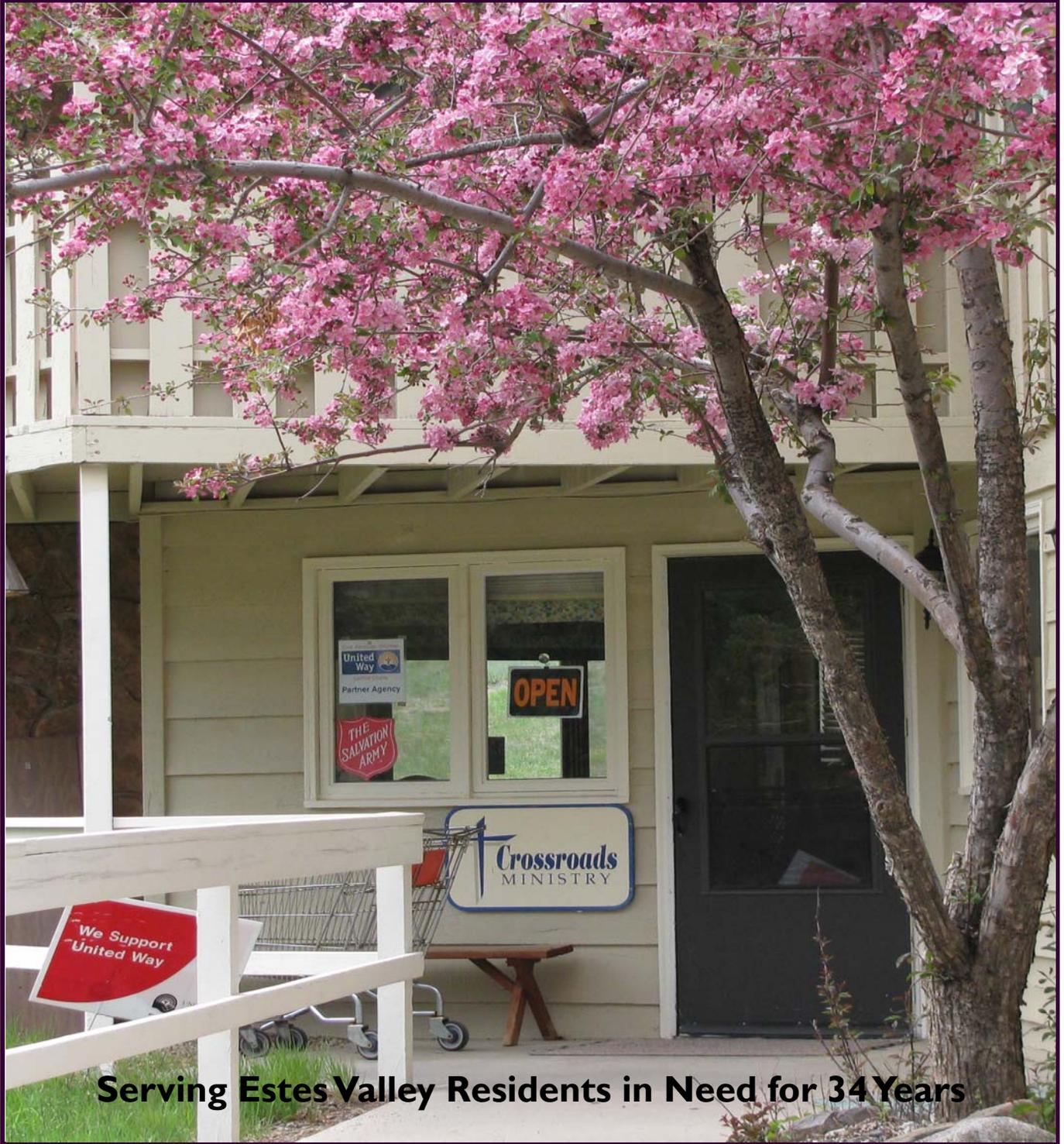




*"Love thy neighbor as thyself." –Matthew 22:39*

Annual Report FY 2015

Vol. 5



**Serving Estes Valley Residents in Need for 34 Years**

**MISSION STATEMENT.** Crossroads Ministry of Estes Park, Inc., practices Christian love by providing basic human services to residents in need in the Estes Valley.



**NONPROFIT STATUS.** Crossroads Ministry of Estes Park, Inc., is a private, nonprofit, 501(c)(3) organization, and a registered nonprofit corporation in good standing with the State of Colorado. Contributions are tax deductible according to current federal and state tax laws.

