this fall to be in community and deepen your faith. If you have ideas or questions, please contact the church office or email adulted@crossroadspres.org.

Adult Education Ministry Team: Harvey Bootsma, Tom Guay (Co-Lead), Deb Kriegel (Elder), Nancy Ponstein (Co-Lead), Roger Root, Rev. Scott D. Samuelson (Staff), Tom Taylor (Elder), and Shari Van Beek

Audit Committee

The Audit Committee of Crossroads Presbyterian Church completed its internal audit of the financial statements of the Crossroads Operating Fund, the Crossroads Foundation Fund, the Crossroads Preschool Fund, the Crossroads Joseph Fund and the Crossroads Memory Garden Fund as of June 30, 2022, and for the fiscal year then ended. There were no material misstatements in the financial statements as presented in the Annual Report to the congregation as a result of our internal audit.

Audit Committee: Kristine Obrecht (Chair) and Sarah Obrecht

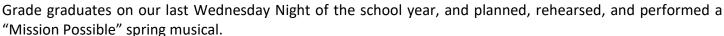
Children and Family Ministry Team

Children and Family Ministry had a remarkable year, filled with nature's hurdles and God's grace. Trunk or Treat moved to the Great Room because of rain, though the fun continued inside, and the rain cleared up in time to

see all the well-designed and decorated trunks in the parking lot.

The weather cooperated for the live nativity at the conclusion of the Advent Trail. Youth dressed up and represented the shepherds and the holy family, and a spunky, "toddler" camel kept the animal handlers busy. The children made baby Jesus Christmas ornaments with Bonnie Patton during Advent and performed "Star Search," a sparkling Christmas musical about the stars on the night of Jesus' birth.

We gathered at the sledding hill for a hot cocoa party with Youth Ministry in January, celebrated our 5th







VBS was a highlight, with 122 children participating. We are so grateful for the 44 adult and 29 Youth volunteers who made this year's VBS possible. Wind and storms took almost half of our pop-up tents this year, but the children were content to gather on the lawn on the last day, even without their tent shelters. Luckily, it was a beautiful day! VBS participants and the congregation raised \$5,218.75 to send to our VBS Mission partner, SEA Literacy.

Crossroads supported the spiritual growth of our children and families through Milestones of Faith. Children 4K through grade 5 and their families explored an age-appropriate spiritual concept and then celebrated that milestone with their church family the following Sunday. Scheduled separately during the year, Milestones included the Jesus Storybook Bible for 4K, The Lord's

Sunday. Scheduled separately during the year, Milestones included the Jesus Storybook Bible for 4K, The Lord's Prayer for 5K, Grade 1: Baptism, Grade 2: Communion, Grade 3: Bible, Grade 4: Worship, and Grade 5: Stewardship & Service.

Throughout the year our childcare staff and volunteers provided a safe and caring environment for parents to leave their young children so that they could attend events, such as MOPS, or participate in adult education classes or worship.

We also welcomed Bailey Timmer and Morgan Weber as our Children's Ministry interns and they provided excellent support and creativity for VBS, Sunday School and other Children's Ministy events.

Children and Family Ministry Team: Grace McCreedy, Christa Middleton (Staff), Allison Mills, Aidan Patten (Youth Elder), Keri Patterson (Chair), Diane Tegtmeier (Elder), Bailey Timmer (Intern), Josh Thompson (Elder), Morgan Weber (Intern), Kellen Wesson

Crossroads Christian Preschool



The staff at Crossroads Christian Preschool (CCP) provided a safe and loving preschool environment for its preschool families and students despite COVID-19 throughout 2021-22. The amazing team of teachers were Denyse Rebro (3K lead teacher), Joan Chyko (3K teacher assistant), Jenny Huizenga (2K lead teacher) and Stacy Fernandez (2K teacher assistant). Maureen Leurquin, Director of Preschool, completed 16 years overseeing the school.

CCP offered a wide array of early childhood programs, including half-day 2K with 12 students and 3K with 16 students, music class with Todd and Jenee O'Connor, a Nature and Science Program, and Lunch Bunch. The children also had Bible Time every Wednesday and all 16 3K students were able to recite the Lord's Prayer by memory by the end of the school year. We saw considerable growth in the number of students who stayed for lunch bunch and who participated in Fridays Nature and Science.

The preschool continues to have many nonmember families enrolled in its program. In addition, 10 of the 3K students participated in Vacation Bible School along with preschool students from previous years. We were very happy to see many of the VBS Crew Leaders were alumni of CCP.

There is much to celebrate, and we are always amazed by God's provision. Maureen applied and received grant

money which was used to purchase materials to support the curriculum (books, puppets, science activities), tuition relief for preschool families, and enhancements to the preschool/childcare playground.

A preschool family summed up how meaningful it was to have their son attend CCP.

"Ms. Maureen, we cannot explain how happy we are to have chosen CCP. It has been the best "first experience" with school we could have ever hoped for. Thomas absolutely loves school and has grown so much in his maturity and confidence. Loving school from an early age means the world to us and we credit it to the loving and safe environment you have provided. As a mom, I also appreciate the support you have given me. Our family can't tell you enough how grateful we are for all the wonderful teachers at Crossroads. Love, The Terry Family"



Preschool Board: Carol Bird (Staff), Pastor Susan Sytsma Bratt, Maureen Leurquin (Director), Linda Schmale, Diane Tegtmeier (Elder), Wendy Orthober

Church Life Ministry Team

The Church Life Ministry Team helps Crossroads live out its mission to be a community that joyously helps and spends time with one another, both inside and outside of the sanctuary. The team supports and promotes activities, both recreational, educational and "fun" church events.

