



My Introduction to New Testament Patterned Assemblies

by Greg Drake

President, Stewards Foundation

It was a very small, humble duplex. It could not have been more than 800 square feet. I was young and full of renewed vigor in the things of the Lord. He was tall with thick glasses. I shook a hand that seemed large enough to palm two basketballs! At a younger age those same big hands could wield a hockey stick with sufficient skill to be regarded as a promising young star in the Canadian hockey league. They were also strong enough, so the old-timers told me, to be the only hands ever to knock down the soon-to-be middleweight boxing champion of Canada in a sparring competition.

As I was leaving and expressing my appreciation for his time, the tall gentleman with the big hands asked if he could shine my shoes. I had on sneakers - or as we referred to them in the 80's, tennis shoes. As he turned away I noticed the slight hint of a grin. Such was my introduction to a spiritual giant as well as Canadian-British dry humor.

It was a great blessing to meet this man, who was saved after seeing his mother on her knees interceding for his young soul. Not long afterward, the young Canadian replaced the hockey stick and boxing gloves with a Bible in those large hands, and then came to the sunny South in answer to God's call.

Lester Wilson was used of God to reach thousands of souls for Christ and to richly bless the Lord's servants. For several years, Brother Lester had a radio program in the area called, "News from Heaven." At a time

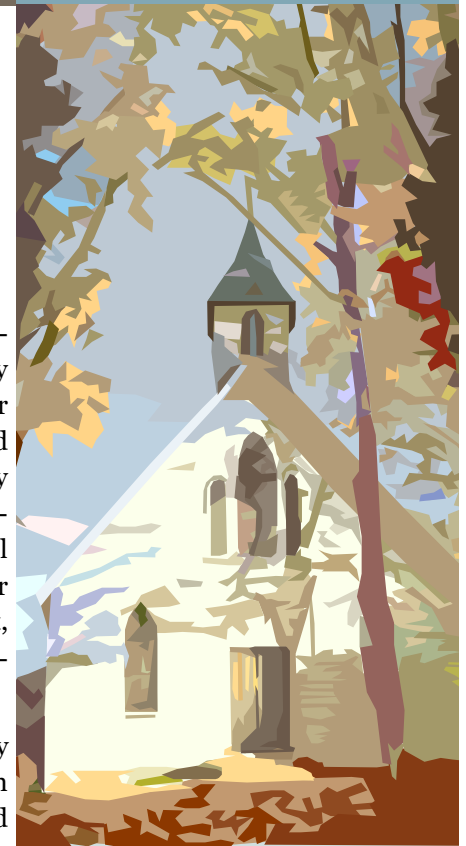
when boldness in the gospel was not regarded as brashness, he could be heard boldly declaring the gospel, "Hello, this is Lester Wilson with News from Heaven, sandwiched in between the sports and the weather. They tell you of earthly things, I tell you of heavenly things. They tell you of that which will pass away, I tell you of that which will never pass away." He was a great evangelist, mightily used of God for years in the Carolinas and Georgia.

My meeting with Mr. Wilson was one of my earliest introductions to those who gather in simplicity around the elements at the Lord Supper to share sweet thoughts of the Savior. Coming from a denominational background, my time fellowshiping with like-minded brethren has proven to be a spiritual oasis in a desert of activity and liturgy.



After many years in joyful fellowship with the Lord's people, I was invited to serve on the board of Stewards Foundation. I often say, with upmost sincerity, that being asked to serve with such a talented, spiritually mature group of men is a testimony to their graciousness and, perhaps, the Lord's sense of humor.

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Today, the purpose of Stewards Foundation, in accordance with its founders, is not to build buildings per se. Rather, the purpose is to be a help to the people of God when they sense the Lord leading them to build a structure for the furtherance of the gospel in their local area.

This may come in the form of an entirely new facility, a desired addition, or enhancement and needed repairs to an existing structure. Sometimes an additional building, like the gymnasium for Grace Bible Chapel in Detroit, Michigan, can prove helpful in reaching a needy neighborhood through ministries such as "Hoops for Christ."

