

The Cornerstone

XPS

a gathering for XPs by XPs

XPS

a gathering for XPs by XPs



No More Fatherless

A MINISTRY OF
THE BRIDGE CHURCH

PG 7

Summer 2021

A PUBLICATION OF CDF CAPITAL

As One Waxes Another Wanes

PG 11

Remembering Sam Stone

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Bricks in the Foundation

A few years ago, I was driving with my wife through a town close to where I grew up. I stopped at an old building being torn down and picked up a brick lying on the ground. Now, I do not often take bricks from buildings being torn down, but this building was meaningful to me. It was the first bank I made a deposit in. The brick—part of the foundation of that building—symbolized the foundation I built my experience on as a banker, a CDF Capital Board member, and now as the President and CEO of this organization.

I kept that brick in my office at the bank I helped found. When new employees started, I told them that story. By joining the team, they were laying a brick on a firm foundation—a brick made up of their experiences, thoughts, and contributions.

And now as I join the team at CDF Capital, the brick reminds me of the firm foundation this team has laid. A foundation built on nearly 70 years of serving church leaders and individuals who invest in our ministry. I am reminded that it is now my turn to lay my brick into the foundation—not to change CDF Capital, but to build on that foundation.

I believe CDF Capital's foundation is Jesus Christ. He told Peter in Matthew 16 that He would build His Church on this rock. I pray that God uses us to build on that foundation as we support the Church. 🏡

For the Kingdom,



Eric Schroeder
President & CEO
eschroeder@cdfcapital.org

On July 1 Eric Schroeder took the reins as the President and CEO. With Eric's more than 10 years of experience on our Board, along with a lifetime in the church and an exceptional career in banking, he has taken control quickly with the support of our full team.

It has been our goal to make this transition as seamless as possible so that our partner churches and investors do not notice a change.

Eric is only the 6th President in our 68-year history. This commitment to stable leadership has resulted in un-interrupted service to our churches and nearly 10,000 investors. While a few billion dollars have flowed through this ministry during that time, we have never had an investor who lost even a single dollar of their investment with us. After lending nearly \$2 billion, we can see God's fingerprints on churches and changed lives around the world.

Between now and the end of 2021, Eric and I are working together with the Board to finalize this transition and transfer the key relationships so vital to our work. It has been a privilege to serve as the President and CEO over the last 7½ years. It is just as much of a privilege to serve as an advisor to our CEO and our Board.

Rest assured, CDF Capital remains in the good hands of a faithful team of Christian stewards under the guidance and protection of God.

May the mission thrive and grow into the future! 🏡

In His Service,



Dusty Rubeck
Executive Advisor
to the Board & CEO
drubeck@cdfcapital.org



KAIROS
BENEVOLENCE
FUND

honor a legacy

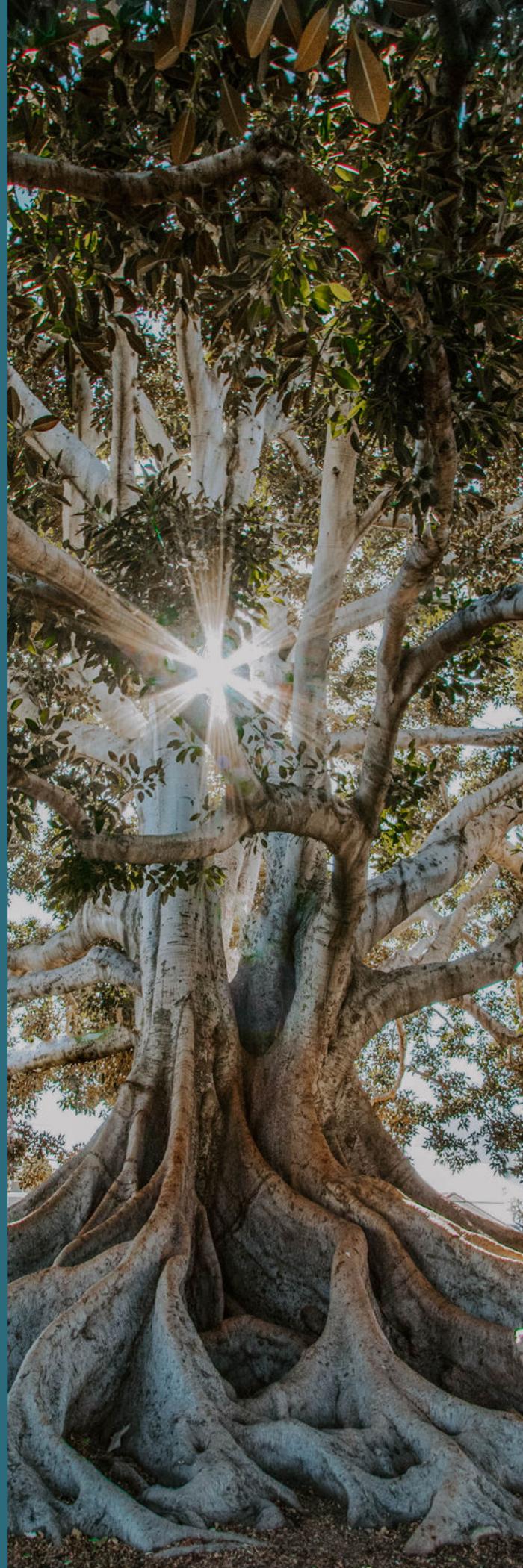
“The harvest truly *is* plentiful, but the laborers *are* few. Therefore pray the Lord of the harvest to send out laborers into His harvest.”

