

RIVER CROSSING YMCA

ANCHORED IN COMMUNITY

2025 REPORT TO THE COMMUNITY

RIPPLING IMPACT



ASSOCIATION	Thank You, Allen	4
	Community Gardens.....	5
	Feeding Programs	6
	Race Series	7
	Veterans Wellness Initiative	8
	Golf Outing	10
	Comedy Night	10
	Impact Gala	11
	Child Care Advocacy.....	12
	Y Giving Days	13
Pathway Programs.....	14	
BUCKS	NinjaZone Camp	16
	Morrisville Campaign Launch.....	17
	Infinity Gymnastics	18
	Youth Sports Leagues	19
	Quakertown Groundbreaking	20
HUNTERDON	School Age Child Care	22
	Homeschool Program	23
	Feeding in Flemington.....	24
	THRIVE Pathway Program.....	25
	Candy Cane Swim Meet.....	26
LEHIGH	Nazareth Campaign Launch	28
	Allentown Warming Station.....	29
	Safety Around Water	30
	SOLECO Community Pool.....	31
IMPACT	Impact Numbers	32
	Donors	34
	Heritage Club	41
	Financials	42
	Organization Leadership.....	43

WELCOME

Welcome to the 2025 River Crossing YMCA Impact Report. As we reflect on the past year, we are both humbled and proud to share the stories of meaningful impact taking place across the communities we serve.

Over the past year, our YMCA expanded its reach and breadth to address ever-evolving critical community needs. The following pages illustrate how our work continues to broaden access and expand opportunities for individuals of all ages to engage in wellness and community life. From kicking off ambitious community campaign launches to the fulfillment of groundbreaking and ribbon-cuttings, River Crossing YMCA is demonstrating what it means to turn mission into action to better and more directly serve Bucks, Hunterdon, Lehigh and Northampton counties.

Inspired by the commitment from a generous donor, we spread the deeply impactful **Veterans Wellness Initiative** to YMCAs throughout PA and NJ. In Quakertown, supporters of the **Raise Up Our Youth Campaign** allowed us to break ground on a new gymnastics center and fieldhouse that will expand opportunities for youth and families across Upper Bucks. In Morrisville, we launched the **Growing Together Campaign** to re-imagine the Morrisville Early Learning Center. In Nazareth, the **Restoring the Past, Inspiring the Future Campaign** will revitalize a historic downtown space into a vibrant hub for health, wellness and community.

Through adopting a new strategic plan, this past year marked a significant reinvestment in our own capacity. We realigned our organizational structure to make sure the right people were in the right places to more directly, positively impact the people who mean the most to us, including staff, members, families and program participants. Technology and systems were improved to more efficiently accomplish vital, albeit behind-the-scenes tasks. In Doylestown, it was diligent fiscal responsibility that led us to break ground on our new RCY Sports Center, opening in 2026, creating more space and opportunity for the youth in Central Bucks to access healthy competition and wellness.

These initiatives, among many more, are made possible through the commitment of community partners and generous supporters who believe in the YMCA's mission. As you explore the stories throughout this report, you will see how River Crossing YMCA creates a ripple effect of opportunity, connection and well-being.

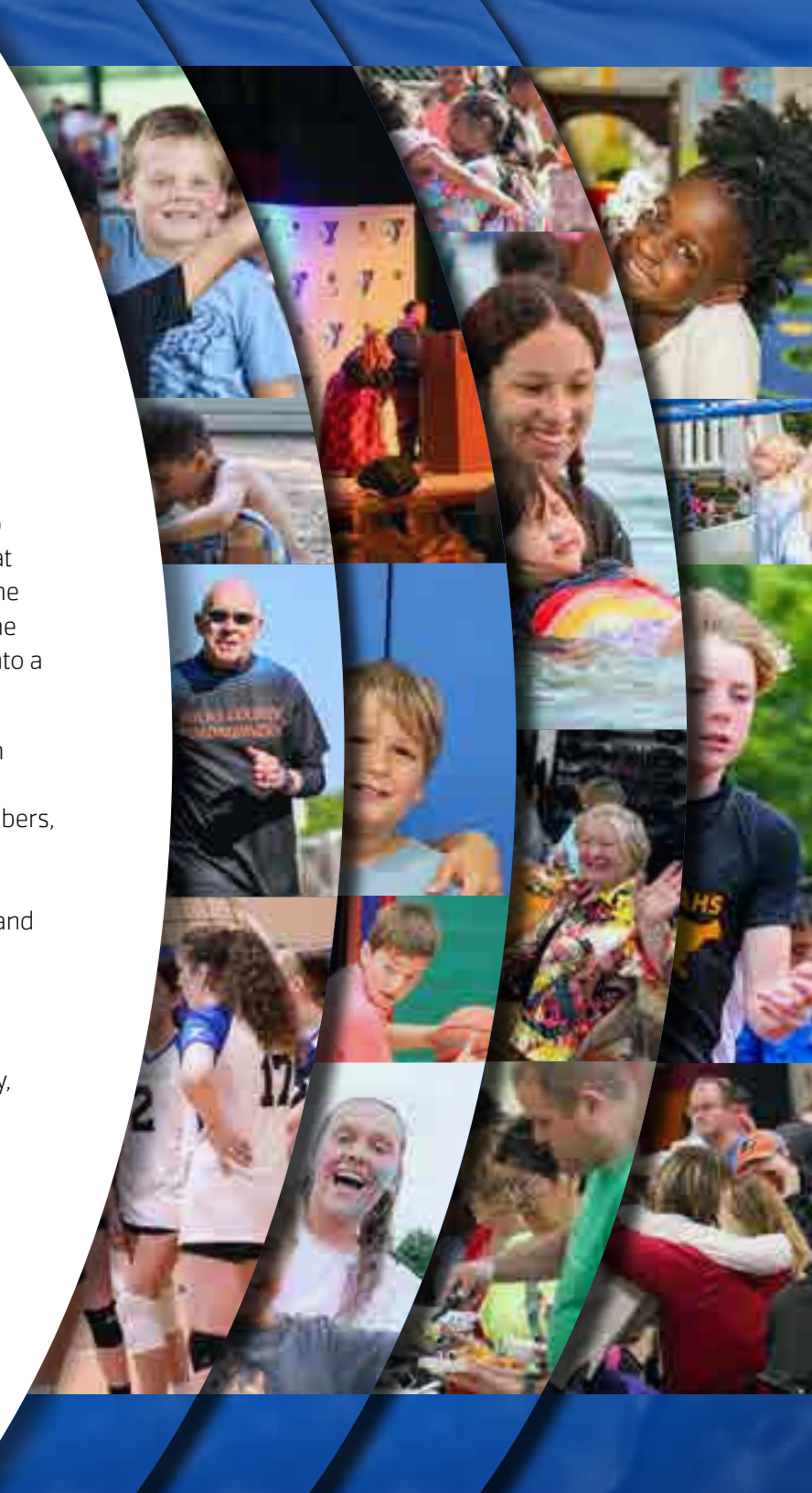
Thank you for being part of this journey and for helping us continue to move forward, together.



ZANE MOORE
President/CEO



ALLEN CHILDS
Chief Volunteer Officer
River Crossing YMCA





THANK YOU, ALLEN

River Crossing YMCA sincerely thanks retired chief volunteer officer (CVO) Allen Childs for his care, service and commitment to the YMCA movement.

Allen's time with our board of directors began in 2013. Over six years he served as board secretary, as a member of the finance committee and as treasurer, helping to oversee the merger of the three Bucks County YMCAs in 2018.