During the 2021-2022 year we supported Advent, Palm Sunday, Festival Sunday Brunches, and the Variety show. The team also provided lunch for the workers after the fall and spring Crossroads yard clean-up events.

(Continued)

Church Life Ministry Team (Cont'd....)

We continue to offer on going educational support to groups. Grief Share, Loss of Spouse, Surviving the Holidays and NAMI (National Association for Mental Illness) Families Anonymous and Women for Sobriety. These groups serve our congregation and bring many community members into our church. We added an Alzheimer's support group which began in spring of 2022. YOGA ministry continued to hold both in-person and virtual classes on a weekly basis. As of December 2021, participants in the YOGA ministry have donated over \$10,000 dollars to several mission partners.

Recreational and fellowship activities supported by this ministry team include, Men and Women Golf, Pickleball, and Softball, the Crossroads Dinner Group and Great Getaway.

The team also worked on coordinating the "connection hour" topics and assisting in the membership role cleaning.

Summer of 2022, we continued to support our Wednesday night

services, with ice cream treats after

worship. We also spent time preparing, planning, and supporting the Gathering on the Green – Danny Gokey concert.

GREAT GETAWAY

CLMT is continuing to work with REALM, for registration of volunteer opportunities and to access our members skills and interests, to help with events.

We have seen GOD at work through the well-attended events, and

an enthusiasm to re-connect as a community of believers. The team supported all COVID-19 protocols.

Kim Steffen was part of our team until she left her staff position. Susan continued to be our staff support through the remainder of the year.

We look forward to what the new year has to offer and welcome any new participants to the team. We are very grateful for the determined and dedicated team.

Church Life Ministry Team: Kris McKinney (Elder), Laurie Uhl (Elder), Jon Carlson (Team Leader), Kim Steffen (Staff), Susan Sytsma Bratt (Staff), Dave Accola, Laura Augustine, Sandra Cunningham, John Gustafson.

Finance Ministry Team

The Finance Ministry Team has provided detailed financial updates on pages 16–22 in this annual report. A couple of highlights from the past year include:

- Net Operating ended the year favorable to budget, though with a loss of \$97K.
 - \$39,674 in expenses were offset by ERC (Employee Retention Credit) related to payroll withholding credits during the early part of the pandemic.
- Over \$320K in capital related investments were completed using a combination of grants, bequests, allocations from Foundation, and funds transitioned from Operations to the Joseph Fund. Key items included: electronic sign, two new boilers, HVAC control system upgrade, courtyard siding repair, new windows in the upper education wing and Good News Room and various security items (totaling \$56K in this Fiscal Year).
 - The security enhancements were part of a government grant of \$119K, the balance of which will be spend in 2022-23. (Continued)

Finance Ministry Team (Cont'd....)

 Session approved disbursements from the Crossroads Foundation for Cathedral Center \$10,000, Family Promise \$10,000, Buildings and Grounds \$38,980, Rise and Shine Concert \$1,700, Compass Consultant \$17,320.

Finance Ministry Team: Bob Anderson, Russ Cramer, Mike Davis (Chair), Dick Janssen (Elder), Matt McDowell (Treasurer), Kristine Obrecht (Interim Treasurer), Steve Steidinger, Jeff Wolf (B&G), Carol Bird (Staff Liaison)

Human Resources Ministry Team

Crossroads is blessed with strong, thoughtful, spiritual, and dedicated staff members across all positions. The Human Resources (HR) Ministry team provided support and guidance along staff's journey and encouraged leadership to chart our way to meaningful work in God's Kingdom. It was another year of opportunities and challenges; however, our church staff traversed with grace, humility, and determination providing all those touched with a sense of belonging.



2020–2021 Crossroads Staff (from top left):

Amy Accola, Ben Aspenson, Carol Bird, Jackie Bub, Jackie Buday, Kailyn Canapa; Preschool (from left): Joan Chyko, Denyse Rebro, Maureen Leurquin, Jenny Huizinga, Stacy Fernandez; Betsy Genné, Erin Goldschmidt, Louanne Hockstad, Wanda Hodge, Maddy Hosni, Brad Johnson, Carol Leonard, Carrie Meyer, Grace McCreedy, Christa Middleton, Marilyn Mullen, Tanya Naas, Jenee O'Connor, Todd O'Connor, Jessie Read, Rev. Scott D. Samuelson, Lillian Schley, Rev. Susan Sytsma Bratt, Bailey Timmer, Morgan Weber, Kellen Wesson.

Former Staff (from bottom right):

Laura Rosman, Kim Steffen, Allison Mills (No Photo): Amy Blake, Carol Perlberg, Nancy Hakala, Maya Johnson, Cassie Schenker (Childcare Staff).

We came back to in-person community with a strong sense of who we are as a church through the leadership and compassion of our staff and session. Recognizing members and guests have different levels of comfort in this environment, staff enhanced our in-person and virtual services providing a broader reach in our community.