MATTHEW 9:37, 38

Kairos Benevolence Fund was founded to provide emergency financial assistance to ministers and missionaries—laborers in the harvest—during difficult times.

We exist to be a support to those who have given their lives to ministry. If you or someone you know is facing a need, please apply or refer someone for help today.

**nominate a
minister in need
visit cdf.capital/nominate**



God's Hand on Our Plans

By Vittoria Allen

Money can transform you. Or you can transform your money. When it comes to Transformational Capital, Sarah and Trent Shivley understand what it means to use their money for Kingdom impact.

It's easy to get stuck thinking we don't make enough, don't have enough, and maybe if we just had a little more we could finally be generous or go after that one dream. But the Shivleys are proof that if we are faithful with little, God will trust us with more.

“We wanted to invest in something that was liquid but was going to have Kingdom impact.”—Trent Shivley

Holistic Investing

As a pastor and a stay-at-home mom, the Shivleys knew early on in their marriage that while they weren't irresponsible with their money, they wanted to be more intentional with their finances so they could see God work through them.

Southpoint Church in Trenton, Michigan, where Trent is currently the Central Operations Minister, has partnered with CDF Capital for years now to fund the purchase of their buildings. After building a relationship with CDF Capital through Southpoint, Trent approached Sarah about becoming personal investors to earn bigger dividends on their emergency savings.

When it came to investing, partnering with CDF Capital was a no-brainer. They saw CDF Capital as a place that embodied their vision for capital, which is about so much more than finances.

“For me,” Trent said, “It's about mission. It's about purpose. We wanted to invest in something that was liquid but was going to give us a better return and go to Kingdom impact.”



CDF Capital's approach to investing is what was attractive to them. “It's spiritual. It's leadership. It's about the Kingdom,” Trent said.

Mark Senseman, Vice President of Ministry Development, said “Investors like the Shivleys love our mission of Helping Churches Grow. They don't care what the name of the church is, as long as God gets the glory and Jesus is the main topic of conversation.”

Faithful with Little

In 2019, while visiting friends, the Shivleys felt an idea brewing—a way to take their passion for Kingdom impact to another level. Their friends took them to visit a coffee shop. Seeing how much this coffee shop did for the community got their attention.

They weren't in a place to open a coffee shop, and they joke that they aren't in a place now either. But they still wanted to pursue this new dream. They decided even if they couldn't go big, they could start small. They developed a partnership with a roaster who has personal relationships with the farmers who supply the beans, and they began selling bags of beans online.

“Because we started small, we're really learning, and God is helping us lay a foundation for business. That idea of when you're faithful with little, you'll be entrusted with more—God's had His hand on us. We aren't in a situation that would be over our heads.”

The Shivleys are committed to seeing where God will take them as they are faithful with what they already had access to. Together as a family, they can use their gifts and also get their children involved with bringing the dream to life.

“Having a common mission and purpose, as a couple and as a family has been really great for us,” Trent said.

This Is the Mission Field

While the pandemic may have delayed their plans, God’s plan is always greater. The Shivleys’ goal is to run a business that is good for the world. That begins with paying fair wages to the farmers harvesting the beans. While that means a slightly more expensive bag of coffee, they believe it’s worth it. They aren’t stopping there.

To bless the community, \$1 from every bag of coffee goes to a non-profit organization. They recently partnered with Serve the City Detroit, who connected with Detroit’s public schools to provide teachers with bags of coffee and teaching supplies.

