



Bethel Bible Chapel Bethel Park, Pennsylvania

Bethel Bible Chapel is an assembly of like-minded believers in the Person and work of the Lord Jesus Christ. Our beginnings came to be when, in 1992, the small group determined that the biblical principles of gathering were of utmost importance and began meeting in a home. Shortly afterward, a banquet room in a hotel in Bethel Park, a suburb of Pittsburgh, Pennsylvania, became open to us, and we took the name Bethel Bible Church.

From the hotel, we began meeting in an elementary school in a nearby community, which afforded classrooms for Sunday School and an auditorium for a meeting room. Then, in 1998, space was available in an office building in McMurray, Pennsylvania. Renting this space gave Bethel Bible Church 24/7 use of its “own rented quarters.” In 2011, the elders and deacons changed the name to Bethel Bible Chapel.

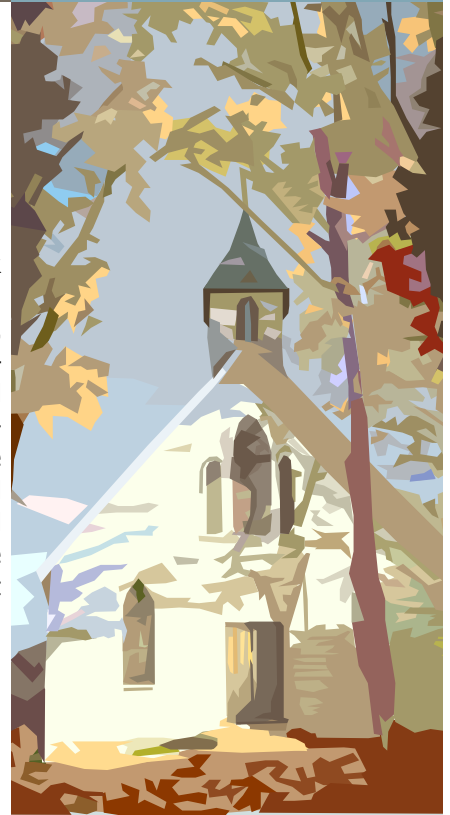
In March of 2023, a deacon sent a link to the elders for “A Building in Bethel Park.” This sparked immediate interest, and the elders and deacons began investigating it, touring it, and we contacted Stewards Foundation to learn about financing. In the middle of April, before we could talk numbers, the realtor informed us that two offers were coming and asked if we wanted to “throw our hat into the ring.” We told him we were not there yet but asked him to keep us posted.



When we met with Stewards Foundation, they indicated that our net monthly income was insufficient to acquire the required loan amount. Since fixed expenses could not be cut, discretionary spending had to be scrutinized, including the possibility of reducing missionary fellowship. The board of directors met on the last Wednesday of May to decide if we would cut missionary spending to get a loan. The unanimous decision was “No!”

Just when we thought we had to table the purchase of the building, the Lord surprised us with His blessing. Three days later, on Saturday, someone offered us a significant contribution to purchase “THAT” building - nearly half the price!

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Despite the challenges of the COVID-19 pandemic, we remained steadfast in our faith and commitment. One of our deacons had begun a broadcast ministry, which is multi-cast to several social media platforms. This ministry was on the leading edge when COVID-19 hit, so we didn't miss a beat. COVID only shut us down physically for eight weeks, for we were determined to meet as a body to honor the Lord (Hebrews 10:25). We remained very comfortable in the office building for twenty-five years.

I CORINTHIANS 4:2, "IT IS REQUIRED"

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The next day, we emailed the realtor and asked about the status of the building. Two days later the realtor wrote back, stating, "We were under contract to be sold from the last weekend in April until this past weekend."

This unexpected turn showed us the Lord's hand, honoring our desire to bless our missionaries and possibly moving us to a place we were not even looking for. It was a clear sign of His divine intervention and guidance in our journey.

Upon receiving additional generous contributions, we could acquire the specific loan we needed to make this purchase and remain faithful to our missionaries. When we learned that Stewards Foundation uses loan interest funds to defray the medical expenses of full-time workers, we said, "We have just added more missionaries to bless!"

We are deeply grateful for the support and faith Stewards Foundation displayed in making this journey of relocation and expansion possible, and we look forward to continuing this journey together.

After seeing the Lord remove roadblocks miraculously, He was putting us in this building, an accessible and right-sized space, in a residential area with three distinct neighborhoods around us. Our mission field had been in "The uttermost parts of the earth" but is now to include our own "Jerusalem." (Acts 1:8)

This structure was built in 1966 as a Kingdom Hall and was purchased in 2019 to be used as a yoga studio. Most people we talk to know this building but have never been welcome. We are reaching out to the community around us to invite them inside. We had a mother/daughter luncheon in May and an Open House in June and August. We attended the local Lions Club fish fry (just down the street from the chapel) to make folks aware of our presence, ourselves, and our Savior. Going door to door to introduce ourselves and the Lord Jesus to our new neighbors has also started.

We rejoice that the Lord has seen fit to put Bethel Bible Chapel back in Bethel Park, and seek to be faithful to His clear leading of us to this area. To Him be the Glory forever and ever.

A warm invitation is open to all our members, local community members, and potential visitors to come and see our new home in Bethel Park in the south hills of Pittsburgh, Pennsylvania. We would be delighted to show you around and share our journey of relocation and expansion with you.

Commended Workers

John and Dona Duckhorn

Dona came to Christ when she was 9 years old. Things first began to change in her life when a local church was doing door to door visitation for their Vacation Bible School. Within the next six months her parents, sister and Dona had accepted Christ as their Savior. At the age of 13, her parents felt a deep desire to serve the Lord so they joined New Tribes Mission, (Ethnos360) and lived at the headquarters in Chico, California.