Following his first tenure with our Y, Allen accepted the position as the first CEO of the PA State Alliance of YMCAs, a distinct nonprofit organization that leads coordination and collaboration of YMCAs throughout the commonwealth. During that time, Allen led the state alliance through the COVID-19 pandemic, keeping PA Ys connected with knowledge and resources to successfully navigate the challenges. Upon serving nearly four years as the CEO for the alliance, Allen returned to our Y as chief volunteer officer (CVO) in 2023 to help lead the successful merger of YMCA of Bucks and Hunterdon Counties and Greater Valley YMCA to form River Crossing YMCA.

In all he does, Allen brings enthusiasm, wisdom and joy, and we have all benefited from his commitment and dedication.

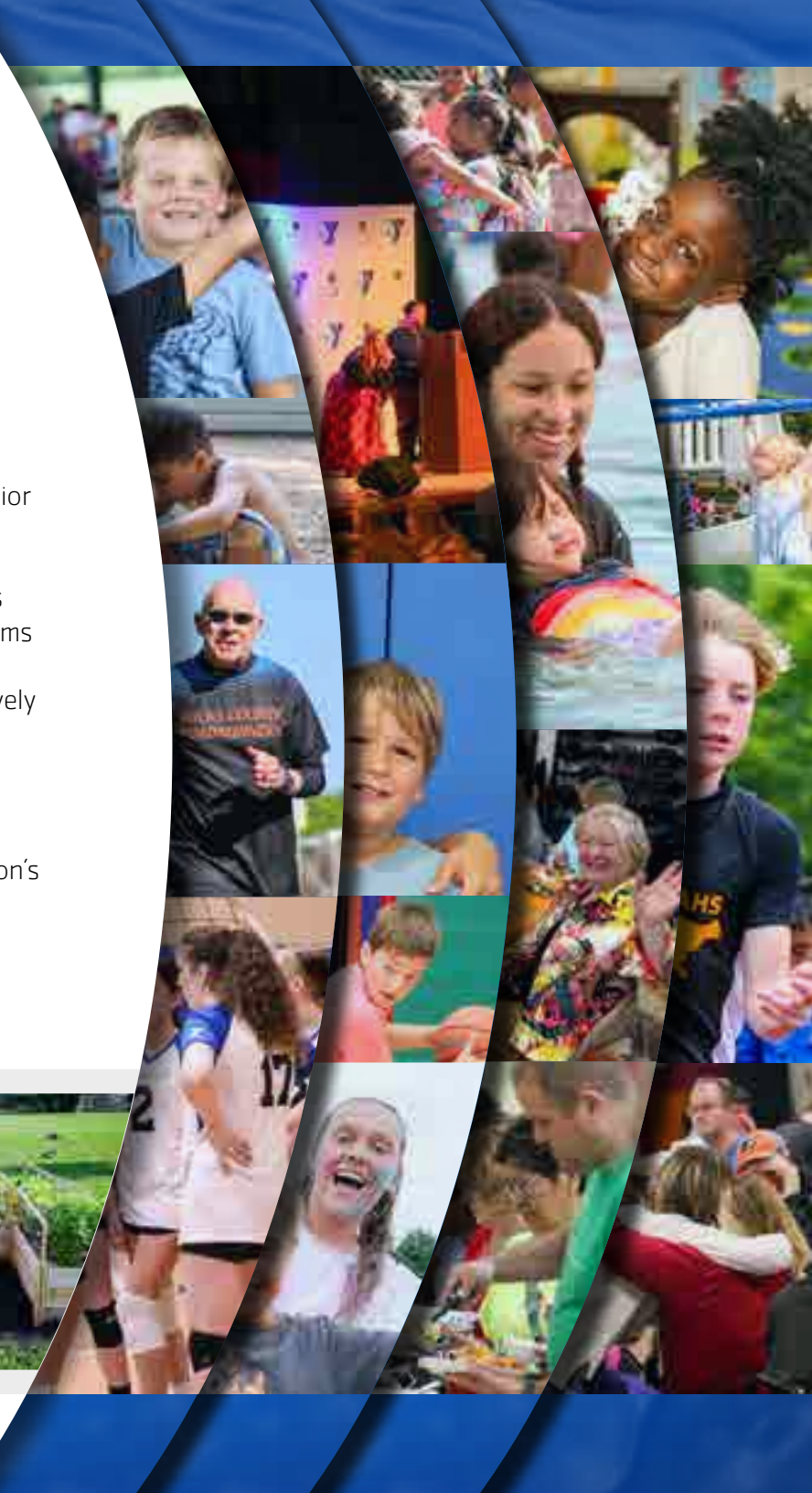
WHERE GARDENS GROW AND COMMUNITIES BLOOM

Across River Crossing YMCA, community gardens are special places where people come together around something simple: growing food. At YMCA locations throughout Pennsylvania and New Jersey, children dig their hands into the soil for the first time, seniors share tips from years of gardening and families experience the quiet satisfaction of watching something they planted begin to grow.

At the **Slate Belt branch in Pen Argyl**, members of the Senior Hub, known as the Golden Gardeners, tend the garden alongside preschoolers and summer campers who help plant, water and harvest throughout the season. The vegetables they grow are shared among Senior Hub participants, making the garden both a place to learn and a source of fresh food.

Similar scenes unfold across the association. At the **Forks Education Center in Easton**, as well as at the **Allentown** branch, preschoolers plant seedlings they started in their classrooms and watch them grow throughout the season. The **Child Learning Center in Annandale** is home to a community garden featuring 24 individual plots with 18 community members actively engaged, growing fresh produce, connecting with neighbors and enjoying the therapeutic benefits of gardening. In **Doylestown**, youth program participants and volunteers grow vegetables that are shared with seniors and neighbors living on fixed incomes.

The community garden at our **Bethlehem** branch is also used in conjunction with the location's senior programs, as well as with the onsite early childhood education and camp programs. Located in a downtown, walkable area, the garden offers a natural place for neighbors to connect, children to learn and the community to engage.





BEYOND THE PLATE: BUILDING HEALTH THROUGH NUTRITION

Access to nutritious food is essential to a healthy community. Across Pennsylvania and New Jersey, River Crossing YMCA helps ensure that children, families and older adults have reliable access to the meals they need to thrive.

In 2025 alone, River Crossing YMCA provided more than **300,000 free meals and snacks**, ensuring that zip code or income do not determine whether someone has access to healthy food. From child care centers and summer camps to senior programs and community meals, the YMCA serves as a trusted neighborhood nutrition hub.

Access to food is only part of the equation. River Crossing YMCA has expanded its focus on nutrition education, helping individuals and families build the knowledge and habits that support lifelong health.

Programs like Healthy Bytes, a short-form video series featuring practical tips from a certified dietitian, provide simple guidance on preparing healthy meals, understanding nutrition labels and making smarter food choices. Shared through YMCA social media channels, these one-minute videos make practical nutrition education accessible to families across our regions.

By combining access to food with access to knowledge, River Crossing YMCA is helping communities build healthier habits that last a lifetime.

WHERE EVERY MILE EXPANDS ACCESS

In 2025, the River Crossing YMCA Race Series brought together more than 2,500 individuals and families from across our region, demonstrating the powerful connection between personal wellness and collective impact. Supported by the dedication of 135+ volunteers, the series raised more than \$110,000 to advance YMCA financial assistance and community impact programs.

Hosted in **Warminster**, **Doylestown** and **Nazareth**, each step taken helped ensure that children, families and neighbors across our communities can access the programs, spaces and support they need to thrive, regardless of financial circumstance.

The YMCA Race Series reflects what happens when community comes together around a shared purpose: healthier individuals, stronger connections and greater access for all.