**PURPOSES.** Crossroads serves clients with total income at or below 185% of federal poverty level, including short-term assistance for the temporarily unemployed or families in crisis, and ongoing services for the working poor or persons with low fixed incomes. Services include food to alleviate or prevent hunger; emergency (overnight) lodging or rental/mortgage housing assistance to prevent eviction or foreclosure; assistance to prevent or reverse shut-off of utilities; assistance with costs of medical, dental, prescriptions; limited transportation assistance, including gasoline or critical vehicle repairs; vouchers for clothing, household goods, laundry and shower services; case management to assess and meet needs, including referrals for additional resources and assistance; financial self-sufficiency and energy conservation classes. No one is subject to discrimination in any program or activity on the basis of race, color, ethnicity, national origin, religion, political belief, sex, gender expression, sexual orientation or identity, age, physical or mental ability, veteran status, or marital status.

**SERVICE AREA.** Crossroads Ministry serves the Estes Valley / Park R-3 Public School District, which includes Estes Park, Glen Haven, Drake, Pinewood Springs, Allenspark and the rural areas bordering these communities. In 2015, 91% of Crossroads clients were residents of the Town of Estes Park.

**HISTORY.** Crossroads Ministry was founded by St. Bartholomew's Episcopal Church in 1982 to provide food pantry and emergency services for Estes Valley residents in need. Within weeks of its initial startup, the Lawn Lake flood damaged areas of the Estes Valley and Crossroads provided vital assistance to victims of the flood.

By 1985, the St. Bart's congregation realized that community need for assistance surpassed the support a single church could provide. Since that time, at least 15 local churches and affiliated service groups have provided support and representation for Crossroads Ministry on a regular basis.

The Estes Valley Interfaith Council sponsored Crossroads Ministry's application for tax exempt status, which was granted by the State of Colorado in 1985. Federal 501(c)(3) exempt status was granted by the IRS in 1987.

Over the years, other emergency services have been added: voucher assistance with rent/housing, utilities, limited medical, transportation, and other basic human needs. The ministry continues to expand and, in 2000, Crossroads purchased its present location – the former clinic and residence of a local veterinarian – at 851 Dry Gulch Road in Estes Park. Crossroads currently is debt free and has 100% ownership of our current building and grounds.

Crossroads was one of the first agencies in Colorado to require clients to complete a money management course in order to qualify for ongoing voucher assistance. The classes encourage financial health and self-sufficiency by focusing on money management, goal setting, and energy efficiency training.

When fire, floods and other disasters occur in our community, Crossroads partners with a wide range of agencies and organizations as an active provider of disaster relief services for affected households. Following the devastating September 2013 floods in northern Colorado, Crossroads accepted substantial additional responsibilities above our core mission by agreeing to serve as the primary fiscal agent in the Estes Valley designated to administer donated disaster relief funds, which have totaled more than \$450,000.

## VIRGIL GOOD RETIRES AFTER SEVEN YEARS OF SERVICE

### *Rev. Dr. Tim McLemore Named New Executive Director*

**Virgil Good** retired in June 2015 after seven years of faithful service, with the distinction of being the longest-serving Executive Director in Crossroads Ministry's 34-year history. "Crossroads has become an increasingly valuable resource for Estes Valley residents in need during Virgil's tenure," said Estes Park Mayor Bill Pinkham. "We appreciate his personal focus on continuous improvement to better serve our community and wish him well in his next endeavor."

Under Virgil's leadership, the Crossroads Ministry staff grew to four full-time and one part-time staff. Additional temporary case managers served under Virgil's extraordinary leadership during and after the 2013 flood. "Virgil has worked tirelessly for many who needed help through difficult times," said Pastor Ron Bockhaus, Shepherd of the Mountains Lutheran Church. "We give thanks for his calm and steady leadership in times of crisis and hardship. He has modeled the meaning of 'trusting faith' for us and we shall miss him."



Virgil Good (l) welcomes Tim McLemore residents in need."