“Having a common mission and purpose, as a couple and as a family has been really great for us.”—Trent Shivley

Initially, the Shivleys thought their greatest market would be churches that would buy and brew their coffee. But as plans changed, and as they navigated the curveball thrown their way, they have seen God opening doors they didn’t expect.



Sarah selling coffee at a local farmers market



“We almost feel like God didn’t allow us to work with Christians at first so that we could work with non-Christians more,” Trent said. “We all can leverage coffee as a conversation piece, as a tool to have redemptive conversations for the Lord. What if this becomes a grassroots movement of sitting down and having coffee and conversations about the world we live in and how we can live in a way that honors Christ?”

Kingdom Stewardship

Trent and Sarah have countless stories of God showing up in their finances in incredible ways that they would’ve never noticed had they not started being more intentional with how they spent and invested their time, talent, and treasure.

“Before we got married, I didn’t pay attention to my money,” Sarah said. “God could’ve been doing awesome things, but I wouldn’t have been aware of it. But after taking note of everything and trying to honor God, it was easy to see when He would do something really cool, which then makes you ask what else can you honor God with. It’s not a prosperity gospel. God doesn’t owe us anything. We just want to hear at the end of the day ‘Well done.’”

When it comes to the future of their ministry with Kaloway Coffee, their dreams aren’t set in stone. They’ve learned firsthand that plans change. Trent and Sarah hope that they can inspire other business owners to be salt and light in their communities. Ultimately, their biggest goal is to “take the gospel to the ends of the earth.” Whatever that looks like. 🏹

Water for Dry Souls



Pastor Christopher J. Harris, Executive Pastor at Crossover Church in Tampa, Florida, and CEO of DiverseChurchJobs.com, reflects on his time at XP Summit, a gathering by executive pastors for executive pastors.

Most church leaders are tired.

That level of tired ranges from passive-aggressive engagement to complete exhaustion and meltdowns. The pandemic and ministry in general have created a demand on a level that we weren't prepared for.

Where do we start the list? The pandemic? The pre-existing conditions of the church? The summer of social unrest? The current theological tensions?

Prior to the pandemic, the rigors of being an executive pastor ranged from hiring and Human Resources, facilities and capital campaigns, spreadsheets and community engagement, leadership development and systems development, all while managing one's own spiritual development, family life, health, and personal endeavors.

The pandemic ushered in a revised list of questions and challenges, without a full set of corresponding answers.

That list included sanitization stations, masks, governmental reach, open and close procedures, contact-tracing processes, social-distancing guidelines, immunization expectations, modern-day pandemics, links of pandemics and biblical plagues, and so much more.

Memorial Day weekend 2020 created an entirely new set of pressures. As a result of the murder of George Floyd, pastors and executive pastors

waded into the thick waters of justice, equity, diversity, race, and the history of race in America. These thick waters rolled into every single corner of every church building. These complicated realities impacted sermons, church attendance, budgets, hiring practices, websites, collateral content, social media postings, calendars, and more. They challenged theological ideas and caused many souls to be perplexed, puzzled, and befuddled.

Executive pastors have been looking for answers. On the hunt for a reprieve. Searching for a tribe and community that simply understands. These executive pastors have sought a safe space to vent and cry and scream and, well, breathe.

The XP Summit 2021, hosted by CDF Capital, offered water for these dry souls. Executive Pastors convened in Denver, Colorado, in a search to find water in a desert.

I could have just as easily titled this missive of reflection, "The Power of Being Seen." For 3 days these ministry leaders from each coast and border gathered and felt seen. They felt heard. They felt appreciated. They felt valued. They felt their thirst being satisfied.

Questions about a post-pandemic Church swirled in every session, at lunch tables, in hotel lobbies, and in every breakout gathering. Questions about succession-planning and how to handle things when the senior pastor and executive pastor are burned out at the same time. These questions being asked and answered, for many, was affirmation



enough that the questions and concerns rattling around in their minds for the last year weren't weird or crazy or too far-fetched. In fact, it proved that these executive pastors were normal. This confirmation of normalcy was individually and collectively refreshing.

An African proverb reads, "If you want to go fast, go alone. If you want to go far, go with a team."

For many executive pastors, they felt alone. They were running fast! 2020 was moving fast. Pandemic pressures changed daily. Announcements by the Church were quickly debated from a theological, social, racial, and personal perspective. Every decision fell into either a faith or a fear decision. Each sermon was critiqued from both a political and partisan perspective. *Unprecedented* became the over-used word of the year and yet never sufficiently described what we were living every day.

