



# The Cornerstone

*Rise  
to Life*

**Winter/Spring 2018**

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A publication of CDF Capital

**Rise City: Changing a Spiritual Landscape**

**A Legacy With Eternal Value**

**Enabling Churches to Serve**

*“We serve as stewards—keepers of a flame that will be passed on to those who come after us.”*

## A Legacy of Changed Lives

CDF Capital will celebrate its 65<sup>th</sup> birthday later this year. When you stop to think about it, that is an amazing achievement.

In fact, this is the year CDF Capital becomes older than most of our investors. The average age of a CDF Capital investor is 64. In other words, CDF was helping churches grow and providing a great return to investors before the majority of our investors were even born!

And yet, this is just a blip on the screen compared to the 2,000 years of the work of Christ’s church on earth. The Church has been a part of so much critical work in the world, but much

more is needed. We serve as stewards of the legacy passed down to us—we are the keepers of a flame that will be passed on to those who come after us.

This issue of *The Cornerstone* focuses on just a few of the amazing stories God has placed before us. In the past 65 years, CDF Capital has assisted over 1,000 churches with financial and leadership projects, while also helping hundreds of new churches to be planted.

But a legacy isn’t just measured in years. It is best measured in lives—changed lives. On that front, CDF and our partners share an incredible legacy!

As investors and partners in this ministry, you are part of a worldwide movement of churches expanding God’s Kingdom.

Thank you for being a part of our legacy as we celebrate this milestone. 🙏

**Read more:** [CDFcapital.org/changedlives](https://CDFcapital.org/changedlives)



**Dusty Rubeck**  
President, CDF Capital

## Enabling Churches to Serve

Mark Milazzo and his family are members of New Life Christian Church in Petaluma, California—which served as an evacuation center during last October’s fires in Northern California.

“The way the people of our church came together for our friends and neighbors in need was incredible,” Mark said. “The teamwork and love that was shown during this disaster was so encouraging. It was the body of Christ in action.”

Mark is an investor with CDF Capital. With a background in business and

strategy, Mark first heard about CDF when New Life needed a building 10 years ago. Witnessing what CDF could do with financial resources firsthand, Mark decided he wanted to make an investment that meant something.

“CDF invests in growing God’s Kingdom,” Mark continued. “I love the idea that while I make some money, I am investing in other churches and God’s work. It’s not about percentages. It’s about results.”

Investing in churches like New Life

produces results that matter. Last fall’s fires allowed New Life to implement the vision they’d had for a decade: they became a refuge. This powerful act of service created countless opportunities for the church to develop relationships with their non-Christian neighbors.

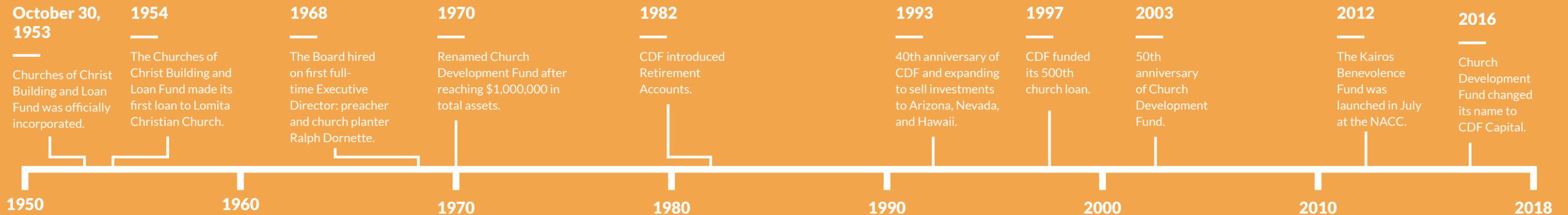
“God is restoring the people and making something great out of this tragedy,” Mark said.

CDF investors like Mark empower churches across the country to become what God calls them to be—and enable congregations to leave a legacy in their communities. 🙏

**Read more:** [CDFcapital.org/lovinglocal](https://CDFcapital.org/lovinglocal)



Mark and Heather Milazzo and family



# RISE CITY: CHANGING A SPIRITUAL LANDSCAPE



## **“SAN DIEGO IS A PLACE WHERE PEOPLE GO ON VACATION. IT’S NOT A PLACE PEOPLE ACTUALLY MOVE AND LIVE.”**

Pastor Brandon Grant said these words not long before moving to San Diego with his wife, Jamie, to plant a church.

Brandon’s friend Chris Hornbrook was trying to talk him into becoming a fellow church planter through Stadia. Brandon and Jamie agreed to visit. San Diego was one of the most unchurched U.S. cities per capita—only 4% of people go to church. As they drove around downtown, “You could feel and see the lack of churches,” Brandon said.

### **CITY WITHOUT CHURCHES**

Brandon and Jamie moved to San Diego in 2012, and in 2013 the Grants launched Rise City with 15 other people.

“Our first church purchase was an ice cream truck,” Brandon said. “We went to concerts and other community events or just showed up at parks, and we donated the proceeds to a local food bank. We wanted to create positive first impressions and get the word out about the church.”

The congregation began services at an elementary school. Within a couple years, the church swelled to 400, and they outgrew the school. But rent in Southern California was too high. “We want to invest in people more than a place,” Brandon said.

Thankfully, God had been laying a foundation.

A real estate agent knocked on Brandon and Jamie’s door one day and said, “Someone wants to buy your house.” It was a worship pastor from a nearby church, David Dailey. The Grants were able

to move closer to the church’s location, and they kept in touch with David.