After a nationwide search, the Crossroads Ministry of Board of Directors unanimously invited Rev. Dr. **Tim McLemore** to follow Virgil as Executive Director. Dr. McLemore served for five years in the Office of Public Affairs at Perkins School of Theology, Southern Methodist University. Prior to serving at SMU, he pastored United Methodist Churches in North Texas for nearly 25 years. He earned the Doctor of Ministry degree at Iliff School of Theology in Denver; a Master of Divinity degree at Perkins School of Theology; and a B.A. in Bible summa cum laude from Mt. Vernon Bible College. "Crossroads Ministry is an inspiration," says Tim, "and Virgil's capable leadership means I have the privilege of joining a healthy organization that makes a real difference every day in the lives of Estes Valley

**STAFF MEMBERS:** Additional staff members at the end of the 2015 were (l-r): Eva Bañuelos, Case Manager; Martha Gilmore, Bookkeeper; Paula Foster, Food Pantry Manager; Bill McNamara, Program Director.



**VOLUNTEERS:** Crossroad's services to the community are only possible because of the valuable work performed by *more than 100 dedicated volunteers each month*. In addition to serving as members of the Board of Directors and related committees, volunteers staff the food pantry and front desk, organize and staff fundraiser and promotional events, pick up and deliver donated food from area businesses and partner organizations, assist with administrative tasks, help with special holiday distributions, represent Crossroads to the community, and perform countless other essential duties!

### 2015 BOARD OF DIRECTORS

*The volunteer Board consists of representative directors from partner churches and general directors from the Estes Valley.*

**Melissa Westover**, *President*, Estes Park Summit Wesleyan

**Doyle Pennington**, *Vice President*, Estes Park Baptist

**Carolyn Evans**, *Secretary*, General Director

**Gene Whannel**, *Treasurer*, Rocky Mountain Church

**Peggy Beck**, United Methodist Church of Estes Park

**Kay Brock**, Estes Park Seventh Day Adventist

**Joy Holcomb**, Presbyterian Community Church of the Rockies

**Skip Hyde**, Saint Bartholomew's Episcopal

**Jim Paddock**, Shepherd of the Mountains Lutheran

**Judy Brannon**, General Director

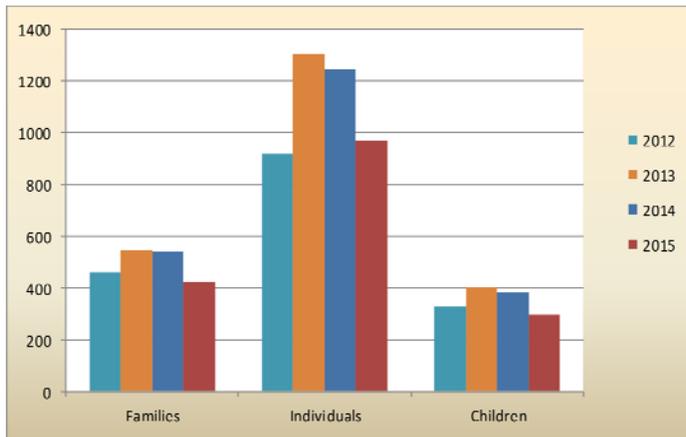
**Sarah Fink**, Our Lady of the Mountains Catholic

**Randall Key**, Christian Church of Estes Park

Saint Francis of Assisi Anglican (vacancy)

**John Roehl**, General Director

**PERSONS SERVED.** In 2015, 422 families comprising 971 unduplicated individuals (673 adults and 298 children) in the Estes Valley, received assistance from Crossroads. All persons served were at or below 185% of federal poverty level; fully 40% were at or below 125%, a severe level of poverty. 91% of the assistance Crossroads provided was connected with food.



Year	Families	Individuals	Children
2012	458	919	328
2013	546	1306	406
2014	539	1242	384
<b>2015</b>	<b>422</b>	<b>971</b>	<b>298</b>

*Disaster relief services related to September 2013 flooding resulted in unusually high numbers of persons served by Crossroads. By late 2015, the number of clients served began to subside to a level more typical for years before the flood.*

**FLOOD-RELATED ASSISTANCE.** Following September 2013 flooding, the Town of Estes Park asked Crossroads Ministry to receive and administer donated and granted funds to assist persons with flood-related needs in the Estes Valley.