So, CDF Capital had enough wisdom to invite these executive pastors to press pause, ask their churches to send them to Denver—and feed their souls. Maybe it was the highly emotional opening session about the forced sabbatical of a senior pastor whose emotional intelligence and fragile leadership almost tanked his once-thriving church and healthy team. Maybe it was the breakout sessions that caused men and women who were initially strangers to quickly exchange phone numbers and emails and walk out of breakout sessions with high fives and hugs. Maybe it was the late-night talks in the hotel lobby or the aptly provided list of resources for all kinds of realities that executive pastors are facing together. Whatever component of the XP Summit you pick, you'll be hard pressed to find an element that wasn't completely satisfying and refreshing.

What does your soul need when it's parched? It needs water. For spiritual leaders, that water

comes in the form of community, a listening ear, an understanding heart, the chance to be seen. That water is grounded in the Word of God, escorted by the Spirit of God, and revealed by the people of God.

That's exactly what the XP Summit attendees received. They received water for their dry souls. The tears flowed, words were uttered, prayers were offered, and hearts connected. It was just what a doctor would order.

It was what God ordered for Elijah in his season of being overwhelmed, alone, and tired. In 1 Kings 19, Elijah is so tired that he's considering ending it all. He feels totally depleted and is on the run from external forces. Elijah is spiritually, mentally, emotionally, and physically out of sorts. God tells him to get away and take a nap, get a good meal, take another nap, remember your assignment, and connect with the right people.

The XP Summit offered every single one of these. The perfect Summit schedule offered its attendees moments to breathe and even take naps. It offered great food and meals together. The Summit collectively refreshed the memories of these ministry leaders as to what they're actually called to be and do. And without a doubt, it connected brilliant ministry people to other brilliant ministry people.

Although this was my first Summit, it will not be my last. When you find a good restaurant, you bookmark it in your maps, add it to your list of great places to eat, and you brag about the experience to others. If I were a betting man, I'd be happy to wager that the vast majority of this year's attendees have marked the day in their journals and hearts of this pivotal gathering. I'm sure that they went back and bragged to their spouses and leaders about what they gained from the experience.

But to be clear, I'm sure those who are serving with these leaders see the difference. Leaders with healthy souls lead differently, see differently, and operate differently. It is this difference that will cause these leaders to be able to finish this year and walk out of this pandemic with battle scars but satisfied souls, full of life, spirit, and newness. Why? Because they found water for their dry places. 🏹

Photos from left to right: Christopher J. Harris and Lisa Penberthy at the XP Summit; Steve Carter and the staff of Flatirons Church panel at XP Summit



The Honett Family; meeting family for the first time; Kris Dolberry

No More Fatherless

A Ministry of The Bridge Church

by Derrick Engoy

The Bridge Church, a CDF Capital partner church in Spring Hill, Tennessee, has experienced exponential growth in the last several years. Among the many who attend The Bridge, there is a specific population. More than 70 children who were adopted are part of that growth.

By the middle of 2018, The Bridge was bursting at the seams. They had expanded to 5 services across 2 campuses plus an online presence. They contacted CDF Capital, built an auditorium, and remodeled ministry space that was completed in 2019.

We are focusing on eradicating spiritual and physical fatherlessness.

“God is doing something so much bigger than simply filling seats,” Kris Dolberry, one of The Bridge ministers, said. “God is filling those seats with people with a unique identity—kids who are adopted.”

The Bridge leadership realized God was doing something special within their community of faith. Many Bridge families were adopting. As a result, in 2017, the No More Fatherless ministry was birthed.

“We felt like God wanted us to focus on eradicating not only physical, but spiritual fatherlessness as well,” Kris remembered of the ministry’s origins. “And we started seeing this groundswell of adoption.”

A Culture of Adoption

As the church continued to grow, new members were drawn specifically to the No More Fatherless ministry model. Kris recalls droves of people expressing the church’s vision to work with orphans as one of the main things that resonated with them about the church. Local churches and area pastors were also flocking to The Bridge to learn more about how their communities could adopt the ministry model.

“We want to continue that culture in our church,” Kris said, “but also help 100 churches establish the same kind of adoption culture to eradicate both physical and spiritual fatherlessness right now.”

No More Fatherless, since its inception, has done amazing work to partner with communities—both in the United States and abroad—to fulfill its mission. In addition to ushering 15 children into adoptive families since 2017, No More Fatherless has helped to plant 20 churches in Central and South America and to save 200 unborn lives through a local crisis pregnancy center.