On March 8, nearly 200 community youth laced up their sneakers at Warminster Community Park, turning a one-mile run into an opportunity for connection, confidence and access to healthy experiences.



On May 10, 2025, the YMCA Bucks County Strong 5K & 1-Mile Fun Run transformed the streets of Doylestown into a shared space for wellness, connection and community impact. Welcoming first time runners and seasoned athletes, the 5K reinforces that movement, belonging and access are for everyone.



For many children, the YMCA Kids Triathlon is their first moment of believing “I can do this.” At the Doylestown branch, young athletes ages 3–15 swam, biked and ran through an experience rooted in encouragement and joy. Guided by the YMCA’s “Compete to Complete” philosophy, every finisher was celebrated.



For nearly two decades, the YMCA Pumpkin Pie 5K has been a Thanksgiving tradition in Nazareth. More than 1,300 people came together to move with purpose, celebrate community and support the Y’s mission.





“The support system allows me to support my husband while he’s deployed,” shared Jessie. “I come here to relieve stress and get healthier for when he comes home.”

— VWI spouse participant, sharing the impact the program has had on providing for her family.



FROM LOCAL VISION TO NATIONAL LEADERSHIP: 10 YEARS OF SERVING VETERANS

In 2025, River Crossing YMCA celebrated ten years of standing beside the men and women who stood for our country, marking not only a milestone anniversary but a defining year of growth and leadership within the YMCA movement.

What began in 2015 at the Central Bucks Family YMCA with just 13 veterans has evolved into one of the YMCA’s most innovative and impactful wellness pathways to date, serving more than **1,500 active-duty service members, veterans and military families** across all program service areas.

Over the past decade, River Crossing YMCA envisioned being a place where veterans could strengthen their bodies, restore their wellbeing and reconnect during the often difficult transition to civilian life. **That vision has grown far beyond a single branch.**

In 2025, the Veterans Wellness Initiative (VWI) expanded into two additional River Crossing YMCA locations, increasing access across our footprint and ensuring more military families could benefit from specialized wellness and peer support programming close to home.

At the same time, the program gained national recognition within the YMCA movement as a leading model for veteran-focused health and wellbeing. Ys across the country now look to us for guidance, innovation and best practices in serving those who have served.

“The tangible impact of the Veterans Wellness Initiative is undeniable,” said Zane Moore, president/CEO of River Crossing YMCA. “At its heart, this initiative is about gratitude in action, ensuring that veterans and their families never have to navigate life after service alone. We are honored to lead this work and proud that Ys across the country are helping to expand its impact.”

The Veterans Wellness Initiative is a free, 12-week mind-and-body program designed specifically for the military community and their families, combining fitness, mindfulness, nutrition education and peer connection to build lasting strength and belonging.

Because of generous donor support, **475 veterans and family members** participated in 2025, strengthening physical health, emotional wellbeing and lifelong connection.

Ten years after its launch, the Veterans Wellness Initiative represents River Crossing YMCA’s commitment to innovation, leadership and community responsiveness, demonstrating how local vision can shape national impact.

As we look toward the next decade, one truth remains clear: When communities invest in those who served, healing, purpose and belonging follow.

Scan QR code to hear from Mary and Linda, VWI program graduates, and see how this life-changing experience transformed their lives.



“I joined the Y Veterans Pathway program and couldn’t believe how many Veterans were here. It’s been absolutely wonderful. I just feel at home.”

— Carol, a retired U.S. Marine and VWI participant, sharing how helpful it is to connect with others who’ve served.”



“It provided much needed structure in my life... Meeting other Veterans in a clean and sober environment is awesome.”

— Paul, a participant on how the program restored structure and purpose after military service.



DRIVING OPPORTUNITY

In September, we hosted River Crossing YMCA's first association-wide golf outing at Architects Golf Club, welcoming more than 110 golfers from across Pennsylvania and New Jersey for a day of connection, friendly competition and shared purpose.

Following the 2024 merger of YMCA of Bucks and Hunterdon Counties and Greater Valley YMCA, the outing marked the first time supporters from across our association came together for a signature event.



Together, participants **raised more than \$175,000 to support River Crossing YMCA's financial assistance program**, helping ensure that children, families and individuals can access YMCA programs regardless of financial circumstances.

The day served as a powerful reminder of what is possible when our communities come together around a shared purpose.



LAUGHS THAT GIVE BACK

On November 22, **300+ guests** gathered for Comedy Night and together, they made it the most impactful night in the event's history. Their generosity raised nearly \$140,000 to support Y financial assistance and community health programs, including a **record \$25,744** for the Send-A-Kid-To-Camp live portion of the evening, sending **128 children** to YMCA summer camp. For those children, camp means confidence, friendship and the chance to simply be kids.

"Tonight is about laughter, connection and the power of community," shared volunteer Jessica Bruno. "Together, we're showing that every child and family in Hunterdon County deserves the chance to thrive."

ONE NIGHT OF IMPACT.

Last October, over 200 supporters gathered at ArtsQuest in Bethlehem for River Crossing YMCA's Impact Gala, marking a defining moment for our organization.

Supporters from our Upper Bucks region and the Lehigh Valley came together for one unified night of philanthropy, combining two longstanding traditions into one shared evening of impact.

There was a shared sense throughout the night that something bigger was taking shape. Then came the stories that reminded everyone why this work matters. Earlier this year, Tom suffered sudden cardiac arrest while swimming at the Quakertown branch. Because trained YMCA lifeguards acted immediately, he survived.

Yvonne shared how the Y gave her child experiences made possible through donor generosity, reflecting what happens when communities invest not only in programs, but in people. By the end of the evening, more than **\$188,000 had been raised**, with impact extending far beyond dollars.

Philanthropy at River Crossing YMCA extends beyond regional boundaries, connecting supporters around the shared belief that stronger communities are built together.

Scan QR code to hear Yvonne's story.



"You didn't just give money. You gave memories. You gave peace of mind to parents who serve. You gave children a summer filled with joy, discovery and belonging. Your support reminds us that we are not alone. That there's a community standing behind us."

— Yvonne Levian



"My heart stopped beating and I died in the Quakertown YMCA pool. I'm living proof that your support and generosity are being well spent."

— Tom Koellhoffer





THE POWER OF THE FIRST FIVE YEARS: INVESTING IN A CHILD'S FUTURE

Access to high-quality, affordable child care is one of the most important factors shaping the health and stability of families and communities. Across the country, the YMCA is the nation's leading nonprofit provider of high-quality, affordable child care. River Crossing YMCA is proud to play that role for families throughout Bucks, Lehigh, Northampton and Hunterdon counties.

With **12 early learning centers**, we provided high-quality early childhood education and care to **more than 3,100 children** last year. These centers offer safe, nurturing environments where young children can learn, explore and build the skills they need to succeed in school and in life.

Across Pennsylvania and New Jersey, families face rising costs while providers navigate workforce shortages and increasing operational challenges. We remain committed not only to providing high-quality care but also advocating for solutions that strengthen the entire early learning system.

That commitment brought YMCA leadership to the table in July 2025 when the Pennsylvania House Republican Policy Committee **held a public hearing** on challenges facing the child care industry. During the hearing, River Crossing YMCA leaders shared firsthand insight into the realities facing families and providers across our programs.

"There are many working households that require child care," said Tami Unger, Sr. director of child development for River Crossing YMCA. "Unfortunately, for many reasons, there's a lack of accessible child care. Many of our teachers must hold credentials similar to public school educators, but there remains a significant gap between what early childhood programs can afford to pay and what is available in the K-12 system."