At the end of 2015, a total of **\$413,491** had been expended for **850** flood relief assists, including:

- **334** debris removal and clean-up assists
- **206** household items assists: generators, in-home water tanks, mold remediation, home repairs, etc.
- **173** housing assists: rent, mortgage payments; temporary housing for displaced families
- **69** utility assists
- **40** transportation assists: rentals, repairs
- **22** medical / mental health assists
- **3** laundry assists
- Additional indirect support for persons served by Long Term Recovery Group work in the Estes Valley

*Drake resident Doris Shaffer, shown here in August 2015, was finally able to enjoy sitting in her porch swing again, nearly a year after being forced out of her home during the September 2013 flood.*

*“She had that smile on her face all week,” said Nolan Oberg, volunteer coordinator for the Long Term Recovery Group. Oberg added that getting Doris permanently moved back into her home in fall 2015 was a highlight of his many months of service.*

*Crossroads Ministry, which played a significant role in disaster relief both immediately after the flood and as a founding organization of the Larimer County Long Term Recovery Group, has continued to provide support to individuals in need as well as to organizations working to help our community recover.*



## SERVICES PROVIDED

**FOOD.** Boxes of food, plus basic non-food items like toilet paper and laundry detergent, are provided for clients to take home to prepare meals. Families/individuals typically may access our Food Pantry twice monthly, and more frequently in emergency situations.

**VOUCHER ASSISTANCE.** In addition to providing food, other basic human needs are addressed with vouchers for goods or services from area business or landlords/property managers.

- Housing assistance to help Estes Valley residents avoid eviction and to assist with deposit or first month’s rent when established residents relocate to more affordable housing.
- Emergency (overnight) lodging in limited cases.
- Utility assistance to prevent or reverse shut-off of utilities.
- Medical: Limited assistance with costs of medical, dental, prescription medication and mental health services when a client is unable to pay for these and other

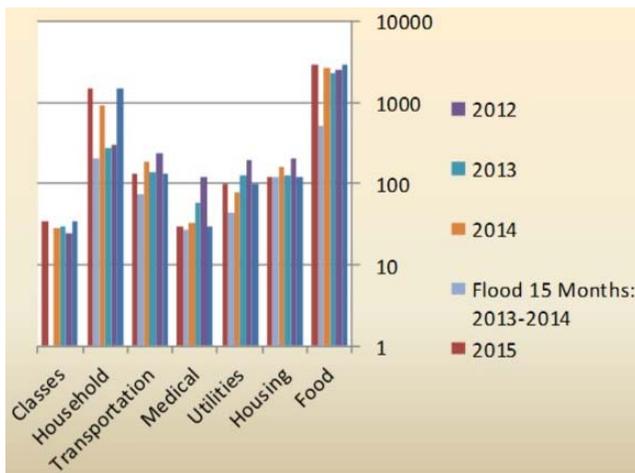
Number of Times Assistance Was Provided (excluding flood-related assistance) in 2015

	2011	2012	2013	2014	2015
Food	2395	2496	2343	2632	2992
Housing	148	204	126	163	124
Utilities	128	193	130	79	98
Medical	133	119	58	33	30
Transportation	319	243	139	191	131
Household	246	310	276	931	1531
Classes	52	25	30	28	35

essential medical related services.

- Transportation assistance to help with essential and emergency travel, and for critical vehicle repairs.
- Clothing, household goods, laundry and shower services.
- Case management to assess need on a personalized basis, including referrals to a wide range of agencies and services for additional resources and assistance when appropriate.

**CLIENT RESPONSIBILITIES.** In order to receive ongoing voucher services, clients are expected to attend two financial self-sufficiency and energy conservation classes, except when substantial impediments make it difficult or



impossible to complete the course. Clients who continue to receive services on a long-term basis may be required to repeat the classes as a refresher.

Each session consists of two 2-hour classes which are offered several times per year, in English and Spanish.

*Crossroads clients in the Crossroads Ministry Board Room/Classroom. At the end of 2015, the class was restructured from three 1-1/2 hour classes to two 2-hour classes, to maximize accessibility for clients.*



