



Commended Workers

Charles (Chas) and Lydia Cade

I (Chas) was born into a Catholic family with 7 brothers and sisters and raised in that environment attending parochial schools until my junior year of high school. During that time there were some family struggles which ultimately led to our family being broken up with all my younger siblings being moved into foster homes. My older siblings all got out of the home as quickly as they could, so at 14, I was an "only child." My parents divorced and my Dad (who was against the breakup) told me I had to live with my Mom in order to take care of her. The end result was that I gave up my "religion" and began to live for this world and its pleasures, and eventually called myself an atheist.

continually invite me to go to meetings with him. In the end, he had another friend who shared the gospel with me for the first time. I initially rejected it outright, but he obviously had planted a seed.

Upon being discharged from the army, I decided to continue my education and studied the sciences, mostly to get a better paying job and live for this world. However, although none of my teachers were believers, the things which were being taught concerning the intricacies of this world and the incredible complexity of it had the effect of stimulating my interest in origins. Finally, in my senior year at university, the Lord showed me that this world was His creation

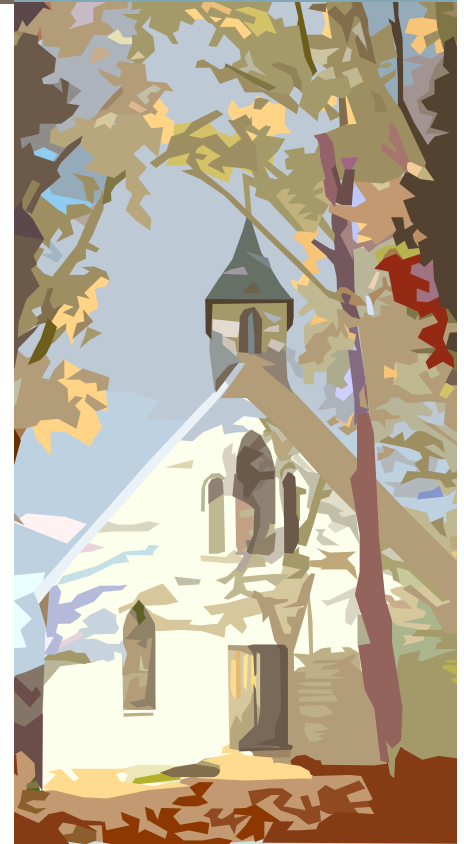


This was during the U.S. involvement in Vietnam, and I found myself caught in the last draft and shuffled off to boot camp. While in the army, I continued to live in sensuality and licentiousness. However, the Lord knew me long before I knew Him, and He arranged for me to have a Christian roommate while serving in the military. This brother did not share the gospel with me so much as

and that He had plans for it and for me. I repented of my sins and asked the Lord Jesus to save me and be the Lord of my life.

After coming to Christ, I attended Northgate Gospel Chapel in Rochester, NY, for approximately 5 years. The assembly eventually commended me for a 2-year missions experience to Bogotá, Colombia, where I worked with Brian and Sheran Killins.

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I CORINTHIANS 4:2, "IT IS REQUIRED"

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Through them, I met Lydia Lustig, a missionary with TEAM. We married 2 years later and have been together for over 35 years. Lydia came from a home with a Gentile father and a Jewish mother. They were not believers when they married, but when Lydia was 6, they had an encounter with a zealous brother who won them to Christ. She was then raised in the church along with her family, and she grew to love the Lord and had a desire to serve Him. This eventually led to her going out with TEAM to Colombia (praise the Lord!)

"However the Lord knew me long before I knew Him..."

In just over a year after our marriage, we were commended as missionaries to Belgium and then to Mexico. In Belgium the Lord used us in a 4-year span to help build a thriving assembly. After that He used us in Saltillo, Mexico, for a year to help resolve an old problem in an already existing assembly which was on the verge of splitting. God's grace proved more than sufficient to bring about a reconciliation between two elders who had been increasingly at odds. I should mention that the Lord began increasing our family as well eventually giving us five boys and two girls.

After leaving Mexico, we experienced a trial which led to our becoming commended as home workers in a small assembly in Colmar Manor, MD, where we have been ever since (28+ years.) During all this time, the Lord has always shown Himself to be more than faithful in providing for all our needs, spiritually, physically, financially and beyond. In part, He used Stewards Foundation to help meet that need, along with many saints and assemblies in His mysterious fashion. The work here in the assembly has had its ups and downs, so it continues to be small. We would really appreciate your prayers for the continued work here in Colmar Manor as we seek to make Christ known and build up the saints.

Annual Members Meeting

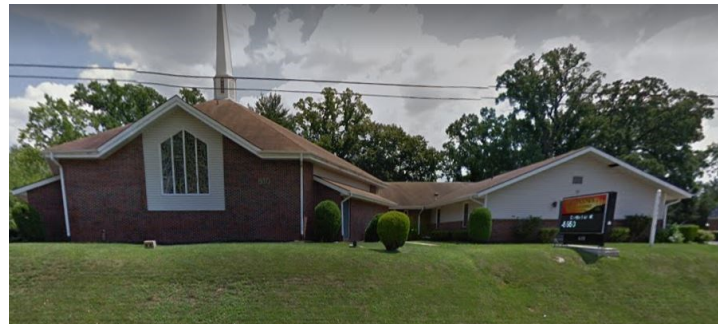
Philadelphia, PA

The 2018 Annual Members Meeting is scheduled for September 15th at Germantown Christian Assembly in Philadelphia, PA.

This meeting is held in different parts of the country to give the greatest opportunity for as many as possible to attend and be informed about Stewards Foundation.

One purpose for the annual meeting is the election of Trustees to the Board of Stewards Foundation. These men bear the responsibility of ensuring that there is no drifting away from the mission established by the founding Trustees. They direct Stewards Foundation through policies established to stay the course. Consequently, this meeting should be of interest to every member assembly considering the impact of its outcome.

Our bylaws require that each member assembly designate a Delegate to act on its behalf, either in person or by proxy, at this annual meeting of the corporation. Unfortunately, many Delegates do not take advantage of the opportunity to act on behalf of their assembly. Some feel that they cannot participate due to a lack of knowledge about the Trustees in general,



and in particular those up for election. Every Trustee's biography is available on our website, www.stewardsfoundation.org.

We encourage you to go to our website and inform yourself about the men that lead Stewards Foundation. In particular, we urge Delegates to take the time to read these biographies, and then attend the meeting in person, or return your assembly's proxy. This will be a great encouragement to the Trustees and a show of support for the work of Stewards Foundation.

This meeting of the corporation is open to anyone interested in attending. In addition to the election of Trustees, our bylaws state that the meeting is, "to allow the Board to present their Annual Report to the Nonprofit Foundation Members and to transact such other business as may be properly

IN STEWARDS THAT A MAN BE FOUND FAITHFUL”

There will be a presentation by Stewards Foundation and Believers Stewardship Services following the corporate meeting. Representatives of these assembly service organizations will talk about the history and services they offer to assemblies of the Lord’s people and their commended workers. In particular, the information presented may benefit:

Any assembly considering a building purchase or construction project, or that may have questions about the process of such an undertaking

Anyone that has questions about financial and estate planning

Elders interested in protecting the assembly from current legal issues

Those responsible for the care of commended workers

There will be an opportunity for anyone to ask questions immediately following the presentations. Lunch will be provided for everyone in attendance—please join us for the food and fellowship!

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.

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.

“Investment through a Planned Giving instrument benefits both Stewards Foundation and the investor.”

A **Charitable Remainder Trust (CRT)** 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 instrument.

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



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