Although we operated with a full staff contingent at several points throughout the year, we experienced eight (8) staff departures and seven (7) new hires. While this may seem like significant turnover, the HR ministry team and staff took the opportunity to review current and future requirements with an eye to the appropriate staffing model for a church of our size and growth trajectory. We wish all those who have moved on all the best and a big thank you! To our new staff members, we say WELCOME! We are focused on providing the best experience and environment for all staff members to prosper and grow.

Crossroads has a dedicated team who delivers every day to the betterment of each person they touch inside and outside of our church walls. We are thankful for all who work with our church family! We thank Mark Van Genderen, "retiring" Elder and Marianne LeTart "retiring" team member, for years of service to this ministry.

Human Resources Ministry Team: Wendy Bushell, Jeff Clark (Co-team Leader), Mary Schigoda (Team Leader), Mark Van Genderen (Elder), Jeff Porter, Rev. Susan Sytsma Bratt (Head of Staff), Carol Bird (Staff Liaison)

Mission & Outreach Ministry Team

With Matthew 25:35-36 as our foundation, the Mission & Outreach Ministry team took 2021-22 to reflect upon and define our mission, vision, and values and created a strategic plan to have a clear vision of why we exist, our goal, and what we value. More information on our new Mission, Vision, and Values can be found on the Crossroads website under the serve tab. We also spent time evaluating out relationships with our mission partners and classifying them as active, inactive, giving, or resource ministries to better allocate our resources. We see God at work through those we serve and through the abundant joy and love we experience in return.

"I was hungry and you gave me food, I was thirsty and you gave me drink..."



Cathedral Center—Celebrated its 20th year, providing a safe environment for women and families experiencing homelessness. We delivered hot nourishing meals each month; beautiful, handmade quilts for each guest; toiletry kits, hats, scarves, mittens, and backpacks. Crossroads helped CC to financially launch their child and family services program in 2021 providing mothers and families drop-in care, parent support, and family resources.

Family Promise—Crossroads continued to make meals for shelter guests throughout 2021-22. With much glory and gratitude, Family Promise received a grant 2021 to build a new,

static shelter. With a grant from Crossroads Foundation to cover the materials, the S.H.E.D. guys are helping to furnish by making the beds, tables, and nightstands for each of the eight guest rooms.

Habitat for Humanity—We celebrated the 2021 Coalition House dedication by presenting Shaquita, the new homeowner, a framed photo of the constructed walls completed with the studs decorated and prayed over by Crossroads members. A group of Crossroads "habituals" continue volunteering every Wednesday and work began on the 2022 Coalition house in April.





Tippecanoe—Mission continued to promote the Christian faith to homeless guests by supporting and

engaging in their outreach work, providing bagged evening meals and healthy snacks for the children before school, hats, gloves, and scarves in the cold winter months, and support for their summer literacy program to hone their youth's academic skills.

"I was a stranger and you welcomed me, I was naked, and you clothed me..."

International Institute of WI (Afghan Refugee Sponsorship)—More than 20 Crossroads members and friends shared God's love with an Afghan family of six who left everything they knew and loved in Afghanistan to begin a new life in Milwaukee. In the space of 24 hours, Crossroads members and friends donated everything the family needed to furnish their apartment. A core team of 13 members helped them with everything from grocery shopping to doctor appointments, trips to the zoo, museums, parks, the symphony, and Lionsfest, to going to the mosque and celebrating Ramadan and Eid.

"I was sick and you visited me..."



Bread of Healing–Mission (with the help of the S.H.E.D. guys) were able to remodel the med room at the Bread of Healing Clinic in Milwaukee with donated shelves. Crossroads members cared for the lives of this greatly underserved population as we helped administer their Covid-19 vaccine program.

Another incredible milestone occurred in December when Gracious Gifts celebrated its 20-year anniversary and raised over \$20,000 for a variety of mission partners and friends. God is so good! (Continued)

Mission & Outreach Ministry (Cont'd....)

Thank you for your generous stewardship of time, talent, and treasure. We were able to make a tremendous impact in our community and beyond thanks to your generosity.

Mission & Outreach Steering Team Members: Wendy Jabas, Aricka Knox (Elder), Joann Steidinger (Chair), Jean Ellen Trubshaw (Vice Chair), Liz Sellers (Elder), Rev. Scott D. Samuelson (Associate Pastor)

Mission Partner Liaisons and Resource Ministry Leaders: Barb Janssen, Jon Strawbridge, Jay & Cathy Sanders, Bill Bushell, Mary Schigoda, Shari Van Beek, Pat Vicenzi, Pat Weatherhogg, Aiden & Greer Patton, Trudy Lampen, Dick Janssen, Nancy Follis, Karen McKinney, Dorothy Kelley, Bonnie Patton, Christa Middleton, Tanya Naas, Maddy Hosni, Jane Armstrong, Wendy Jabas, Joann Steidinger, Liz Sellars

Worship Ministry Team

The 2021–2022 program year was a beautiful progression out of COVID towards "normalcy" for the Worship Ministry Team (WMT), especially in terms of music. Worship teams continued to lead each single service Sunday, with identical 9:00 and 11:00 a.m. services offered only during the fall. The handbells rang in November, and orchestral instruments gradually returned to the chancel, with a violin and contrabass before Christmas enlarging to ensembles including winds and brass during Holy Week. The Worship Choir resumed in the fall and winter, featuring a beautiful Tenebrae cantata on Good Friday. We all were invited forward to



sing Handel's "Hallelujah Chorus" for the first time since Easter 2019! Finally, the Festival Choir and Orchestra triumphantly returned for both Palm Sunday and Pentecost. Joyful Noise Children's Choir musicals progressed from "Star Search" masked before Christmas to "Mission: Possible" unmasked in May. Services continued to be livestreamed to YouTube and Facebook, thanks to the continued dedication of our volunteer A/V tech team.