## 2015 FINANCIAL SUMMARY

<u>INCOME DESCRIPTION</u>	<u>GENERAL OPERATING</u>	<u>FLOOD RELIEF</u>	<u>COMBINED</u>
Bank Balance Forward	81,762	99,681	181,443
1 Gift-In-kind donations   Food etc.	265,355	0	265,355
2 Individual donors	170,141	1,516	171,657
3 Businesses, Churches, Organizations	65,949	55	66,004
4 Private & Unsolicited Grants	82,439	0	82,439
5 Community Fundraisers	19,308	0	19,308
6 Government Grants	27,448	0	27,448
7 Board Fundraisers	102,003	0	102,003
8 Interest, Memorials, Other	6,962	0	6,962
<b>TOTAL INCOME</b>	<b>821,367</b>	<b>101,252</b>	<b>922,619</b>
<u>EXPENSES DESCRIPTION</u>	<u>GENERAL OPERATING</u>	<u>FLOOD RELIEF</u>	<u>COMBINED</u>
1 Gift-In-kind donations   Food etc.	265,355	0	265,355
10 Program & Flood Relief Services	60,388	51,603	111,992
11 Flood Relief - Case Managers	0	0	0
12 General & Administrative	325,242	0	325,242
13 Building Improvement	351	0	351
14 Board Fundraising	40,467	0	40,467
<b>TOTAL EXPENSES</b>	<b>691,804</b>	<b>51,603</b>	<b>743,407</b>
<u>GENERAL &amp; FLOOD RELIEF REVENUES -</u>			<u>12/31 BANK</u>
<u>BANK BALANCES CARRIED FORWARD</u>	<u>GENERAL OPERATING</u>	<u>FLOOD RELIEF</u>	<u>BALANCES</u>
Carried Forward From 12/31/14 into 2015	81,762	99,681	181,443
Carried Forward From 12/31/15 into 2016	101,146	49,649	150,795

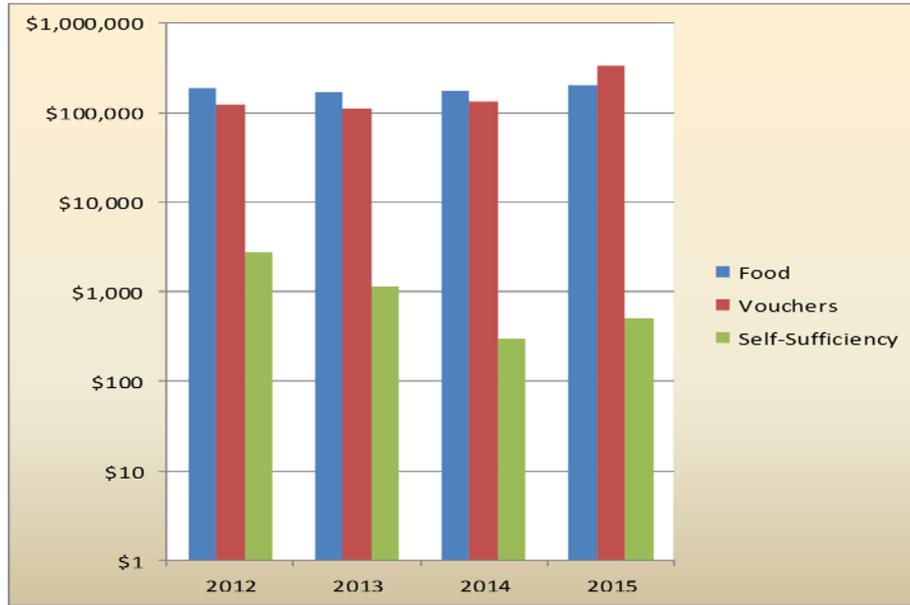
### NOTES:

- Crossroads Ministries secures an independent financial review by a qualified CPA firm annually. The independent financial review has been completed and IRS Form 990 filed for 2015.
- When total annual cash revenues exceed \$500,000, Crossroads secures an independent audit. Because of flood relief donations in 2013, total income exceeded \$500,000 and Crossroads had a full audit.
- The Crossroads Ministries Board of Directors reviews and approves financial reports monthly, pending completion of the annual independent financial review.
- In 2015, 86% of all expenditures were for program services, with only 14% for administrative expenses.

**DIRECT ASSISTANCE TO CLIENTS: 2012 – 2015**

	2012	2013	2014	2015
<b>Food</b>	<b>\$186,640</b>	<b>\$167,717</b>	<b>\$175,369</b>	<b>\$199,764</b>
<b>Vouchers</b>	<b>\$124,516</b>	<b>\$112,320</b>	<b>\$134,583</b>	<b>\$330,017</b>
<b>Self-Sufficiency</b>	<b>\$2,787</b>	<b>\$1,135</b>	<b>\$298</b>	<b>\$512</b>

*Does not include flood Relief assistance (see pp. 4–5)*



**Self-Sufficiency Success Story**

Mr. and Mrs. S. first became clients of Crossroads in December 2010, when they received about 50 pounds of food from our pantry. At the time, they subsisted on a small pension and disability check, as well as food stamps. As continuing Crossroads clients, they completed our financial self-sufficiency and energy conservation classes. Through the course of the next four years, they received approximately 3,500 pounds of food valued at \$5,717.92, additional assistance in the form of vouchers for gasoline (\$202) and rent (\$600), and miscellaneous household items (linens, toiletries, and similar, valued at \$98.46).