Through continued advocacy, investment in professional educators and the support of YMCA donors, our organization will continue to ensure that families across our region have access to the high-quality early learning opportunities every child deserves.

WHEN COMMUNITY COMES TOGETHER

When neighbors come together in support of their community, powerful things can happen. It fuels programs that help children grow, support families and create healthier, more connected communities.

That collective generosity was on full display during the **first-ever Y Giving Days**, held October 1–10. This new ten-day initiative invited YMCA members, program participants and community supporters to rally around projects that directly benefit their neighbors.

In just ten days, the effort generated more than \$67,000 in support and welcomed **400 new supporters into the YMCA's donor community**.

In Hunterdon County, donors rallied around Rebuilding the Heart of Camp Carr, raising more than \$12,000 to restore the campfire circle after flooding damaged the space in 2024. Supporters also embraced the YMCA's Holiday Gift Card Program, raising more than \$10,000 to help families celebrate the winter holidays with food, gifts and shared joy.

In just ten days, hundreds of neighbors created opportunities that will strengthen children, families and communities across our region, and began what we hope will become a powerful new tradition.

"I donate to the Safety Around Water program because the Y is where I learned to swim," shared Erica. "It was where I conquered those fears. Supporting the Y is a way to pay that experience forward for another child."



Branches across River Crossing YMCA brought Y Giving Days to life with displays and activities showcasing local impact made possible by community support.



YOUR SUPPORT. THEIR PATHWAY.

Candy and Charlotte came to River Crossing YMCA for different reasons, but both were searching for change. Candy was overwhelmed by chronic pain and daily stress, while Charlotte felt her strength slipping and worried about her long-term health.

Because of donor-supported Pathway programs, both found what they needed.

In 2025, River Crossing YMCA launched **RISE, a free 12-week program focused on stress management and mental well-being**. In its first year at the Fairless Hills branch, RISE generated strong interest and achieved a 95% graduation rate, with participants feeling more grounded, confident and supported.

At the same time, **Healthy Lifestyles** expanded its reach, **servicing anyone concerned about chronic conditions such as hypertension, obesity or heart disease**. By removing financial barriers, it ensures access to professional guidance, accountability and community support. Last year, **66 participants** across five branches completed the program.

RISE represents a new Pathway. Healthy Lifestyles reflects a growing one. Together, they are two of our YMCA's 16 free, donor-supported Pathway programs, each designed to meet a specific community need while removing barriers to access.

Because of our donors, individuals like Candy, Charlotte and families throughout our communities don't face life's challenges alone. They find support, gain strength and build connection.

"For most of my career, I sat at a desk," Charlotte shared. "During the program, I learned how to strengthen my body and keep moving. I'm stronger. I'm breathing easier. I'm able to do more of what I used to do."

BUCKS COUNTY





CREATING SPACE FOR EVERY CHILD TO THRIVE, ONE LEAP AT A TIME

Youth development is not one-size-fits-all. Every child grows differently. Some find confidence in quiet mentorship. Others discover it mid-air while leaping, climbing and pushing past perceived limits. At River Crossing YMCA, we are committed to meeting young people where they are and carving a path for them to grow forward.

Following the successful 2024 launch of the NinjaZone Training Center in Warminster, families quickly embraced the high-energy program that blends obstacle training, gymnastics and character development. What began as an innovative training model evolved into an entry point for youth who thrive in movement-based learning environments.

In 2025, that momentum continued with the introduction of the first-ever **NinjaZone Summer Camp**. Designed as an immersive indoor experience, NinjaZone Camp provides structured challenges that build strength, flexibility, coordination and perseverance, all within an environment rooted in values of respect, responsibility and caring.

But the true transformation extends far beyond the obstacles. In its inaugural summer, 39 campers found their stride in NinjaZone programming, building not only physical ability but resilience, teamwork and self-belief. For many, it was their first experience discovering success in a space designed for how they learn best.

By expanding specialized programming and flexible camp models across our association, we are ensuring that more families can find a Y experience that fits their child, not the other way around.

INVESTING WHERE THE IMPACT IS GREATEST

For more than 30 years, the YMCA has been a trusted partner in Morrisville. The Morrisville Early Learning Center supports families, increases opportunity and provides a place where children and neighbors feel connected.

As Morrisville continues to grow and evolve, so do the needs of the families who call this community home. When families have access to quality early childhood education, youth programs and reliable support systems, children and communities are stronger. The YMCA has proudly filled that role in Morrisville for decades and this next chapter allows us to build on that impact.

Thanks to the generosity and vision of a handful of community leaders and donors, more than **\$5 million has already been invested toward transforming the Morrisville Early Learning Center.** Together, we are re-imagining what is possible for local families.

The **Growing Together Campaign** builds on strong early childhood education programs serving Morrisville families. This renovation allows the YMCA to expand support beyond the classroom, providing services that strengthen the entire household. The transformed Morrisville Early Learning Center will create space for family support, workforce development, youth enrichment programs and increased access to nutritious meals.

This transformation will create opportunities, strengthen stability and ensure Morrisville families have access to the resources they need to thrive.

“Penn Community Bank is proud to support the YMCA as it expands its impact in Morrisville,” said Bernard Tynes, EVP and chief consumer banking officer for Penn Community Bank. “From the new Workforce Development Center to enhanced early childhood education offerings, this project represents meaningful growth in services that will connect individuals and families to opportunity, stability and long-term success. This is the kind of community-centered impact we are honored to invest in.”





CONFIDENCE BUILT HERE. FUTURES SHAPED FOR A LIFETIME.

Thirty-five Infinity gymnasts represented River Crossing YMCA at the 2025 YMCA National Gymnastics Championship in Green Bay, Wisconsin competing alongside nearly 2,000 athletes from 81 YMCAs nationwide. They returned home with 87 medals, including 29 top-three finishes and 8 national titles.

But the true impact extends far beyond the podium. Gymnastics at the Y builds resilience, discipline, leadership and confidence, qualities that shape who these athletes become in school, at home and in their communities.

Medals mark the moment. Confidence and character shape a lifetime.

Top left: Level 7 Gymnasts: Allyson Cary, Zoe Smith, Mia Zepp, Giada Arcade, Marin Bower, Lillian Hinderliter and Kara Kelly

Level 4 Gymnasts: Lily Brose, Shaina Freed, Gracie Lynch, Alaina Jacavage, Cecily Clifford, coaches Jade Wilhelm and Janine Brown

Xcel Gold Gymnasts: Ellie Richardson, Claire Grasmeder, Siobhan Crews, Rachel Snedigar and Ellie Krikory

Xcel Silver Gymnasts: Coraline Pogach, Zoey Singleton, Caitlin Day, Annika Crouthamel, Alyssa Borneman, Erin Smith, Meeka Malveiro and Zeva White





LEVELING THE PLAYING FIELD

At River Crossing YMCA, youth sports are about creating opportunities for young people to grow, connect and discover their potential.