No More Fatherless is in the process of transitioning from a ministry operated by The Bridge Church to becoming its own non-profit 501(c)3 organization. This transition will help No More Fatherless to exponentially reach more children and more families. They hope to pave the way for the adoption of at least 50 children into their forever families within the next couple of years.

“We want to see gospel-preaching churches partner with us,” Kris said with zeal, “so we can eliminate both physical and spiritual fatherlessness in our time.”

Kris not only believes in the ministry for Kingdom reasons, but he has a personal stake in the venture as well. Kris was adopted as a child, but he met his birth mother when he was 21 years old.

“I didn’t know anything about my birth mother or father until then,” Kris recalled. “My birth father didn’t even know he had a kid. I literally was a fatherless child.”

The Bridge’s adoption culture, like many, is what drew Kris to the church years ago, long before serving on staff. The church’s culture of welcoming and leading the way toward developing an adoption fabric in the seams of the church community resonated with him. It’s why Kris is passionate about helping orphans find their forever homes.

“One of the most common ways God describes himself is as a father,” Kris said. “He would say He’s a father to the fatherless. I tell everybody who adopts in our church, ‘You’re a hero in my book.’”

One Family’s Story

Two of these heroes are Sarah and Kevin Honett. The couple have been members of The Bridge for the past 6 years and have 2 adopted children. Prior to making The Bridge their home, Kevin and Sarah adopted their first child. To their surprise, their first experience was more challenging than they initially expected. It was their experience with No More Fatherless and the adoption of their second child that made them realize how amazing the process of adopting could be.

“We had 2 failed attempts and were hesitant to try a third time,” Kevin recounted. “We adopted our

son, and when we came to The Bridge, we heard that there were a lot of adopted kids. That was very cool.”

Kevin and Sarah started volunteering with No More Fatherless, sharing their experiences with families interested in beginning the adoption journey. The Honetts were able to help others have a positive experience in the adoption process, given that their first time around was so challenging.

We want to help 100 churches establish the same adoption culture.

Shortly after their initial involvement with No More Fatherless, Kevin and Sarah were ready to adopt their second child.

“We received a grant through No More Fatherless,” Kevin said. “We were able to connect with a birth mom and, about a month after we connected with her, our daughter was born.

“It was a cool thing to experience,” Kevin continued. “Six and a half years after we brought my son home from the hospital, my daughter was born in that exact same hospital.”

No More Fatherless and the community that has wrapped its arms around the adoption initiative played a crucial role in the Honetts’ positive experience.

“People wanted to walk with us down this path,” Kevin said. “When our daughter came home, they were placing yard signs and setting up meal trains. It was this community of people that knew what it was like to wait, who knew what it was like to celebrate, that were so excited to be with us. We had our tribe of people around us that were ready to cheer us on. That was super exciting.”

The future of No More Fatherless as a non-profit organization is extremely bright. Kris is excited for what’s to come—to see adoption culture being birthed out of churches across the country.

“What if 100 churches develop that culture?” Kris said with excitement in his voice. “We can really put a dent in this thing.” ↩

Remembering Sam Stone

By Dusty Rubeck

Among the thousands of investors of CDF Capital, there are limitless stories to tell. Yet Sam Stone was one of those whose life impacted the stories of countless investors.

I first became acquainted with Sam Stone in the 1990s. He was the editor of the *Christian Standard*, and we were together in a meeting of Church leaders where he was the moderator. It was a challenging session, dealing with some divisive issues. I watched Sam take control, navigating difficult conversations with the most loving and peaceful spirit I had ever witnessed.

As I got to know Sam better, I was impressed by how a person of his position and stature always had time and an encouraging word for younger leaders like me who looked up to the “ambassadors” of the Restoration Movement.

Simply put, Sam Stone was one of the most humble, godly, and servant-focused leaders I have ever known. Those traits flowed through him into his 2 sons, Jeff and Dave, who are outstanding Church leaders in the Kingdom as well.

When Sam passed away on January 25th, it was a sad day for me. While I was thrilled that Sam went home to be with his Savior, and to be reunited with his wife Gwen, I realized we had lost a precious soul in our leadership circles. Like you, Sam and Gwen were faithful investors in the ministry of CDF Capital for decades.

In case you haven't read his obituary, you will find it at dwifuneralhome.com.

Sam Stone's Ministry

Sam was an editor at Standard Publishing, most notably as the editor of the *Christian Standard* for 25 years. In addition to being an editor, he authored numerous books, served Cincinnati Christian University as professor and dean of the graduate school, and was a president of the North American



Gwen and Sam Stone

Christian Convention. Sam was an advocate for world missions and the developmentally disabled.