On August 5, 2015, Crossroads received the following note from Mr. and Mrs. S., addressed to our case manager, Eva Bañuelos: “We can’t thank you enough for all the help you have given us over the past 4 years – it’s been a hard 4 years of financial roller coasting... Both of our Social Security checks have begun, so we are finally where we can be on our own. Enclosed is a small ‘thank you’ donation to this food ministry – we won’t need to be in

the program anymore, but we will never, never be able to thank you enough for blessing us – touching our lives – meeting our needs – and blessing others...”

Enclosed with the unexpected thank you card was a sacrificial gift in the form of a personal check for \$50.

## PARTNERS IN COMPASSION

The good that comes about because of the work of Crossroads Ministry of Estes Park, Inc., is possible because of the widespread support and generosity of area churches, businesses, partner organizations and agencies, faithful volunteers, and individual donors who have a heart for helping persons in need in our community.

Crossroads Ministry is not a church, nor is Crossroads Ministry of Estes Park related to any other of the many organizations in the world that include the word “Crossroads” in their names. Crossroads Ministry of Estes Park is a ministry of a diverse group of area churches united by the desire to “practice Christian love by providing basic human services for residents in need in the Estes Valley.”

### PARTNER CHURCHES

Local congregations provide board members, volunteers, advice, client assistance, and financial support on an ongoing basis. Active member congregations include:

Christian Church of Estes Park	Rocky Mountain Church
Estes Park Seventh Day Adventist Church	Shepherd of the Mountains Lutheran Church
Estes Park Baptist Church	St. Bartholomew's Episcopal Church
Mountain View Bible Fellowship	St. Francis of Assisi Anglican Church
Our Lady of the Mountains Catholic Church	Summit Church
Park Fellowship Church	United Methodist Church of Estes Park
Presbyterian Community Church of the Rockies	

### ADDITIONAL CHURCHES AND FAITH-BASED PARTNERS

Additional congregations and organizations within our partner churches have been important supporters of the work of Crossroads Ministry, including:

Allenspark Community Church	Interfaith Alliance
Church World Service (Annual CROP Walk)	Knights of Columbus
Episcopal Church Women of St. Bartholomew's	Summit Church Women's Fellowship
Evangelical Ministerial Alliance	United Methodist Church of EP Men's Group
Friends, Unitarian-Universalists	United Methodist Women of Estes Park

### ADDITIONAL PARTNER ORGANIZATIONS

Cultural Arts Council of Estes Park	Larimer County Department On Aging
Elizabeth Guild	Larimer County Human Services
Estes Area Lodging Association	LEAP – Low Income Energy Assistance
Estes Park Housing Authority	Life Choices
Estes Park Medical Center	Mountain Strong for Nonprofits
Estes Park Non-Profit Resource Center	Park R-3 School District
Estes Park Police Department	Rocky Mountain Pharmacy
Estes Park Senior Center	Safeway Pharmacy
Estes Valley Investment In Childhood Success	SALUD Family Health Centers
Estes Valley Crisis Advocates	United Way of Larimer County

## KEY COMMUNITY PARTNERS

As the only “storefront” with a physical location and full-time staff providing basic human services for residents in need in the Estes Valley, Crossroads multiplies the effectiveness of organizations and businesses that desire to have an impact but count on us for assessing need and administering assistance effectively and compassionately. Our most vital partners include:

**ESTES PARK EXTENSION SALVATION ARMY.** In 2015, Crossroads administered more than \$32,000 to help persons in need on behalf of this extraordinary organization. In addition to funding the food that Crossroads purchases from the Food Bank for Larimer County, Salvation Army vouchers provide help for hundreds of persons in difficult circumstances.



**YMCA OF THE ROCKIES** partners with Crossroads through an innovative program for repackaging precooked foods that have been prepared but not served. Several times each week, volunteers deliver food from the Y to the Crossroads facility, where additional volunteers repackage high-quality dishes into tasty family-size heat-and-serve meals. Out of a total of more than 120,000 pounds of food distributed to clients in 2015, greater than 14,000 pounds from the YMCA of the Rockies went to Crossroads clients – rather than to the landfill – thanks to these caring neighbors!