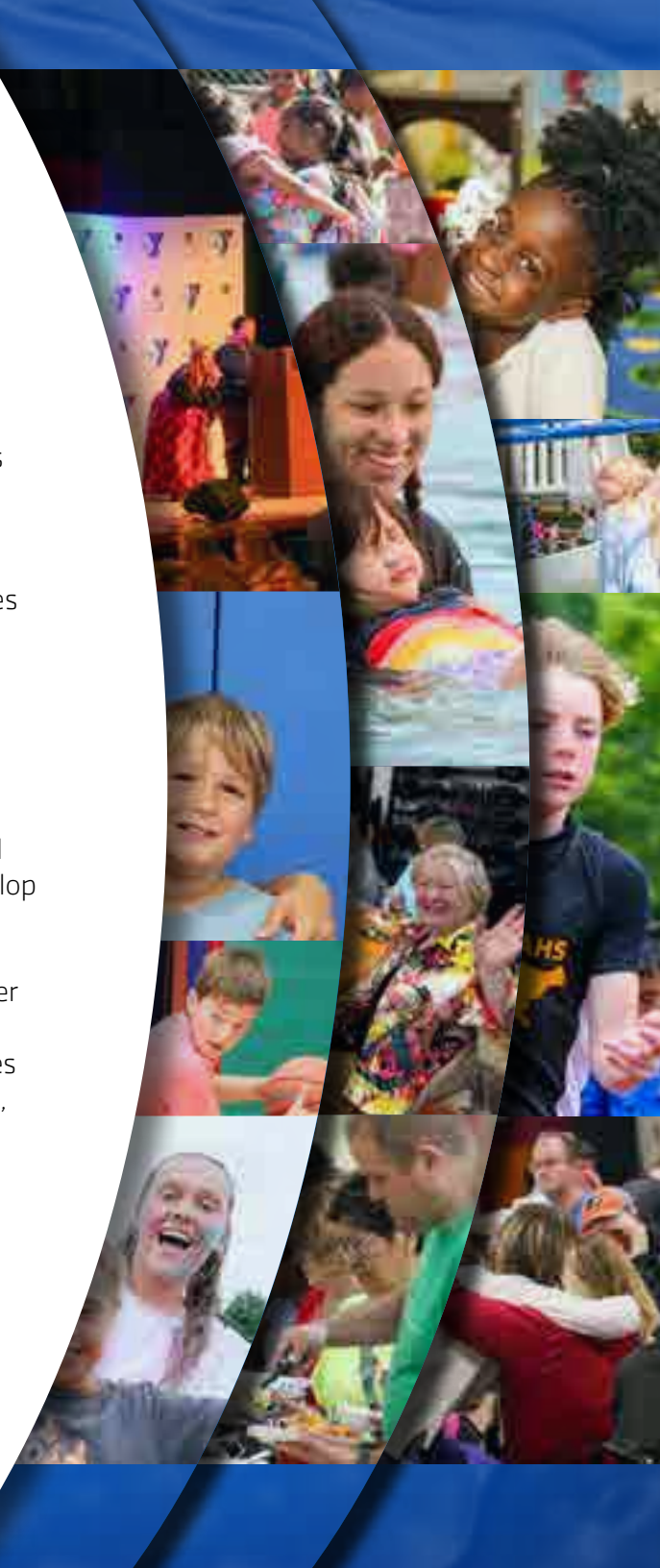
In today's youth sports landscape, many programs have become increasingly competitive, leaving many young athletes sidelined before they've had the chance to fully develop their skills or confidence. In creating sports leagues, River Crossing YMCA is working to change that.

By leveraging our large regional footprint, we are creating a new model of travel-style league play that brings athletes together across communities while keeping the focus on development, teamwork and fun.

Last year, nearly **3,000 children and youth** participated in YMCA team and skill-building sports programs across our regions. Coaches meet young athletes where they are, creating supportive environments where children feel welcome to try something new, build confidence and develop skills that help them succeed both on and off the field.

That vision came to life last January with the launch of River Crossing YMCA's first girls volleyball league. Athletes from the **Doylestown, Fairless Hills** and **Quakertown** branches came together for a season of practices and tournaments, bringing 40 players in grades six through nine into a new competitive league designed to give more young athletes the chance to play. For them, the season built confidence, leadership and a deeper sense of belonging.

As sports leagues continue to grow, River Crossing YMCA is expanding opportunities for more children to experience the excitement of sports and the confidence that comes with being part of a team.



RAISING UP OUR YOUTH WHEN THEY NEED IT MOST

Families are navigating unprecedented challenges. Social isolation, anxiety and depression are impacting youth at alarming rates. According to the 2025 Pennsylvania Youth Survey, 30% of students in Bucks County ages 11–18 reported feeling sad or depressed most days in the past year.

Because of donors like you, our community responded to this call to action. **The Raise Up Our Youth Campaign** in Quakertown is a strategic investment in creating spaces where young people can gather safely, build confidence and develop the strength to thrive.

On November 12, River Crossing YMCA celebrated the groundbreaking of a \$3.5 million expansion of the Quakertown branch. This expansion will deliver:

- **A State-of-the-Art Gymnastics Center:** Expanding access to youth athletics and confidence-building programs.
- **Additional Gymnasium and Field House:** Creating safe, supervised spaces for sports, after-school programs and community connection.
- **Expanded Community Impact Programs:** Serving veterans, cancer survivors, seniors and adults managing chronic disease.

The Raise Up Our Youth Campaign continues to seek donations with anticipated completion of construction in early 2027.

“My family has seen firsthand what the Y does for kids and parents here. It changes lives. It’s been deeply inspiring to work alongside others who care deeply about Quakertown.”

— Dave Freeman, president/CEO of QNB Bank Corp., on sharing what many supporters feel



YMCA Infinity gymnasts Sofia Balcavage (left) and Mackenzie Marco (right).



Anthony Caruso (Kwik Goal), Ken Brown, Allyson Fox, Zane Moore, Cheri Freeh, Dave Freeman (QNB Bank), Nicole Balcavage, Frank Balcavage, Sofia Balcavage and Mackenzie Marco.



Dave Freeman, president/CEO of QNB Bank Corp. and donor of the Raise Up Our Youth campaign.

HUNTERDON COUNTY



SUPPORTING STUDENTS BEYOND OUR WALLS

Strong communities are built early. At River Crossing YMCA, our school age child care programs go beyond providing safe, reliable care. Every day, students practice teamwork, accountability and service in ways that feel real and relevant to them.

In Hunterdon County, we serve more than **1,300 students in 22 schools within 13 school districts** inside their schools. These satellite Y sites extend our mission into neighborhoods across the county, removing barriers and providing trusted, consistent before and after-school support where families need it most.

Through group games, team sports and collaborative projects, children learn cooperation and respect. Homework time reinforces responsibility. Creative arts and STEAM activities build confidence and encourage new ideas.

For families, the program provides peace of mind. For children, it provides belonging.

During Y Giving Days, Hunterdon County students raised more than \$2,000 to support Camp Carr improvements, the Holiday Gift Card Program and the Veterans Wellness Initiative. They also created 19 original pieces of artwork, auctioned at Comedy Night in Hampton, raising nearly \$700 for financial assistance so other children can access camp and child care.

They didn't just learn about community. They helped strengthen it.

That's the power of bringing the Y into neighborhoods across Hunterdon County. We show up where the need exists and in doing so, we help raise a generation that understands what it means to build community from the inside out.

"The program is a place to unwind and have fun after being "on" all day in school, and we love the people!"

- River Crossing YMCA school age child care parent



"The children love the variety of activities. They feel cared for by the staff. They are excited to attend, and we increased our number of days because my son preferred that to the bus!"

- River Crossing YMCA school age child care parent

WHEN NEEDS EMERGE, THE Y STEPS FORWARD

Needs don't always come with long lead times. Sometimes they show up in a phone call.

When Jessica began homeschooling her two sons, she realized they needed more opportunities for connection and structured physical activity. They were learning at home, but they were missing teamwork, peer interaction and the energy that comes from moving and growing alongside other kids. She reached out to the YMCA and we moved quickly to respond.

Within weeks, **Homeschool Physical Education launched at our Deer Path branch in Flemington, NJ.** What began as one parent's request quickly became a new point of connection for families across the community. Jessica shared the opportunity with her homeschool network and interest spread. Soon, other families were asking for the same experience.