Sam ministered to the Western Hills Church of Christ in Cincinnati and continued to serve in the church even during retirement. Before the pandemic, Sam had been a part of the teaching staff of Bright Christian Church in Lawrenceburg, Indiana.

Throughout his ministry Sam was accompanied by his wife, Gwen, who spent her life serving faithfully until her death in 2015. While most people know of Sam and Gwen through their later years of ministry, their heart for loving people was developed at the beginning of their relationship. The couple met on the campus of Ozark Bible College.

As a freshman, Sam started preaching at a small country church in Summersville, Missouri. It was a 4-hour drive from campus. It was such a remote town that only 3 families had indoor plumbing. When his car wouldn't run, he hitchhiked across the state so he could preach on the weekends, all to earn \$17 a week.

“That little church took a chance on me,” Sam once recalled. “It was the best place for me to start preaching. I didn’t know much, but they were so kind and encouraging to a young preacher. They always sent food home with me.”

Sam Stone and The Christian Village at Mason

A few years ago, after he retired and his wife had passed away, Sam became a resident at The Christian Village at Mason. The Christian Village Communities (CVC) serve older adults, guiding them to joyful and purposeful life experiences in faith-filled community. The CVC’s Mason (Ohio) location hosted a Sunday evening chapel service for years. Their chapel has an official seating capacity of just 99. Growing attendance at this service led them to add a morning service. Soon that morning service was full as well.

So, the CVC decided to build a new chapel to house the worship services for their growing community. They decided to name it “The Stone Worship Center” to honor Gwen and Sam Stone for their lifelong Christian service.

Larry Monroe, the President and CEO of CVC, is also a good friend of ours. CVC is a long-time ministry partner with CDF Capital as well. Larry reported to me that they have committed to build the Stone Worship Center without taking on new debt. Even though fundraising coincided with the pandemic, there has been steady progress. After raising \$2 million to begin construction, groundbreaking took place in August 2020 (before Sam had passed), and the CVC is focused now on the final leg of the fundraising journey. They need to raise the remaining \$875,000 to finish the project debt-free.

“Sam Stone was one of the most humble, godly, and servant-focused leaders I have ever known.”—Dusty Rubeck

After I heard about this, I immediately began to consider how we could recognize Sam’s legacy and support this chapel project. So, CDF Capital sent a \$10,000 donation for the Stone Worship Center in honor of Sam and Gwen. My wife and I also sent a

personal contribution along with several other CDF Capital team members who are doing the same.

I recommend this project wholeheartedly. It will help a very significant ministry within the Christian Churches/Churches of Christ while also honoring one of our great, historical leaders.

Please consider joining us with a generous gift to honor the life of this special ministry leader. The information about donating is below.

In 1978, when Sam succeeded Edwin Hayden as editor of the *Christian Standard*, Mr. Hayden spoke of his successor’s immeasurable assets—“a firm biblical faith, his earnest commitment to the restoration of New Testament Christianity, his unpretentious Christian character, his transparent integrity, and his genuine love for fellowmen that wins their responding goodwill.”

Well done, good and faithful servant.

Learn more about the Stone Worship Center Project at christianvillages.org/stonecenter.

Make a Donation to the Stone Worship Center and Auditorium

Please do not send your donation to CDF Capital. Instead, send it directly to CVC:

1. Online: christianvillages.org/stonecentergiving
2. By mail:

**The Christian Village Communities
c/o Larry Monroe for the Stone Worship Center
411 Western Row Road
Mason, OH 45040**

Please put “CDF Capital for Stone Chapel” on the memo line of your check so CVC will know it has come from the CDF Capital community.

For assistance with gifts other than checks (e.g., Required Minimum Distributions from IRAs, gifts of life insurance and property, or for information needed for employer-matched gifts), please contact Mr. Monroe at larry.monroe@christianvillages.org or call 513.701.3448.

Christian Village Communities is a 501(c)3 nonprofit organization. 🏡

As One Waxes Another Wanes

by Nathan Elson

This time in the history of CDF Capital is a time of change—the good kind of change necessary to catalyze growth, to bolster momentum, and to propel our work into more churches supported by more households. It is nothing more than the passing of one season to another, a day turning to night and back to day. The waning and waxing that is the flow of life.

Of course, the change I speak of is our change of senior leadership: our former president, Dusty Rubeck, leading the way for our new president, Eric Schroeder.