Vespers on Wednesday nights ran throughout July 2021 and returned by popular demand for a third summer as Outdoor Worship mid-June 2022. In between, special services were held for Great Getaway, Blue Christmas, Christmas Eve (three!), Ash Wednesday, Maundy Thursday, Good Friday, Easter Sunrise (6:00 a.m. outside!), and In Memoriam. What a joy to be worshiping as done before March 2020!

In a continuing effort to make worship accessible to all, upon going mask-optional March 1, we maintained a section of the sanctuary for those preferring physical distancing and face coverings. These worshipers were served Communion by masked and gloved servers and overseen by an Usher Ministry that was reorganized with new leadership. To provide welcome, comfort, and safety to all, the WMT assembled a Sunday morning Welcome Team: several ushers, an Elder greeter, a Welcome Center volunteer, and new Safety Team members.



Brought together, they served those throughout the narthex and pews in a manner not unlike those leading from the chancel and A/V area as part of the larger Worship Team.

With the guidance of the Vision Team, Pastors Susan and Scott, Todd and Jenee O'Connor thoughtfully planned music, liturgy, and sermons for these worship series: "Summer Playlist: Our Favorite Songs and Scriptures," "Re|forming: Who Is God Calling Us to Be?," "A Future with Hope" (Stewardship),

(Continued)

Worship Ministry Team (Cont'd....)

"Close to Home" (Advent), "God Is Holding Your Life," "Good Enough" (Lent), "Easter People: Freed to...," and "Faces of Our Faith." Through it all, Crossroads upheld the WMT mission "to foster the creation of worship experiences that glorify the triune God and uplift His church."

A note of gratitude: Chancel Ringers director Betsy Tiedens Genné has been involved with the Crossroads handbells since 1996. Thankful for the opportunity to serve the Lord and her bell choir members in music ministry together, Betsy resigned effective June 2022.

Worship Ministry Team: Jennifer Carlson (Team Leader), Hank Hart (Elder), Jenee O'Connor (Worship Ministry Associate Director), Todd O'Connor (Worship Ministry Director), Rev. Susan Sytsma Bratt (Lead Pastor), Julie Westerhausen (Elder)

Youth Ministry Team

This past year was a season of transition as we said goodbye to Laura Rosman and welcomed Tanya Naas as our new Youth Director. Maddy Hosni shifted roles from Youth Intern to our Middle School Coordinator, and

together they will be focusing on re-gathering and rebuilding our youth programs. During a year full of changes and challenges, much stayed the same. God continued to lead parents and dedicated volunteers to help shape the lives of our students. Our youth continued to want a deeper relationship with God and chose to spend time with Him. God's faithfulness never fails.

Fall 2021- We kicked off fall programming with Christians and Romans night- always a big hit! Our Wednesday nights gained traction as our middle schoolers met for games, Bible study and fellowship. Our high schoolers jumped into D-groups, led worship, and studied ways to put their faith into practice. God's spirit was drawing us near.



Winter 2021- Our youth shone with God's love during the Advent Trail. Students cozied up to live animals in

the stable and sang for joy despite chilly temps. In January, our middle schoolers traveled to Camp Timber-lee to enjoy sledding, worship, karaoke, and hot cocoa. March found our high schoolers spending a rainy weekend at Expeditions Unlimited and making a splash at the Kalahari Waterpark. God's hand was guiding deeper connections through fellowship and fun.

Spring 2022- The youth fundraiser looked a bit different this year. Instead of spreading mulch, we invited our congregation to donate an amount of their choosing during our envelope fundraiser to help offset the costs of our youth trips and retreats. God's graciousness was seen in your generosity.



VBX and VBS week were monumental! Our middle school and high school work crew spent the week teaching kids about Jesus here at Crossroads, while our 5th and 6th graders played zany games and studied the story of Joseph at local parks. God's capacity for fun was limitless.

We are looking ahead to strengthening existing ministries and trying some new things, too. Most importantly, we are looking forward to seeing God's abundant joy as we grow together in His love!

Youth Ministry Team: Tanya Naas (Youth Director), Maddy Hosni (Middle School Coordinator), Karen Patten, Hyndie Steck (Elder), Jay Sanders (Elder), Dave Carpenter

Deacon Ministry

Thirty Deacons, including two youth Deacons, served Christ's church at Crossroads in the 2021-2022 term. Nancy Follis was Moderator of Deacons and Pastor Scott Samuelson, Associate Pastor, served as staff liaison.

New Initiatives:

It was a busy year for our Deacons as we were able to meet in person and offer a hybrid option. We spent the year building our Deacon communities. We initiated a Meal Train program that started with the Deacons and expanded it to the Elders and the Deacon community of the Meal Train recipient. We served 10 families who experienced health care issues, death in the family and new births. This has been a great way to foster outreach from fellow community members in the Church to serve each other.