**SAFeway, ESTES PARK.** This remarkable corporate citizen is a major provider of food for the clients served by Crossroads Ministry. **In 2015, Safeway donated a remarkable 120,369 pounds**, with the help of Crossroads volunteers who pick up food from Safeway and deliver it to Crossroads 365 days per year. Two other businesses who donate on a daily and weekly basis are **Starbucks (5,764 pounds in 2015)** and **Country Market (7,730 pounds)**.

**FOOD BANK FOR LARIMER COUNTY.** More than 90% of the assistance Crossroads provided to Estes Valley residents in 2015 included was connected with food. In addition to local businesses, the Food Bank for Larimer County is a major source of food.

**DUNRAVEN INN.** Each year, the “Rome of the Rockies” donates their facility and an abundance of exquisite food for a “Vintage” event fundraiser to support Crossroads Ministry. The Dunraven staff also donated their time, helping this vital event to raise \$53,046.90 in 2015.

## OTHER CONTRIBUTORS

Longs Peak Council/Boy Scout Troop 8  
Butler Revocable Trust Fund  
ECHO – Employee Charity Organization  
of Northrop Grumman

Estes Park Quota Club Foundation

Estes Park Women’s Club  
Estes Valley Public Library  
Fidelity Charitable Gift Fund  
Key Club, Kiwanis

Omaha Community Foundation

Oracle Matching Gifts Program  
Platte River Power Authority

San Antonio Area Foundation

Schwab Charitable Fund

Shell Oil Company Foundation  
The Grant Family Fund

The Northern Trust Company  
Vanguard Charitable Endowment

Wichita Falls Area Community Foundation –  
Bluebonnet Donor Advised Fund

*(additional businesses and grantors on following page)*

## OTHER BUSINESS CONTRIBUTORS AND PARTNERS

A la Carte Kitchen Store	Kirk's Mountain Adventures
Allnut Funeral Service	Little Current Consulting
Aspen Dental Center	Liz & Jo's
Bailey Law Office	Local's Grill
Ballet Renaissance	Lonigan's Saloon
Bank of Estes Park	Macdonald Bookshop
Big Horn Café	Mama Rose's Restaurant
Brigg's Carpet Care	Master Graphics Printing, Inc.
Casa Grande Mexican Restaurant	Molly B Restaurant
Castle Mountain Lodge	Moon Kats Tea Shoppe
Chelitos Mexican Restaurant	Mountain Home Cafe
Christmas Shoppe	Nicky's Steakhouse
Chrysalis at the Stanley, Inc.	Other Side Restaurant
Claire's on the Park	Paradise on the River
Country Supermarket	Poppy's Pizza & Grill
Earthwood Artisans	Ram's Horn Village
Ed's Cantina	Range Property Management
The Egg & I	Reel Mountain Theater
Estes Park Board of Realtors	Riverspointe Spa
Estes Park Golf Course	The Rocky Card
Estes Park News	Saddle & Surrey Motel
Estes Park Pie Shop	Smokin' Dave's BBQ & Tap
Estes Park Rent All	Snowy Peaks Winery
Estes Park Trail-Gazette	Spruce House
Fall River Jewelry, Antiques and Coins	Starbucks
Four Seasons Inn	Sundeck Restaurant
Greig Steiner Gallery	True Value Hardware
Grumpy Gringo	The Village Store
Hilltop Guild Philanthropic Fund	Wapiti Restaurant & Pub
Hobert Enterprises, Inc.	Westover Construction
Hunter's Grill	The White Orchid
Images of Rocky Mountain National Park	

## GRANT FUNDERS

Community Foundation of Northern Colorado	Estes Valley Sunrise Rotary Club
Energy Outreach Colorado	Food Bank for Larimer County
Emergency Food & Shelter Program-EFSP	Safeway Foundation
Estes Park Bright Christmas, Ltd.	Town of Estes Park
Estes Park Rotary Foundation, Inc.	

***In a typical year, about one-half of all funds received by Crossroads Ministry are from private individuals/families. Approximately one-third of our entire budget consists of in-kind gifts. In order to respect confidentiality, donor names are not listed. We are grateful for compassionate spirits and generous hearts who make our services possible!***

## ***Being Poor is Hard!***

—by Tim McLemore, Executive Director

I saw them trudging through the slush left over from heavy snow the day before, during my morning commute to Crossroads Ministry on a cold December morning. One of them was carrying a gasoline can as they huddled against the wind on the sidewalk of northbound Highway 7.