While Rise City was figuring out what to do about their growing pains, neighboring Harvest Church was looking for a church to merge with. They had a massive 30,000-square-foot facility, but they didn’t have the numbers to justify keeping it anymore. Who was on staff at Harvest? David Dailey. The two leadership teams began discussing the idea, and it became clear that God was directing these two churches to become one. Harvest’s pastor joined the staff, and the congregations merged.

“We had a service in June 2015 to celebrate the life and legacy of Harvest Church, and then the next week we officially became Rise City Church.”

Since the building was fully paid off, Rise City Church decided to take out a loan to do some renovations. Brandon had been a CDF Capital investor himself, so it was only natural that they took out a church loan with CDF.

### **CHURCH-PLANTING CHURCH**

Since Rise City began, they’ve planted four new churches—two in San Diego, two internationally. “Stadia plants churches who plant churches,” Brandon said. “So it was in our DNA.”

Together Brandon and Chris have set a massive goal. “We call it our 10/10/10 plan. We want to plant 10 churches in San Diego and 10 churches internationally in a 10-year period.” With six more years to go, who knows how much they will change the spiritual landscape of San Diego? 🌱 + 🌱

**Read more:** [cdfcapital.org/rise-city](https://cdfcapital.org/rise-city)

# Unanticipated Impact

Ilene Sanders was just days old when she first attended Beaverton Christian Church in Oregon. Her mother was a founding member, and Ilene was highly involved throughout her youth. In high school she met Bob. “On our third date, I told him, ‘You can come to my house for dinner on Sunday if you come to church with me first.’”

That’s how Ilene’s husband, Bob, became a Christian. He was baptized at Beaverton and, years later, he served as their student minister. His experiences during that time led Bob to pursue senior ministry.

*Her first church—a church that had invested in her ministry—had benefited from her investment.*



Bob and Ilene Sanders

Over the course of Bob’s 60 years of ministry, he and Ilene planted a church in Beaverton, continuing the tradition Ilene’s mother began—Somerset Christian Church is still meeting today.

Ilene recently encountered our story about Beaverton’s relationship with Willamette Christian Church. As a CDF investor, she was amazed to learn that her first church—a church that had invested in her ministry—had benefited from her investment.

She has invested with CDF for years and believed in the mission, but here Ilene was face to face with a personal picture of what her investment was doing for churches. “It’s very satisfying,” she said. “What I have trusted in and invested in is accomplishing exactly what I wanted it to accomplish.”

When you invest with CDF, you are not just growing the financial resources God has given you—you are leaving a legacy that lasts. 🌟

**Read more:** [CDFcapital.org/comingfullcircle](https://cdfcapital.org/comingfullcircle)

## New Life in Ministry

Committed to his new path, Bob attended school at Puget Sound College of the Bible. “Bob was the first full-time student of Puget Sound College of the Bible, and my grandson was in the last graduating class before it closed,” Ilene said. “That’s always been a precious thing to me.”

By his final week at the Bible college, Bob and Ilene still did not know where God was calling them to serve. The college president approached Bob with an idea. When Bob got home late that night, he asked Ilene, “How would you like to go to Grande Prairie, Alberta, Canada?”

“I’ll follow you to the ends of the earth,” she said. “But I won’t promise I’ll stay there!”

## Investment Gets Personal

Bob served as a pastor in Grande Prairie for five years, and they had three children there. Their home church in Oregon never forgot them. “Beaverton was our main support there. We wrote a monthly letter to them, and they read it to the congregation and then took an offering for us.”



# A Legacy With Eternal Value



**David T. Pace**  
Senior Vice President  
Ministry Development  
Founding Director,  
Kairos Benevolence Fund

Everyone wants to be remembered.

Egyptian Pharaohs built pyramids. Europeans erected monuments. U.S. Presidents construct libraries. None of these legacy efforts, however, compare to the legacy of Hezekiah, King of Judah.

“He did what was right in the eyes of the Lord . . . There was no one like him among all the kings of Judah . . . and the Lord was with him; he was successful in whatever he undertook” (2 Kings 18:3-7).

What greater legacy could any person or ministry desire?

Since 1953, CDF has been committed to such a legacy. Focused on helping churches grow, CDF has provided the financial support to plant thousands of life-changing churches here in the U.S. and around the world. Many of those have become church-planting churches.

As a financial partner with churches of all sizes, CDF has made loans to nearly 1,000 churches, totaling over \$1.75 billion to buy land, build new buildings, or expand existing buildings.

And CDF is creating a legacy as a ministry of compassion and care for aging ministers and missionaries. In 2012 CDF led in the founding of the Kairos Benevolence Fund, through which emergency financial assistance is provided to Kingdom servants facing health or financial crises.

But none of this would be possible without you! You and Christians across the country have:

- » **Invested your savings and retirement money with CDF**, allowing your personal resources to be put to work, changing lives for eternity.
- » **Donated nearly \$1.5 million to KBF**, which has paid for medical bills, food, and housing on behalf of lifelong ministry personnel, including minister’s widows and missionaries.

Leaving a legacy of “doing what was right in the eyes of the Lord” should be the goal of every Christian. With your prayers, your investments, your donations, and God’s blessing, CDF continues to create a legacy with eternal value. 🌟

**Read more:** [CDFcapital.org/buildingalegacy](https://cdfcapital.org/buildingalegacy)



P.O. BOX 19700  
IRVINE, CA 92623-9700

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# 100,000+ LIVES CHANGED FOREVER

## When churches grow, lives are transformed.

Thanks to our investors, CDF Capital helps churches reach more than 100,000 people every week with the love of Christ. Together we can leave a legacy of transformation by helping churches grow.

## Will you join us?

Learn more at [CDFcapital.org/leavealegacy](http://CDFcapital.org/leavealegacy)  
or give us a call at 844.764.5251



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