Ongoing Accomplishments:

Provided comfort and care to the Crossroads' church family through telephone calls, text messages, emails, cards, visits, meals and other expressions of compassionate hospitality.

- Provided training in the use of REALM
- Emailed or mailed uniform quarterly letters to communities for consistent communication
- Provided 46 Thanksgiving cheer bags and 5 cards for the homebound and grieving
- Provided 47 Valentine bags and 12 cards for the homebound and widows/widowers
- Provided 25 Christmas flowers and 3 cards and 36 Easter flowers and 4 cards to homebound and those grieving the prior 6 months



Deacons serving in 2021-2022

Deacons in alphabetical order: Jennifer Andrae, Jane Armstrong, Karen Barnes, Melinda Bootsma, Donna Daniels, Nancy Dowling, Nancy Follis, Dawn Fuchs, Erin Goldschmidt, Calli Guay, Kevin Gwidt, Doug Hodge, Lois Hoover, Laura Hosni, Maria Jarvi, Rhonda Knecht, Ella Knox, Wendelin Lockett, Bill & Melinda McCreedy, Carol Perlberg, Carol Radovich, Tom Ramsey, Associate Pastor - Rev. Scott D. Samuelson, Cindy & Steve Shallock, Shirley Stang, Elicia Stern, Katie Straub, Karen Taylor, Shari Van Beek, Elaine Wilcox, Deb Wolf

- Presented the families of children being baptized with a blanket embroidered with Crossroads as a symbol
 of the vows we take as a congregation to nurture the child as they grow in their faith
- Served as hosts/hostesses for 10 funerals, memorial services and receptions held at Crossroads
- Presented prayer shawls to those who experienced a loss or health concern
- Provided home communion for those members who were unable to attend communion at church
- Served communion regularly throughout the year
- Continued meeting with the Elders on the fourth Monday of each month celebrating fellowship and sharing.
 In May were able to be back together for a meal before the meeting.
- Encouraged Deacons to remember their community members with personal greetings and messages of care and concern. Deacons sent Christmas and Easter cards to their community
- Presented Pastor Scott with a stole at his ordination

Statistical Review

Fiscal Year July 1, 2021 – June 30, 2022

MEMBERSHIP

Membership July 1, 2021 869

Gains 07.01.21 to 06.30.22

By Profession, Reaffirmation, Reinstate

Total Gains	42
By Letter of Transfer	_0
b. 18 and over	26
a. 17 and under	16

Losses 07.01.21 to 06.30.22

Membership June 30, 2022	851
Total Losses	(60)
By Deletion	<u>(43)</u>
By Death	(13)
By Letter of Transfer	(4)

BAPTISMS

Infants and Children: 7

Adults: 1

Operating Fund – Balance Sheet

_	For the Year Ending				
Assets	June 30, 2020	June 30, 2021	June 30, 2022	<u>Change</u> 2021-2022	
Cash Cash—Money Market Funds Short Term Investments	\$ 86,434 496,489 -	\$ 131,661 662,544 -	\$ 26,115 600,805 9	\$ (105,546) (61,739) 9	
Total cash and short-term investments	582,923	794,205	626,929	(167,276)	
Prepaid Program Expenses	21,472	19,364	30,548	11,184	
Church Premises, Furniture and Equipment ¹	5,413,320	5,413,320	5,413,320	-	
Total Fixed Assets, Net	5,413,320	5,413,320	5,413,320	-	
Total Assets	\$ 6,017,715	\$ 6,226,889	\$ 6,070,797	\$ (156,092)	
Liabilities and Net Assets:					
Caravan and Great Escape Funds	-	\$ 5,580	\$ 12,873	\$ 7,293	
Youth Fundraiser Funds	9,779	12,351	14,907	2,556	
Mission Donations Payable ²	19,200	19,200	-	(19,200)	
Other Accruals and Payables	10,342	8,687	5,117	(3,570)	
Total current liabilities	39,321	45,818	32,897	(12,921)	
Mortgage Loan	-	-	-		
Total liabilities	39,321	45,818	32,897	(12,921)	
Temporarily Restricted Funds	85,076	193,599	147,482	(46,117)	
Membership Investment - Cash Basis	479,998	574,152	477,098	(97,054)	
Membership Investment - Church Premises	5,413,320	5,413,320	5,413,320	-	
Total Liabilities and Net Assets	\$ 6,017,715	\$ 6,226,889	\$ 6,070,797	\$ (156,092)	

Notes:

- 1. Historical (purchase) price. We elected to not depreciate our capital assets so have not reported accumulated depreciation on our balance sheet. We also elected to stop capitalizing assets prior to 6/30/2020.
- 2. The remaining balance in mission-designated funds from the manse sale were paid out in 2021-22.