Our God Is with Us as We Go

My first interaction with Dusty was during my interview process with CDF Capital. I was immediately struck by the vision and passion Dusty had—a man who had given his entire career to the cause of the Church. Wherever he was, whatever the job he had, it was about the Kingdom. Over the past 6 years, I have come to rely on and cherish Dusty as a mentor and friend.

As his transition began to take shape, Dusty reflected more and more about his experiences of moving from one leadership position to another. It is his way—moving as he is called from one leadership challenge to the next. But this transition is different. Dusty is not transitioning to lead something new (to him); he is entering a period of rest, and a well-deserved one.

It is a small distinction, but important.

In describing his journey into leadership, he shared the story of Joshua taking up the mantle

of leadership from Moses and the words the prophet spoke to him. Words of wisdom and encouragement. Starting in Joshua 1 and woven throughout the book, the Lord spoke to Joshua, “Do not lack courage. Do not be dismayed. Do not be afraid.”

We all need to be reminded of these words of affirmation. But on our own, I doubt we cannot truly feel these emotions. The words of the prophet did not stop at those directives. He continued and gave a reason why Joshua could succeed, “The LORD your God is with you wherever you go” (Joshua 1:9, ESV).

This is Dusty’s transition—a season without a new challenge where he needs to have courage and not fear. While Dusty faced his fair share of challenges in his tenure at CDF Capital, the very fact I am writing this and you are reading it articulates that Dusty overcame those challenges.

Dusty’s legacy is secure in the annals of our history, just as his list of accomplishments is long and distinguished. However, I would postulate that at the end of the day, none of that truly matters. What matters is the impact on the lives of those he led and those we have helped. He put our wellbeing, spiritual health, and growth first. Because of that, CDF Capital has thrived through the change and the challenges.

That is Dusty’s truest impact on CDF Capital and me. He led us to the knowledge and reality that we could overcome all obstacles if we had courage rather than dismay or fear. He not only believed but knew that God was with us, His people, and with CDF Capital.



Sing to Him a New Song

There are times in my life when I encounter someone new, and I immediately know them. That is not to say that I have knowledge of who they are, what their experiences have been, or what they tell when they are recounting their stories. But there is an intimacy and sincerity, a comfort.

When I say I know President and CEO Eric Schroeder, that is what I mean. While we have met a few times over the years during his time on the CDF Capital Board, we had perfunctory interactions. But from my first meeting with him as our new president, I realized I knew Eric.

Over the course of a few days, I had the opportunity to spend an extended period of time with Eric and the rest of our senior leadership team. We discussed our organization, important strategic focal points in the short-term as the long-term strategies develop, while we developed a rapport that was familiar and comfortable. God was with us. He gave us courage and took away our fear in the midst of a leadership change—a valid time to experience various emotions.

As we talked, Eric shared with us his hope and vision for CDF Capital. It was not a change in CDF Capital's vision, but his vision for how his tenure could go. Eric shared with us the beginning of Psalm 33 and asked us to comment on our thoughts.

At the end of our conversation, Eric said a phrase that will be the banner of his legacy with CDF Capital: "We will sing a new song together, and that song is about God."

**"SING FOR JOY IN THE LORD,
YOU RIGHTEOUS ONES;**

**PRAISE IS BECOMING TO
THE UPRIGHT.**

**GIVE THANKS TO THE LORD
WITH THE LYRE;**

**SING PRAISES TO HIM WITH
A HARP OF TEN STRINGS.**

SING TO HIM A NEW SONG;

**PLAY SKILLFULLY WITH A
SHOUT OF JOY.**

**FOR THE WORD OF THE LORD
IS RIGHT,**

**AND ALL HIS WORK IS DONE
IN FAITHFULNESS."**

PSALM 33:1-4, NASB

That is how I knew that I knew Eric. God, being with us all, brought us together—you, me, all of CDF Capital—to sing a new song. A song about God.

As Dusty's leadership here at CDF Capital wanes and Eric's waxes, let us be encouraged that our ministry—yours and mine—is not for the sake of any one person, but it is solely for the sake of our God. Dusty led us with the firm knowledge that God is always with us, just as Eric will lead us into singing a new song that is about God. ◀

THE MINISTRY OF e2: Effective Elders

by Steve Carr

Gary Johnson has always been committed to helping leaders grow.

During his decades of service as senior minister at The Creek, a Christian church in Indianapolis, Gary consistently invested in ministry leaders both in the church and in the region. He encouraged the church to host seminary classes. He was also instrumental in starting the reChurch Conference, a ministry-equipping forum.