In all that we do, Stewards Foundation seeks to be a help to the Lord's people, and to honor Him who should always have not just a place of prominence in our meetings, but the place of preeminence.

2017 Annual Members Meeting

by Doug Rice

Stewards Foundation held its Annual Members Meeting on September 23rd at Grace Bible Chapel in Fullerton, California. The assembly at Fullerton graciously offered to host this year's annual meeting. The Christians at Grace Bible Chapel not only warmly welcomed all who attended, but provided everything needed for a successful meeting followed by a wonderful homemade lunch. It was especially encouraging to observe the display of a servant's heart on the part of so many.

Approximately 33 individuals from four area assemblies attended this year's meeting. Following the Annual Members Meeting, presentations were made by Doug Rice for Stewards Foundation, Rob Sullivan for Believers Stewardship Services and Paul Morris for Assembly Care Ministries. These presentations provided historical background on each organization and information on the services they currently offer. After a break, there was a question and answer session followed by lunch and fellowship.

One of the primary reasons for the Annual Members Meeting is the election of Trustees to the Board of Stewards Foundation. Trustees are elected to alternating three-year terms so that no more than three Trustees are up for re-election in any year. Two Trustees were re-elected at this year's meeting:

Walter H. (Skip) Elliott, III and Aji Baby. Skip first served on the Board from 1994 – 1995 holding the office of President during his tenure. He was re-elected to the Board in September 2002. Currently, Skip is the Chairman of the Board and serves on the Nominating, Finance / Compensation, Loan Policy and Executive Committees. Aji was first elected to the Board in September 2014. He currently holds the office of Treasurer, and serves as the Chairman of the Nominating Committee, and on the Finance / Compensation, Public Relations, Health Care and Executive Committees. The biographies of all Trustees are available on our website, www.stewardsfoundation.org.

Another important activity at this meeting is reporting on the corporation's financial condition. At the end of each fiscal year, the firm of Cantrell Pearson & Associates, PLLC audits Stewards Foundation's books and financial procedures to produce a financial report based on GAAP – Generally Accepted Accounting Principals. The Board reviews the Auditor's Financial Report for final approval before it is distributed to the member assemblies as a part of Stewards Foundation's commitment to accountability.

Stewards Foundation's fiscal year runs from July 1st through June 30th, so the report at this year's meeting covered July 1, 2016 through June 30, 2017. The 2017 fiscal year overview included the following:

Loans:

New Loans: \$438,327

Loan Portfolio: 49 Loans with a balance of \$10,341,935

Healthcare Funding:

Gifts to 302 Workers commended from 176 assemblies

Amount: \$232,125 (includes \$1,290 from 100% Pass-Thru Fund)

ACM Health Line

Amount: \$40,000

Incomes / Expense:

Gross Income: \$1,243,357

Cash Income: \$821,302 (excludes unrealized gains and sale of investments)

Expenses: \$528,619 (excludes Healthcare Gifts and some expenses)

Cash Income: \$292,683

IN STEWARDS THAT A MAN BE FOUND FAITHFUL”

Our practice is, and will continue to be one of transparency. We are always happy to answer any questions about Stewards Foundation’s finances, activities or services. Additional information about Stewards Foundation and our services can also be found on our website, www.stewardsfoundation.org.

Thanksgiving

In the U.S. we celebrate Thanksgiving each year on the fourth Thursday of November. But when should Christians celebrate Thanksgiving?

The first time the word thanksgiving is used in Scripture is in Leviticus 7:12, “If he offer it for a **thanksgiving**, then he shall offer with the sacrifice of **thanksgiving** unleavened cakes mingled with oil, and unleavened wafers anointed with oil, and cakes mingled with oil, of fine flour, fried.”

Interestingly, the last use of thanksgiving is found in Revelation 7:12, “Saying, Amen: Blessing, and glory, and wisdom, and **thanksgiving**, and honor, and power, and might, be unto our God for ever and ever. Amen.”