Operating Fund – Income and Expenses

	For the Twelve Months Ended					
	June 30, 2020	June 30, 2021	June 30, 2022	Change from Prior Year	Budget <u>2021- 2022</u>	2022 Variance from Budget
Income						
Offerings:	4	4	4	(0.0.000)	4	+ (a.a. a.a.a)
Offerings Offerings - Per Capita	\$ 1,399,875 4,327			(30,677) 361	\$ 1,300,000 6,000	\$ (28,236) 173
Designated Offerings Designated Gifts	799	2,928	1,037	(1,891)	-	1,037
Use of Church & other receipts	6,521	2,974	7,199	4,225	5,300	1,899
PPP Grant Income	-	138,020	-	(138,020)	-	-
Gov't Employee Retention Credit	-	-	39,674	39,674	-	39,674
Programs/Ministry Teams	82,941	18,414	30,904	12,490	-	30,904
Total Receipts	1,494,463	\$ 1,470,589	\$ 1,356,751	\$ (113,838)	\$ 1,311,300	\$ 45,451
Expenses						
General and Administrative	\$63,321	\$ 61,241	\$ 72,184	\$ (10,943)	\$ 76,050	\$ 3,866
Denominational Giving	48,346			(1,111)	46,300	· · ·
Buildings and Grounds	229,179	228,955	237,679	(8,724)	249,850	12,171
Technology	31,338	28,869	33,712	(4,843)	35,400	1,688
Total Business	372,184	364,675	390,296	(25,621)	407,600	17,304
Human Resources	764,909	875,108	901,220	(26,112)	963,500	62,280
Program Expenses	87,616	24,697	36,824	(12,127)	-	(36,824)
Ministry Teams (Worship, Education, Church Life)	19,708	22,358	24,669	(2,311)	35,630	10,961
Mission and Outreach	65,541	· · · · · · · · · · · · · · · · · · ·	=	803	65,500	•
Total Expenses	1,309,978	1,352,436	1,417,804	(65,368)	1,472,230	54,426
Excess (Deficit)	\$ 184,485	\$ 118,153	\$ (61,053)	\$ (179,206)	\$ (160,930)	\$ 99,877
Transfer to Joseph Fund	-	(24,000)	(36,000)	(12,000)	(36,000)	-
Transfer from/(to) Preschool	(1,051)		-	-	_	<u>-</u>
Excess (deficit) after transfers from						
(to) other funds	\$ 183,434	\$ 94,153	\$ (97,053)	\$ (191,206)	\$ (196,930)	\$ 99,877

Crossroads Christian Preschool

Balance Sheet – Preschool	For the Year Ended				
	June 30, 2020 June 30, 2021		June 30, 2022		
Assets					
Cash	\$ 8,915	\$ 11,856	\$ 21,703		
Total Assets	\$ 8,915	\$ 11,856	\$ 21,703		
Liabilities					
Accounts Payable	278	787	-		
Total Prepaid Receipts/Scholarship	8,637	8,080	8,250		
Total Liabilities	8,915	8,867	8,250		
Fund Principal Net Assets					
Temporarily restricted funds		2,989	13,453		
Total Restricted Funds		2,989	13,453		
Total Liabilities, Fund Principal,					
& Restricted Funds	\$ 8,915 \$ 11,856 \$ 21,703				

Income Statement – Preschool	Actual	For 12 Months			
	June 30, 2020	June 30, 2021	June 30, 2022	Budget <u>2021-2022</u>	Variance from Budget
Revenues					
Tuition	\$ 52,898	\$ 67,219	\$ 76,026	\$ 71,058	\$ 4,968
Programs	375	311	1,818	1,270	548
Total Revenues	53,273	67,530	77,844	72,328	5,516
Expenses					
General & Administrative	2,069	3,752	1,046	2,595	1,549
Program Expenses	831	2,050	1,259	2,045	786
Salary & Benefits	51,424	57,401	65,959	64,235	(1,724)
Total Expenses	54,324	63,203	68,264	68,875	611
Distributions to/(from) Operating Fund Distributions to Scholarship and Temporarily	(1,051)	-	-	-	-
Restricted funds		4,327	9,580	-	(9,580)
Net Revenues less Expenses/Distributions		-	-	\$ 3,453	\$ (3,453)

Joseph Fund

The Joseph Fund is a separate account designated to provide the funds required to maintain our buildings and grounds. In the Old Testament, Joseph was a man of vision. One vision God gave him was to prepare for the future. Thus, using Genesis 41:29-41 as a basis for the name, the Joseph Fund was setup to begin gathering resources, just as Joseph did, in order to use them as needs arose in the future. Donations by our congregation provide the replenishment of our "stored" funds.



Prior to 2009, these costs were funded by the operating budget, which at times was problematic since they were large and unexpected. As our buildings and grounds age, these costs have become more significant. This separate fund enables our congregation to give specifically to the fund's stated purpose and to accumulate savings for larger building repairs in the future. Support from the Joseph Fund lessens the financial burden and unpredictability on the Annual Operating Budget. Without support from the Joseph Fund, the Annual Operating Fund could be faced with having to cut important funding elsewhere in its budget to offset these expenses. For the upcoming fiscal year to allow us to build the fund for future years, the Joseph Fund has been allocated funding of \$36,000 from the operating budget. Still more funding is needed due to the upcoming physical plant replacement needs.

The Joseph Fund needs new contributions. Please consider donating to the Joseph Fund as part of your regular giving.