“Elders are important because they carry a significant weight of responsibility. A good elder knows he will be held accountable for his leadership.” —Gary Johnson

In 2008, Gary had a conversation with Dr. David Roadcup, currently Professor of Discipleship and Global Outreach with TCM International Institute, and Dr. James Estep, Vice President of Academics at Central Christian College of the Bible. The 3 men lamented that, of all the Church leadership resources that existed, none specifically addressed the unique role of elders.

This conversation led to the beginning of e2: effective elders. For 13 years, Jim, David, and Gary, along with a dedicated staff and supportive board, have sought to equip elders to lead through training, resources, and coaching. What started with the book *Answer His Call* has led to 11 books, hundreds of hours of video, numerous white papers, and a variety of digital resources.

Their work has expanded to train elders and Church leaders all the way from Alaska to Florida and even around the world through e2 resources that are now available in 6 languages.



One of the best ways for elders to absorb the e2 content is to attend their in-person events. Attendees sit shoulder-to-shoulder with other Church leaders in an environment where they can both glean new content and interact with people who share their burdens. While the pandemic halted e2's ability to host these gatherings, they discovered new possibilities in the digital realm. Over the past year, they hosted numerous online gatherings, including an event pulling together elders and Church leaders from 19 states.

CDF Capital was one of the first collaborators with e2, and the relationship continues today.

“Gary Johnson and his team at e2 are a great group of Christian leaders,” Dusty Ruback, Executive Advisor to the Board and CEO of CDF Capital, states. “I’ve observed their ministries from a distance for decades. The way they have brought their years of experience and wisdom together for the work of building churches is amazing. CDF Capital has been very fortunate to partner with them since the beginning.”

Helping Churches Grow

One church that has benefitted from the ministry of e2 is the Bright Christian Church in southeastern Indiana. In the past few years, Bright Christian became a partner church of e2, as they were facing the succession of Jeff Stone, their long-time lead minister. Gary and the e2 team not only guided Bright's elders through this process but were available to coach them in this next chapter for the church.

“The work of e2 has raised the bar for our elders. They understand how they contribute and can serve better,” Jeff notes.



“e2 helped facilitate our new vision, mission, and core values in addition to our strategic plan,” echoed Greg Edens, the new lead minister. “e2 has done an incredible job of helping us be better about everything we do as Church leaders.”

Opportunities to help churches like Bright Christian are what motivate Gary in what are now his retirement years. Since transitioning away from his ministry at The Creek, he is fully committed to helping lay-leaders through the ministry of e2.

“The way e2 has brought their years of experience and wisdom together for the work of building churches is amazing.”
—Dusty Rubeck

Helping Elders Thrive

In a recent conversation with Gary, he shared the most important thing Church members should know about their elders.

“Elders are important because they carry a significant weight of responsibility. A good elder knows he will be held accountable for his leadership. An elder’s work is not just about calling the Church into submission, but about being committed to pray and intercede for them. We see elders who deeply love the bride of Christ and ache for her to be her best.”

Regardless of the context, nearly all elderships grapple with the same 6 issues. Gary frequently outlines these issues by using the acronym **“ELDERS.”**

EVANGELISM

If elders don’t have relationships with nonbelievers, if they’re not in the baptistry with new converts, the Church will not do it either.

LEADERSHIP

Elders must invest in their own leadership skills. Demands in this culture are extreme, and the Church needs strong leaders.

DISCIPLESHIP

Some elders can live in what David Roadcup describes as Peter Pan’s perpetual childhood. They need to “catch” discipleship from the more experienced, wiser elders.

EQUIPPING

Elder teams must aggressively and intentionally train themselves to improve—to be more capable elders.

RECRUITMENT

Elders forget to focus on raising up the next generation of elders—to fill the leadership pipeline for who is leading next.

STRUCTURE

Healthy leadership structure sets up health for the Church. Just like any team, the structure of the elder team matters.

When reflecting on the journey of this ministry, Gary readily acknowledges, “We would not be who we are today without the partnership we have with CDF Capital. When e2 first started, it was CDF Capital who believed in our mission. They have allowed us to meet with over 8,500 leaders across the country. That never would have happened without the vision of CDF Capital to help elders.”

When asked about helping more churches, Gary responds with enthusiasm, “The sky’s the limit as we continue to become more intentional in our ministry—developing more tools in our tool belt to help elders thrive.” 🏹



Helping Churches Grow

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