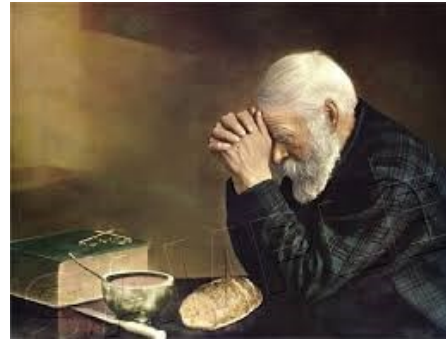
The first occurrence speaks of a sacrifice of thanksgiving as a peace offering. Paul tells us that, “... being justified by faith, we have peace with God through our Lord Jesus Christ.” Romans 1:5 In all of this universe, man can find nothing that compares in value to having peace with God: the quiet, joyful assurance of acceptance by a holy, righteous God.

...”man can find nothing that compares in value to having peace with God”

The last occurrence is found as the countless company out of all nations, kindreds, people and tongues, clothed in white robes stand before the throne of God and the Lamb. At this overwhelming spectacle, the angels, elders and living creatures surrounding the throne fall prostrate and fill heaven with a swelling tribute of praise.

Between these two “thanksgivings,” Scripture directs our thoughts to numerous causes for thankfulness. In fact, David declares that God’s thoughts for good toward us cannot be numbered, “How precious also are Thy thoughts unto me, O God! How great is the sum of them! If I should count them, they are more in number than the sand.” Psalms 139:17-18

In time, the Christian finds himself in between these two thanksgivings. As recipients of all the blessings found in the salvation provided by the Lord Jesus Christ, we should raise our hearts and voices in **continuous thanksgiving** to God our Father, and to the One who loved us and gave Himself for us!



News You Can Use

Stewards Foundation’s services to the assemblies and their commended workers over these many years have been possible primarily because of the investment of those looking for a way to support the Lord’s work. Our Planned Giving Program offers an opportunity to partner with us through long-term investment in our services.

Investment through a Planned Giving instrument benefits both Stewards Foundation and the investor. With proper planning, capital gains tax on the sale of an appreciated asset or estate tax on your estate can be avoided after your death.

A **Charitable Gift Annuity (CGA)** is a contract between an individual or a couple and a qualified charity. The individual or couple makes a gift to the charity in exchange for a lifelong income stream that begins **immediately**.

The income stream is guaranteed for the life of the beneficiary and **CGAs** issued by Stewards Foundation are as secure as Stewards Foundation. The entire amount contributed is held in a separate account for investment and annuity payments. Upon the beneficiary’s death, the remaining balance will go to Stewards Foundation.

A **Deferred Charitable Gift Annuity (DCGA)** is a contract between an individual or a couple and a qualified charity. The individual or couple makes a gift to the charity in exchange for a **deferred** lifelong income stream. The longer payments are deferred, the greater the payment.

Psalms 126:3, “The LORD hath done great things for us; whereof we are glad”

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The income stream is guaranteed for the life of the beneficiary, and **DCGAs** issued by Stewards Foundation are as secure as Stewards Foundation. The entire amount contributed is held in a separate account for investment and annuity payments. Upon the beneficiary's death, the remaining balance will go to Stewards Foundation.

A **Charitable Remainder Trust (CTR)** is an irrevocable trust that provides an annual payout to a non-charitable beneficiary. At the end of the non-charitable interest the remainder is paid to the charity. The non-charitable interest may be for a lifetime (typically, the lifetime of the donor or donors) or it may be for a specified period.

There are several tax advantages of a **CRT**, including those related to income tax, capital gains tax and estate or inheritance tax. Each of these benefits is specific to the terms of the **CRT** and the asset that is used to establish the **CRT**.

A Planned Giving calculator is available on our website, www.stewardsfoundation.org. The calculator can be used to show the amount of the income stream and the tax benefit of the various Planned Giving instruments.



1420 W. Mockingbird Ln.
Suite 410
Dallas, Texas 75247-4932
Phone: 972-726-6550

www.stewardsfoundation.org

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