When the two of them climbed into the car and thanked me for offering a lift, the fellow in the front seat noticed my Crossroads Ministry name badge. “Oh,” he said, “Crossroads helped a friend of mine get to his home in [another state] a couple of weeks ago. He was in pretty bad shape, but he’s doing much better now. We really appreciate the help Crossroads provided.”

They were headed to Safeway to pick up a MoneyGram, so that they’d have enough cash to buy gasoline and make it to their job a few miles away. Their truck did have a little gas left in the tank the night before, they explained; but, because they were parked on an incline, it seems there wasn’t quite enough fuel remaining to get the vehicle started that morning. Fortunately, the MoneyGram they were expecting was indeed waiting for them at the grocery store. We filled their plastic gas can, and I drove them back down Highway 7 to their apartment parking lot.

After dropping them off, my first reaction to the little chain of events was a warm feeling: How nice to meet two random persons in our community and discover that Crossroads Ministry had made such an important difference in the life of a friend only a few days earlier.

But the second reaction that gripped me was more overwhelming, and more enduring: *Being poor is hard!*

You see, when I need gasoline, I simply pull out my wallet and fill up the tank at my convenience. I enjoy the luxury of deciding when and where to refuel depending on my schedule and the best available price per gallon. During those seasons in my life when cash flow is tight, I can at least resort to a credit card to deal with any pressing obligations before me.

For these two working men, getting a tank of gas was an ordeal that took an hour-and-a-half. To get even enough cash for fuel, they had to make a trip to the store and pay fees they could scarcely afford for the MoneyGram. Moreover, apart from the frustration of a vehicle that unexpectedly would not start on a bitterly cold morning, they both suffered hours of lost wages due to the delays.

***Being poor is hard! Simple tasks become complicated. Small complications quickly become costly. Trying to get by from day to day leaves little time for trying to get ahead and little opportunity for self-improvement. An unexpected medical bill or car repair can be catastrophic.***

For the working poor, seniors trying to live on low fixed incomes, the temporarily unemployed, single parents or persons with disabilities who are struggling to make ends meet, and in countless other difficult situations and circumstances, Crossroads Ministry strives to *practice Christian love by providing basic human services to residents of the Estes Valley who are in need.*

*Being poor is hard!* We are thankful for the compassionate hearts and cheerful labors of volunteers, donors, and our many partners in ministry as we endeavor to lighten the load one person, one family, one need at a time.

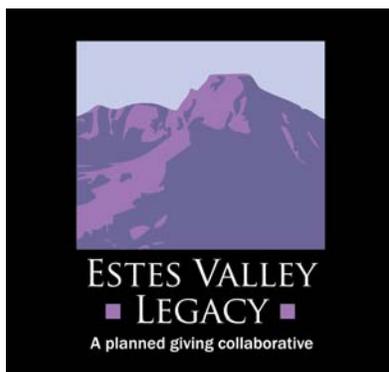
*All the days of the poor are hard, but a cheerful heart has a continual feast.* —Proverbs 15:15 (NRSV)

**THE CROSSROADS MINISTRY  
ENDOWMENT FOUNDATION**

was incorporated in 2008 to offer donor partners the means to make charitable contributions that will support our programs far into the future. In this special fund, the principal is not spent. It grows year after year and earns interest to be used to support the services Crossroads delivers to people in need in our community.



**THE ESTES VALLEY LEGACY** provides planned gift education that honors donors' wishes and empowers them to make planned and estate giving decisions based entirely upon their own circumstances and charitable interests. Both Crossroads Ministry of Estes Park, Inc., and the Crossroads Ministry Endowment Foundation, are among the Estes Valley Legacy's 17 collaborative members who benefit from these services:



- Private, confidential planned gift counseling, including illustrations and proposals, free of charge.
- Educational programs for the public regarding planned and estate giving, as well as educational programs for attorneys, accountants and financial planners regarding planned and estate giving, offering continuing education credits when possible.

- Information about planned and estate giving to Estes Valley residents through a dedicated website, monthly electronic newsletter, social media, print pieces and local media.
- Connect interested persons with qualified legal and financial professionals, as well as planned gift management firms (foundations, trust companies) for the establishment and management of gift plans.

*Estes Valley Legacy services are available at no charge to prospective donors. For a confidential consultation, contact Jerry S. Kennell, MPA, Planned Giving Educator for the Estes Valley Legacy, PO Box 4221 Estes Park, CO 80517, 970.480.7703, [estesvalleylegacy@gmail.com](mailto:estesvalleylegacy@gmail.com).*

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