Today, homeschool students gather weekly to build athletic skills, learn the fundamentals of exercise and nutrition, and practice teamwork. They form friendships.

"I was looking for a homeschool-specific gym class that would introduce my boys to skills and sports," Jessica shared. "Now they are coming to the Y, making new friends and learning new games. We are enjoying it very much."

What started with a simple phone call became a meaningful opportunity, not just for Jessica and her family, but for families seeking the same opportunity for their children.

Thank you, Jessica.





IT TAKES A VILLAGE

"I love it here. I will always go. Thank you for the food."

Seven-year-old Kainoa wrote those words to a volunteer distributing fresh produce on a Saturday morning in Flemington. For nearly 20 years, families in Hunterdon County have relied on this weekly effort, not only for fresh food, but for consistency, dignity and community. At River Crossing YMCA, we know we cannot solve food insecurity alone, but we can lead, convene and partner.

In collaboration with America's Grow-a-Row, ShopRite of Hunterdon County, the Flemington Area Food Pantry and dedicated volunteers, the Y helps ensure that healthy food reaches families who need it. Each Saturday, staff and volunteers organize and distribute fresh fruits and vegetables to an average of **100 families per month**, while also connecting them to wellness programs, financial assistance and additional community resources. This is partnership in action. Parents, grandparents, caregivers and children gather regularly. Trust is built. Dignity is preserved. Barriers are reduced together.

In 2025, River Crossing YMCA staff and volunteers distributed nearly 41,000 pounds of food and fresh produce to 1,440 families through the Flemington Produce Distribution program.

When community partners align around shared purpose, the impact multiplies. When we come together to serve, no family stands alone.





When Fern completed treatment, he knew he wanted to focus on rebuilding his health but wasn't sure where to begin.

"I had just concluded treatment and was looking for a place to continue improving my health. I called and signed up for THRIVE, not knowing what to expect."

What he found was expert guidance, encouragement and a community of people walking a similar path.

"Lisa was so motivating and inspirational, it was easy to commit to the 12 weeks."



"It is scary to have cancer," Cheryl shared. "To be around other women who had breast cancer gave me a sense of community and comfort, so I needn't feel so alone."

FROM SURVIVING TO THRIVING: REDEFINING RECOVERY

A cancer diagnosis changes everything. It brings fear, uncertainty, exhaustion and for many survivors, a profound sense of isolation long after treatment ends. At River Crossing YMCA, recovery does not end when treatment does. Through the **THRIVE Cancer Wellness Pathway** program, survivors are rebuilding physical, emotional and social strength, all in an environment designed for healing.

In Hunterdon County's first THRIVE program at the Deer Path branch in Flemington, survivors like Fern and Cheryl found all of that, as well as connections.

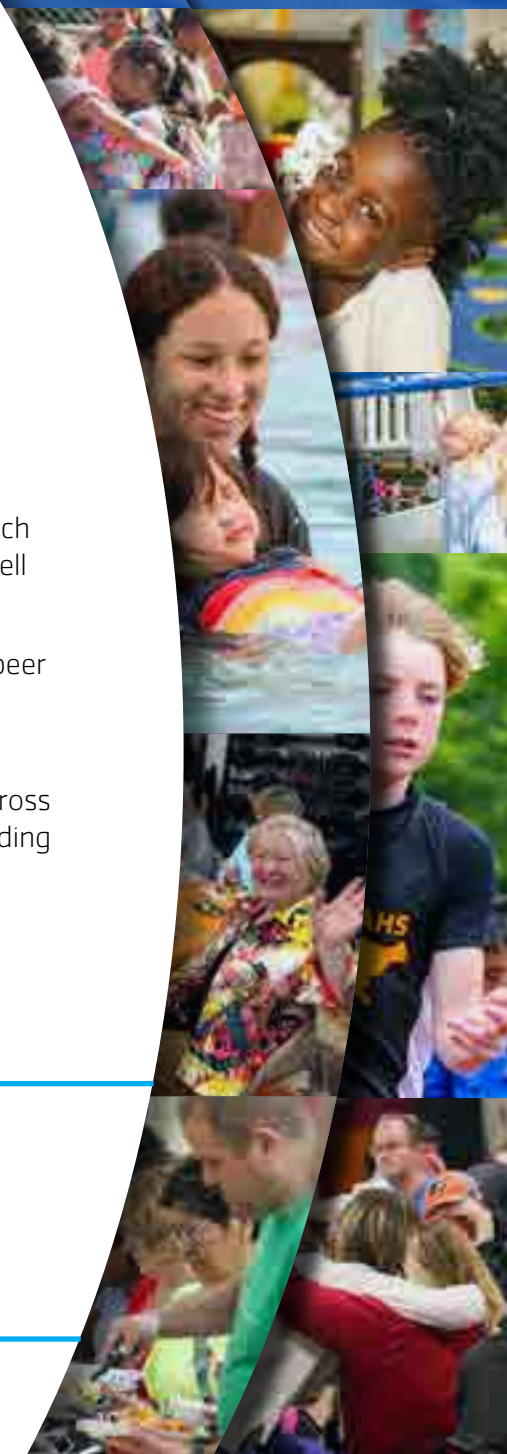
THRIVE blends personalized exercise, healthy habit-building and peer support in a structured, evidence-informed program that restores confidence and independence.

In 2025, because of philanthropic support, 56 cancer survivors across our association participated in THRIVE, reclaiming strength, rebuilding routines and returning to daily life with confidence.



Christine, a THRIVE graduate and YMCA donor, understands that impact from both sides. "The Y makes people feel like they are important and worthwhile... a worthwhile cause that goes directly to people."

Scan QR code to hear Christine tell her story.





BUILDING CONFIDENCE, ONE LAP AT A TIME

Last winter, River Crossing YMCA hosted our first-ever **Candy Cane Swim Meet**. For many young participants, it was their first opportunity to step into a team setting, take a risk and discover what it feels like to belong.

Designed as a welcoming, low-pressure experience, the meet gave children the chance to try something new in a space where effort was celebrated and encouragement was constant. As they swam and cheered, many crossed the finish line for the very first time in their lives. These are the moments when children learn they are capable, supported and part of something bigger.

For families watching poolside, it was powerful to see their children grow, not just as swimmers, but as teammates. Kids learned to show up with courage, to keep going even when something felt difficult, and to take pride in their progress. Those lessons extend into school, friendships and life.

By bringing children and families together, the Candy Cane Swim Meet reflected the YMCA's commitment to helping young people build strong physical, social and emotional foundations. These early experiences shape how children see themselves and the world around them.

It was a defining step in a child's journey, made possible by your support.

LEHIGH VALLEY



RESTORING THE PAST, INSPIRING THE FUTURE IN NAZARETH

For more than 100 years, the YMCA has anchored community life in downtown Nazareth. Generations learned to swim here. Teens found mentors here. Families built routines here.

Now, that legacy is guiding the future.

Last year marked the **launch of Restoring the Past, Inspiring the Future, a \$9 million campaign to reimagine the Nazareth branch and expand its impact for decades to come.** This is not just a renovation. It is a reinvestment in the community.

The redesigned branch will preserve the historic character that defines Nazareth while introducing modern, accessible spaces that reflect how families live and gather today, strengthening physical health, nurturing mind-body wellness, expanding affordable child care and creating welcoming spaces for connection.

The revitalized branch will grow its free, donor-supported health and wellness Pathway programs across the Lehigh Valley, ensuring that access to wellness, youth development and community connection is never limited by income.

For leadership donor Blaine Phillips, “The Y is more important than ever, providing the spaces and support that help our neighbors connect and thrive.”