	As of and For the Twelve Months Ended		
	June 30, 2020	June 30, 2021	June 30, 2022
Beginning Cash	\$ 39,439	\$ 51,455	\$ 81,841
Contributions	14,332	20,978	23,671
Designated Bequest	-	-	139,900
NSGP Grant income	-	-	55,699
Manse rental income	-	-	-
Restricted Funds	-	3,500	5,000
Transfer from Foundation	19,000	48,313	38,980
Transfer from Operating	985	24,000	36,000
Interest income	52	87	205
Commissions & Fees	-	-	-
Manse utilities & repairs	(511)	-	-
Major Building Projects	(21,842)	(66,492)	(239,810)
Ending Cash and Grant Receivable balance	\$ 51,455	\$ 81,841	\$ 141,486
Temporarily Restricted Funds	-	3,500	8,500
Ending Cash and Grant Receivable balance, less Restricted Funds	\$ 51,455	\$ 78,341	\$ 132,986

Foundation Report

Purpose: To receive and administer gifts and bequests by members and supporters of Crossroads Presbyterian Church to provide financial support for special religious, charitable, educational, and benevolent projects, special missions, and ministries; and capital improvements not usually a part of the normal operating budget of the Church.

Foundation Team Members: Dick Janssen (Chair), Elizabeth Idleman, Steve Steidinger, Dave Stern, Jeff Krygiel, Stan Smith, Rev. Susan Sytsma Bratt (Senior Pastor), Carol Bird (Operations Director)

Balance Sheet as of June 30, 2022

Assets Cash (not including cash/cash equivalent at NT)	\$ 166,108
Receivables	-
Investments at Fair Market Value	1,605,289
Total Assets	\$ 1,771,397
Liabilities	
Accrued Obligation to Habitat Refugee Guarantee	7,264
Designated Funds to be distributed	26,820
Pink Umbrella Theatre	750
Total Liabilities	34,854
Net Assets	
Unrestricted Net Assets ¹	358,845
Temporarily Restricted: ²	
Paul Doedens Scholarship	18,865
Total Temporarily Restricted Net Assets	18,865
Permanently Restricted Assets by Donor ³	1,358,852
Total Net Assets	1,736,562
Total Liabilities and Net Assets	\$ 1,771.396

^{1.} Unrestricted Net Assets include the earnings on investments and are available to be spent subject to the Foundation Spending Policy.

^{2.} Temporarily Restricted Net Assets are gifts where the intent of the donor is to designate the asset for a specific use or purpose.

^{3.} Permanently Restricted Funds are gifts received from the donor specifically designating that the principal amount be held in perpetuity.

Foundation Report

Statement of Activities for the Year Ended June 30, 2022

Unrestricted Net Assets	
Revenue	
Donations - Unrestricted	\$ 8,320
Earnings on Investments:	
Interest and Dividends	45,136
Realized Gains (Losses)	43,151
Unrealized Gains (Losses)	(339,815)
Total Earnings on Investments	(251,528)
Total Revenue – Unrestricted	\$ (243,208)
Disbursements	
Foundation Grants from Unrestricted Funds ¹	78,000
Expenses	
Administrative Expenses ²	21,717
Total Disbursements and Expenses – Unrestricted	99,717
Total Increase (Decrease) in Unrestricted Net Assets	\$ (342,925)
Temporarily Restricted Net Assets	
Contributions	-
Net Assets Released from restrictions	(11,343)
Total Increase (Decrease) in Temporarily Restricted Net Assets	(11,343)
Permanently Restricted Net Assets – Contributions	-
Total Increase (Decrease) in Net Assets	(354,268)
Net Assets, beginning of the year	2,090,831
Net Assets – End of Year	\$ 1,736,563

Notes

- 1. Grants from Foundation Unrestricted Funds: \$10,000 Family Promise; \$10,000 Cathedral Center; \$38,980 Joseph Fund; \$17,320 Compass Team consultant; \$1,700 Rise and Shine concert expenses.
- 2. Administrative Expenses: \$3,000 Legacy Giving Team expenses \$18,717 Northern Trust fees.

The Memory Garden Fund is a separate account administered by the Memory Garden Governing Committee, invested by the Foundation. See separate Memory Garden Annual Report.

Memory Garden

The Memory Garden, located on the upper level of the church grounds just outside of the Fireside Room, was constructed in 2008 and dedicated on November 2nd of that year. The columbarium has 220 niches each able to hold two urns and we now have 101 niches that have been purchased. The Memory Garden is available to Crossroads members and their immediate families, and we now have 76 interred.

In this past fiscal year ending June 30, 2022, there was one niche purchased for a total of \$2,500. Total expenses, including maintenance, landscaping, snow removal, engraving, and investment fees totaled \$3,930.

Current Assets

Cash Accounts \$ 16,410
Investments (Foundation) \$ 45,963
Total Assets \$ 62,373

Investments are administered by the Memory Garden Governing Committee and invested by the Crossroads Foundation Committee

An In Memoriam Service was held at the Memory Garden on Sunday, June 26 for friends and family of those inurned in the columbarium.

The fee for a niche is \$2,500 which includes two urns as well as the engraving. There are no other expenses. Having a niche can be a big part of end-of-life planning and can be especially comforting for the next generation.

Memory Garden Governing Committee members: Pam Thiede (Chair), Carol Bird (staff liaison), Al Casper, Tom Giles, Karen McKinney, Cindy Siebert, Stan Smith. Gordon Wardius and Bill Genné serve as non-member advisors.