I (John) was raised in a strong Catholic family. In High School I heard the gospel for the first time from a few classmates. After much struggling, I contacted John Fisco, a man who worked with young people and witnessed to me. I told John that I wanted him to show me how to accept Christ as my Savior. One year later, with a strong desire to be a missionary, I went to New Tribes Bible Institute where I first met Dona. The story is long, but God's grace was so important to me and I knew He had a lot of work to do in my life. After finishing my training, I was sent as a single man to work in Colombia. By this time, Dona and I were dating.

I worked with an older single man who was fluent in Spanish. It was very hard because I was born with a hearing problem that made learning another language difficult.

After one year in Colombia, I returned to the United States where Dona and I were married in June of 1966. When we decided to return to Colombia, both of us felt strongly that we wanted to associate with the assembly work so we resigned from New Tribes Mission. In 1971 we were commended by Wauwatosa Bible Chapel in Wisconsin.

IN STEWARDS THAT A MAN BE FOUND FAITHFUL”

Upon our return to Bogota, we started a small assembly in our garage. But we began to see the need for reaching the lost in more areas. With the help of others that also saw this need, we moved to Bucaramanga. Two assemblies were started, one in Bucaramanga and the other in Malaga.

In God's mercy, we were joined by Richard and Nancye Yarrall from New Zealand. Another addition that came into our lives was the adoption of two Colombian boys; Michael in 1968 and two years later, Steven.

In 1979, we felt the Lord leading us to return for good to the United States mostly due to my hearing getting worse, and also out of a concern for the education of our sons. Knowing our situation, the Elders at Wauwatosa Bible Chapel invited us to come home and work with them as homeworkers. Over the years our ministry has varied. I was engaged in preaching most every Sunday at our home assembly or other assemblies in Wisconsin, Minnesota or Illinois. For over thirty years I served the assembly as an Elder; however, this ended due to my impaired hearing. Dona was involved with the Women's group at the assembly.

Once again, our paths crossed with Richard and Nancye Yarrall who were now working with the Latinos in Southern California. God led us to think about involving Midwest young people in another culture reaching them for Christ. The best thing was to find those interested in going and spending two weeks in California conducting Vacation Bible School among Latinos. We worked with this outreach for seven years.

Now in our early 80's, our focus of how we can continue to serve Him has changed. I have had a series of mini strokes, which has affected me being able to concentrate on what I want to say. I also recently have been diagnosed with a heart problem. But God is so good and has given me the ability to share one-on-one with some of the men in our assembly. Now we find ourselves wanting to encourage young people to go and serve the Lord in ways that we no longer can do.

Both of us are enjoying being connected to our local assembly and hope that we can be an encouragement to all.

With all of our recent medical problems, we are so grateful for the way the Lord has provided for us, both through our assembly and also through the gift that Stewards Foundation sends annually.

2024 Annual Members Meeting

Stewards Foundation held its Annual Members Meeting on September 28th at West Woods Bible Chapel in Hamden, Connecticut. The Christians at West Woods not only warmly welcomed all who attended, but provided everything needed for a successful meeting followed by a wonderful lunch. It was especially encouraging to observe the display of a servant's heart on the part of so many.

Individuals from several assemblies attended this year's meeting, including Delegates from 3 member assemblies in New York and Connecticut. Following the Annual Members Meeting, presentations were made by Doug Rice for Stewards Foundation, Rob Sullivan for Legacy Ministry Services and John Peasland for Christian Missions in Many Lands providing historical background on each organization and information on the services they currently offer.

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 was re-elected at this year's meeting, Mr. Gregory Drake and Mr. Rob Sullivan. 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 Generally Accepted Accounting Principles. 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.

The 2024 fiscal year overview included the following:

Loans:

New Loans: \$2,416,771

Loan Portfolio: 36 Loans with a balance of \$8,014,375

Healthcare Funding:

Gifts to 227 Workers from 143 assemblies

Amount: \$230,975 (includes \$3,050 from 100% Pass-Thru Fund)

Income / Expense:

Gross Income: \$1,953,941

Cash Income: \$844,367 (excludes Unrealized Gains, Sale of Investments, 100% Pass-Thru)

Expenses: \$600,342 (excludes Healthcare Gifts)

Net Cash Income: \$244,025

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

Fall 2024

Supporting HCAP

Stewards Foundation is offering Member Assemblies the opportunity to help generate the funds required to enhance the HCAP gift, and to add workers commended from a Member Assembly.

Traditionally, the 100% Pass-Thru Fund has been the only source of revenue to supplement loan proceeds in funding HCAP. Now, there are two additional ways available to Member Assemblies to directly participate in enhancing and expanding HCAP:

- **NEW** - Demand Note Program: Modeled after the original concept for Stewards Foundation, this Program establishes a channel for funds to flow from assemblies willing to invest in the Lord’s work to those serving Him. Member Assemblies that invest in a Demand Note benefit from knowing that the investment is helping the Lord’s servants in HCAP while receiving a return on their investment.

- **NEW** - SF HCAP Support Donor Advised Fund (DAF): Member Assemblies that place funds in a DAF will have the benefit of knowing that the proceeds from their donation are being used to support the Lord’s servants in HCAP with the anticipation of receiving a modest return from their donation.
- **EXISTING** - 100% Pass-Thru Fund: Established in 2009, the 100% Pass-Thru Fund permits assemblies and individuals a means of directly supporting HCAP. These funds are deposited into a separate account established specifically to supplement the annual HCAP gift. Each year, the funds in the 100% Pass-Thru account are added to the HCAP gift from Stewards Foundation’s net income.

Please contact Stewards Foundation at 972-726-6550 for more information on these HCAP support opportunities.



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www.stewardsfoundation.org

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