Campaign co-chair Bill Sandbrook echoed that sentiment. “It was very impactful on me and the rest of my life, and that’s why I support this project.”

Restoring the Past, Inspiring the Future is about honoring the generations who built this community and ensuring the next generation has access to the relationships, resources and opportunities that will shape their lives.

Strong communities are not accidental. They are built, and rebuilt, together.

Bottom left: River Crossing YMCA President/CEO Zane Moore and Stephen Bajan II, River Crossing YMCA board volunteer, campaign donor and long time Nazareth community member, helped launch the Restoring the Past, Inspiring the Future campaign at the Nazareth branch on October 17.



READY WHEN THE COMMUNITY CALLS

For eight years, the Allentown Warming Station, an overnight winter community resource for our unhoused neighbors, has been a steady presence during the coldest months of the year. However, the true strength of this work is not simply in the services delivered. It is in our ability to respond when the need shifts.

Last fall, as housing conditions in Allentown changed and more individuals required safe overnight shelter, River Crossing YMCA mobilized alongside trusted partners, including the United Way of Greater Lehigh Valley, the City of Allentown, Lehigh County and the Lehigh Valley Community Foundation. Through collaborative support and coordination, the Warming Station opened nearly two months earlier than scheduled and expanded capacity from 64 to 80 beds.

Each evening, the Warming Station provides a warm meal, a secure place to sleep and partner access to housing and support services that help build a bridge to stability.

This is what community infrastructure looks like. It is responsive, prepared and collaborative.

Philanthropic support ensures that when the call comes, expected or unexpected, the Y can respond quickly, compassionately and effectively.



“I’m really grateful that I came here, because I’m living my best life now.”
- Daniel, former Warming Station guest



On Thursday, September 18, the Allentown Y hosted over 20 volunteers representing the United Way of Greater Lehigh Valley, Alvin H. Butz Construction and PA State Senator Jarrett Coleman’s office as part of the annual United Way Day of Caring. River Crossing YMCA thanks the volunteers who helped us assemble 20 new bunks for the expanded Warming Station.

Scan QR code to hear Daniel tell his story.





MAKING WAVES: EXPANDING ACCESS TO LIFE-SAVING SKILLS

Every child deserves to feel safe around water.

Yet drowning remains the leading cause of injury-related death for children ages 1 to 4 and the second leading cause for children ages 5 to 14. Access to swim lessons can mean the difference between risk and readiness.

In Allentown, many families face financial and geographic barriers to formal swim instruction. Last summer, River Crossing YMCA worked to remove those barriers.

Through generous donor support, the Y delivered free Safety Around Water lessons to nearly **260 children and adults** across three neighborhood locations. By utilizing pool space provided by the City of Allentown Department of Parks and Recreation and the Boys & Girls Club, instruction was brought into neighborhoods, meeting families where they are.

Participants learned how to safely enter and exit the water, float, tread and respond in an emergency. More importantly, they gained the confidence and awareness that saves lives.

Right: (L-R) Crystal Messer (VP of Operations, River Crossing YMCA Lehigh Valley Region), Ken Termini, Kate Cohen (VP of Institutional Advancement, River Crossing YMCA), Sarah Hildebrandt (Legislative Asst. to State Sen. Jarrett Coleman), Trish Feintheil (COO, River Crossing YMCA), Sara Ortiz and Bryan Tatis (Constituent Services Advisor, State Rep. Joshua Siegal), Kathryn Best (Development Dir., Boys and Girls Club of Allentown), Lucinda Wright (Depty. Dir. of Parks and Rec., City of Allentown), Nancy Wilt (Chief of Staff, State Rep. Peter Schweyer), State Sen. Nick Miller.

“Living in the Lehigh Valley, where rivers, quarries, and waterways are part of everyday life, water safety is essential. Partnering with Step Into Swim and River Crossing YMCA ensures more children have the skills and confidence to stay safe around water.”

— Ken Termini
Lead Donor, Safety Around Water Program





BUILT BY NEIGHBORS. STRENGTHENED BY THE Y.

Since 1964, the SOLECO Community Pool has been a cherished gathering place for families across southern Lehigh County. Generations have learned to swim, formed friendships and gathered for fun on warm summer days.

When SOLECO's volunteer board began considering the pool's long-term future in fall 2024, they turned to River Crossing YMCA to help preserve and strengthen this important community gem.

United by a shared commitment to water safety, competitive aquatics and community, the partnership ensured that the SOLECO tradition would continue while expanding opportunities for the next generation.

On Memorial Day weekend 2025, River Crossing YMCA officially reopened the SOLECO Community Pool in Coopersburg, PA. Throughout the summer, sunny days saw an average of more than 100 community members at the pool. Children and adults strengthened essential swim skills and 130 Stingrays athletes returned to the water to train and compete in the Suburban Swim League. More importantly, the pool felt alive with children laughing and families connecting.

When the community needed support, River Crossing YMCA stepped forward to help ensure that the SOLECO Community Pool remains a place where families can gather for generations to come.



IMPACTING OVER 100,000 LIVES IN OUR COMMUNITY

\$12,000,000+

Provided in community impact annually, including **FINANCIAL ASSISTANCE, FREE PROGRAMMING** and more.

2,213

KIDS strengthened their physical fitness and learned good sportsmanship in sport leagues.

\$1,526,605

Provided in **FINANCIAL ASSISTANCE** for recipients to participate in membership and programs.

6,510

CHILDREN & ADULTS learned life-saving skills in aquatics programs.

11,641

TEENS were physically active and benefited from programs that promote leadership, character development and community involvement.

2,344

INDIVIDUALS & FAMILIES were impacted through donor supported Pathway programs.

6,386

CAMPERS spent their days exploring, making friends and having fun at summer camp.

17,615

ACTIVE OLDER ADULTS stayed active, volunteered and enjoyed social activities.

301,638

MEALS & SNACKS were served to children and families living with food insecurity.

TOTAL IMPACT



THANK YOU TO OUR DONORS

We thank our many donors to River Crossing YMCA supporting our annual campaign, capital campaign and endowment in 2025. Your generosity through your individual donations, grants, sponsorships and matching gifts made a lasting impact.

We also thank our event supporters and our many donors of under \$100 who are too numerous to list. If we have omitted or misspelled a name, we apologize and ask that you contact Angela Jacobsen at ajacobsen@ymcarivercrossing.org so we may update our records.

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 Lisa Deutsch
 Gail Diassi
 Gladly Diaz
 Susan Dinan
 Therese Doll
 Mark Domino
 Joe Dooly
 Otto and Sue Dreydoppel
 Joan Dunn
 Michael Durkin
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 Eastern PA Down
 Syndrome Foundation
 Stephen Ebersole
 Nora Elaasser



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 Diane Fancher
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 First Harvest Food Bank
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 James Ingoldsby
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 Pickleball Players
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Shelly Placito-Leaser
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Janice Smith

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Zenita Henderson
Theresa Hennesy
Grace Killelea
Laura Klebek
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Griffin Reid
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Lisa Sklar

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Holly Shenk
Jordan Shenk

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Karen Sweetman
Alisa Swider
Robert and Valerie Tanner
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Perla Unpingco
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Chris Vanelli
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Alejandra Velasco
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Maria Vesper
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Maci Weachter
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Len Yacullo



SECURING THE FUTURE: HONORING OUR HERITAGE CLUB MEMBERS

We gathered with our dedicated Heritage Club members at the Plumsteadville Inn to celebrate those securing the YMCA's future through legacy gifts and contributions to our Endowment Fund. These individuals and families are investing in the Y's mission to strengthen community, promote healthy living and foster youth development for generations to come. By including the Y in their estate plans, they're ensuring that our programs and services continue to make a lasting impact.