Foundation Report

The Paul and Connie Doedens Legacy Society

"Where your treasure is, there your heart will be also." Matthew 6:21

The Paul and Connie Doedens Legacy Society includes those who have self-identified that Crossroads Presbyterian Church is in their will and/or estate plan. The Society continues to grow each year and we thank the following individuals who have made this commitment:

James & Jane Armstrong Kris & Karen McKinney

Douglas & Caroline Ault Martha Morse
Frank & Susan Ball Miriam Patton
Bruce & Karen Barnes Diane Petersen

Peter & Susan Sytsma Bratt Betty Philipps

Richard Brown Dawn & Roger Root
Steven & Abigail Carpenter Dave & Mary Schigoda
Randy & Meredith Crosby Tom & Elizabeth Sellars

Beth Dall Steve & Lucinda Shallock

Harold & Nancy Follis David & Hyndie Steck

Drew & Jackie Glaubke Steve & Joann Steidinger

William & Lois Hoover Mark & Patricia Weatherhogg

Stanford Smith

Kenneth Keith Nancy Wiese

Edward & Dorothy Kelley Jeffrey & Deborah Wolf Jorjan Loos Doug & Laurie Uhl

rjan Loos Doug & Laurie Ul



Sharon Elias

Anonymous (4)

If you are interested in learning more about Legacy Giving and/or if you would like to notify us that Crossroads is in your will or estate plan, please contact the church office.

Legacy Giving Team: Randy Crosby, Bill Hoover, Martha Morse, Steve Shallock, Carol Bird (Staff Liaison)

Church Staff

Pastoral Staff

Senior Pastor/Head of Staff: Rev. Susan Sytsma Bratt Associate Pastor of Discipleship: Rev. Scott D. Samuelson

Program Staff

Worship Ministry Director: Todd O'Connor

Worship Ministry Associate Director: Jenee O'Connor

Church Life Director: Kim Steffen (ended September 2021)

Director of Children and Family Ministry: Christa Middleton

Director of Youth Ministry: Laura Rosman (ended September 2021)

Interim Director of High School Youth: Tanya Naas (started November 2021)

Children's Ministry Intern: Grace McCreedy (ended July 2021),

Bailey Timmer and Morgan Weber (started December 2021)

Youth Ministries Intern: Maddy Hosni (Interim Middle School Youth Coordinator started

November 2021)

Organist: Carol Leonard

Handbell Choir Director: Betsy Tiedens Genné

Administrative Staff

Operations Director: Carol Bird

Administrative Assistants: Jackie Bub, Louanne Hockstad, Lillian Schley

Staff Accountant: Jessie Read

Childcare Providers: Amy Accola (started April 2022), Jackie Buday (started May

2022), Kailyn Canapa, Erin Goldschmidt, Wanda Hodge, Carolyn

Meyer (started December 2021), Kellen Wesson

Facilities and Hospitality Staff

Facility Manager: Brad Johnson
Facility Assistant: Ben Aspenson
Tality Coordinator: Marily Muller

Hospitality Coordinator: Marilyn Mullen

Crossroads Christian Preschool

Preschool Director: Maureen Leurquin

Preschool Teachers: Joan Chyko, Stacy Fernandez, Jennifer Huizenga, Denyse Rebro

Preschool Substitute Teachers: Ashley Hinz, Jenee O'Connor

Pastor's Sending & Blessing



Dear Member of the Crossroads Family,

Truly the Lord is our help and salvation! Amid another year of disruption and change, God has quietly (and not so quietly) been at work. Our Creator has made a space of welcome and peace, regathering God's people and inviting new friends into our midst. Christ continues to refine us according to his character and love. And the Spirit sends us out to bless an uncertain and fearful world with messages of hope and acts of compassion. Our Triune God remains the sure foundation of this community of faith, and we delight in being God's people. Thanks be to God!

We approach the 2022-23 program year with open eyes and expectant hearts, trusting that God will lead us into places of redemption and purpose. We lean into our shared identity in Christ even as we are sharpened by our diverse experiences of grace. And we step with courage and hope into an unknown future, knowing that our God is faithful and good.

What a time to be the people of God! What opportunities lie before us to demonstrate and proclaim the hope of Christ! What plans our God has for us and for this world!

Now, receive this blessing:

May the Lord take great delight in you.

Sett D Samuelson

The Lord quiet your heart with God's love.

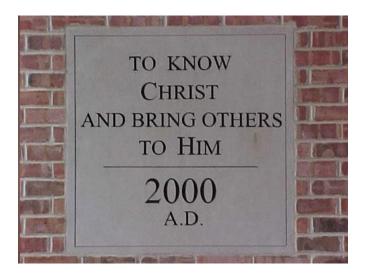
The Lord rejoice over you with singing, this day and forevermore.

Alleluia! Amen!

Grace upon grace,

Pastor Scott

Crossroads Mission Statement



Inspired by God's abundant grace, Crossroads welcomes, loves, and offers all a safe place to experience authentic connection.

We love and value everyone as Christ first loved and valued us.

In an imperfect world we remember, and remind others, that all belong to God, all are redeemed by Christ's sacrifice, and all are indwelt by the living spirit of God.

Understanding the strength of a rope with many strands, we rely on our diversity of theological perspectives to bind us as a family in common purpose equipped to make a lasting positive impact locally and around the world.

Matthew 28:18-20





6031 West Chapel Hill Road Mequon, WI 53097 (262) 242-1670 www.crossroadspres.org