Their commitment is creating a foundation that will support generations of programs and services, empowering the next generation to thrive in an environment of health, opportunity and belonging. We are profoundly grateful for their foresight and dedication to our shared mission.

HERITAGE CLUB: A Legacy of Hope

Heritage Club Members help to ensure the sustainability of the Y's mission through legacy gifts and gifts to the Endowment Fund. Our Heritage Club members create a promising tomorrow for kids, families and our community.

Thank you to our Heritage Club members for investing in our future.

Margaret Armstrong*
AYNIL Charitable Fund+
Anna Billa*
Reg and Betty Bishop
Joan Bitzer*
Jay and Barbara Belding+
Ms. Maggi Ruth Boyer
Helen Brandt*
Charles Brinker*
Jay and Susan Brodish
Mark and Fran Cardaci+
Doris H. and George M. Carr, III*
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Mr. and Mrs. Harold Catz*
Mr. and Mrs. Christopher Chandor
Allen and Glenda Childs+
John and Virginia Doyle
Mr. and Mrs. Robert Eichfeld+

Bruce Fell and Amy McKenna-Fell+
Mr. John Foote*
Cheri Freeh+
Mr. and Mrs. Roger* Funk
Bijou Ganguly and
Donna Fontana+
Margaret George*
Pam Gundlach
Chris and Annmarie Hackley
Barbara Ann Hammer*
Mary Lee Harris*
Gordon and Barbara Heisler+
Mr. Winslow Hill*
Steve and Carol Hirt+
Doug and Dee Ann Hutchinson+
Edward and Jill M.* Joseph+
Mr. and Mrs. John Kiernan+
Dorothy Koehler*

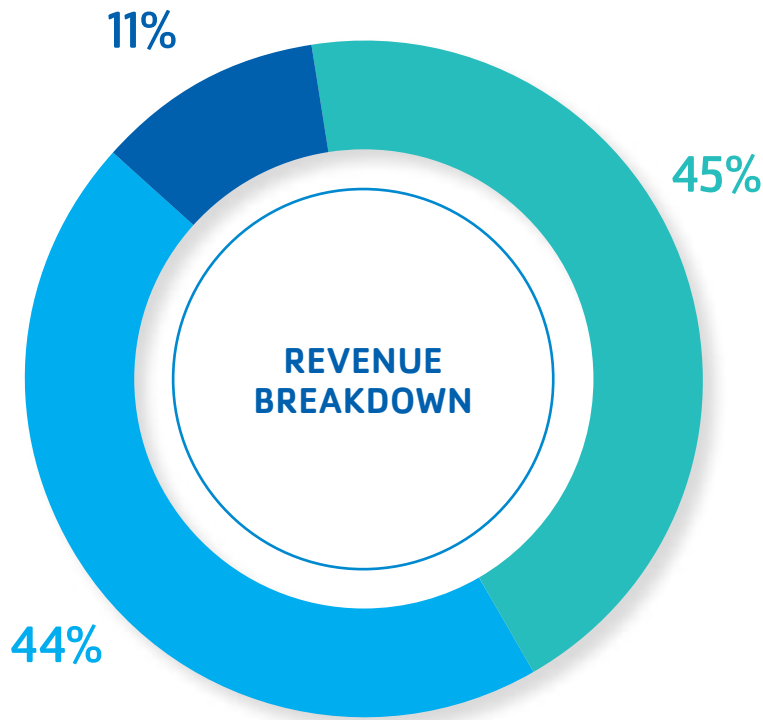
Bill and Mary Lee Lieser+
Inez Lincoln*
John Majkut and Sharon Rossi+
Mr. and Mrs. Syd* Martin
Mr. and Mrs. John McCaughan+*
Christopher McCauley+*
Brian and Louise McLeod+
Mr. and Mrs.* George Michael
Raymond (Bud) Michner*
Mr. Richard Millham+
Rosemarie Molyneux+
Mrs. Barbara Monteith*
Mrs. Barbara Foote Moritz
Mr. and Mrs. Richard Neiley*
Lucile Nuse*
Heather O'Conner
Floyd Olinger*
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Dr. and Mrs. Robert and
Jeanne Ozols
Dick* and Edythe Patterson+
Ms. Adele Paxson+*
Doreen Paynton+*
Lisa Pretecum
Anna V. Price+*
Mr. Fred Ressler
Sharon Rossi and John Majkut+
Mr. and Mrs. Arthur* Sassaman+
Edwin Satherthwaite*
Norm and
Marilyn Schaumburg-Koester+
Mr. and Mrs. Fred Schea
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Mr. and Mrs. Eugene Smith+
Larry and Linda Smith+
Peter and Barbara Sperry+

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Memorial Fund for Patti Thomas*
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Mr. and Mrs. Kenneth White
Lou and Libby* White+
Warren and Bonnie* Wilbur+
Mrs. Katherine Foote Wilhelm
Dr. Jerome Wolf*
Mr. and Mrs. Michael Zoglio

+Planned Gift Commitment
*Deceased

2025 FINANCIALS



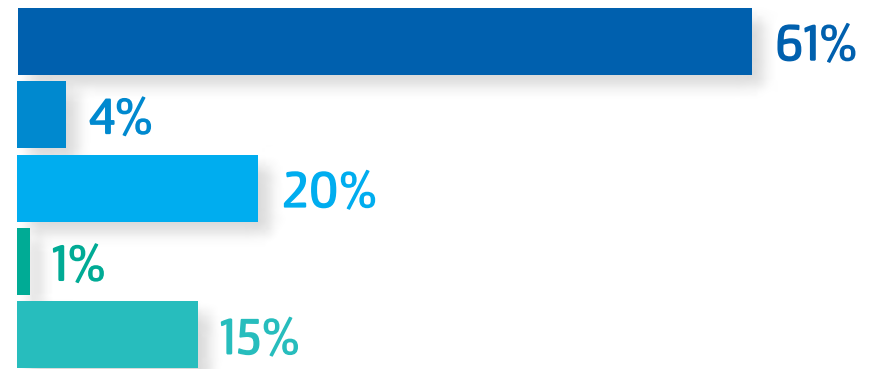
Child Care/Camp	\$ 23,987,325.57
Aquatics/Sports/Fitness	\$ 6,013,651.94
Ability Programs	\$ 311,480.39
Contributed Support	\$ 6,929,133.48
Financial Assistance	-\$ 1,526,606.76
Membership Fees	\$ 17,737,366.03
Other	\$ 500,349.40

TOTAL REVENUE \$ 53,952,700.05

● Membership/Programs ● Child Care/Camp ● Development/Other

Personnel and Benefits	\$ 32,426,736.00
Program Supplies	\$ 1,879,014.99
Occupancy/Depreciation	\$ 10,462,890.62
Interest Expense	\$ 543,342.60
Other	\$ 7,724,348.47

TOTAL EXPENSES \$ 53,036,332.68



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Bucks Region Advisory Board
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MacKenzie Guyer
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Joe Pinto
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Ira Wolfe
Jack Zilfou, Esquire

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President/CEO

FRAN CARDACI

Chief Human Resources Officer

VIRGINIA DOYLE

Chief Financial Officer

TRISH FEINTHEL

Chief Operations Officer

DEBBIE SONTUPE

Chief Development Officer

AMANDA WAPPES

Chief Marketing Officer

DEBBIE TETTEMER

Executive Assistant



ymcarivercrossing.org

River Crossing YMCA is a charitable, nonprofit organization committed to strengthening our communities through membership and programs that foster youth development, healthy living and social responsibility for all.