



STEWARDS FOUNDATION

Newsletter

January 2013

We trust you all enjoyed a Happy Christmas celebrating the birth of Jesus with family and friends. The Board and Staff wish you all a Happy New Year. As we move into 2013 may we each resolve to trust the Lord more. Jeremiah 16 verse 7 reminds us “Blessed are those who trust in the Lord and have made the Lord their hope and confidence.”

New Year comments from Board members and General Manager

- John Lyndon ... I pray you will know God’s blessing in the year ahead, and that as you invest with Stewards, we in turn will use your investment wisely and to the furtherance of the good news concerning Jesus Christ.
 - Thought provoking from Martin Watkins ... There are a number of splendid translations of the Bible, however, the most effective is it’s translation into the lives of people.
- Phil Adams ... We appreciate your support over the years and are looking to broaden the number of faithful investors, so why not pass this newsletter on to a friend and encourage them to take advantage of our special offer.

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A quote from the October Financial Review

"The foreign exchange market remains one of the few buoyant trading areas in this stagnant economic environment, thanks largely to the continuing strength of the Australian dollar."

Investment Rates

The Reserve Bank sets the target "cash rate" in Australia, which is the market interest rate on overnight funds. It uses this as the instrument for monetary policy and influences the cash rate through its financial market operations. In 2012 the Reserve Bank lowered the "cash rate" four times going from 4.25% in February to 3% in December. This affects all banks including Stewards.

Our interest rates have gone down during the year but we are still very competitive with other banking institutions.

CURRENT INVESTMENT RATES



Amounts \$5000 to \$49,999

At Call	2.25% pa
6 months	4.45% pa
9 months	4.55% pa
12 months	4.65% pa
18 months	4.75% pa
24 months	4.85% pa

Amounts \$50,000 to \$249,999

At Call	2.50% pa
6 months	4.50% pa
9 months	4.65% pa
12 months	4.75% pa
18 months	4.80% pa
24 months	4.85% pa

Progressive Saver Account

\$50 minimum each month with no withdrawals for 12 months ... 4%

Phone for rates under \$5000



Special

6 month term investment
\$5,000 to \$50,000
January & February only

5%

Remember your investments help God's Kingdom grow

In 2012 ...

- One Community Church began worshipping in their new building at Glendenning
- Norwest Community Church purchased an industrial site at Kings Park
- The new Concord Community Church was completed
- Lutanda Christian Youth Camps extended buildings and purchased new sporting equipment
- Stewards Office relocated to South Hurstville
- Thousands of dollars were donated and given to those affected by floods in outback NSW and QLD
- \$120,000 was given from Endowment Funds to Christian workers

This is a glimpse into some of the work Stewards is involved in. Please pray for the Board that they will use money invested with Stewards wisely helping God's Kingdom to grow.

Christian Schooling



www.ccmschools.edu.au is an informative website on Christian schools helped by Stewards Foundation.



An article about The Staines Memorial College tells how in October 2012 the school was within 50m of a bush fire and all staff and children were safely evacuated.

A reminder to pray for our schools and all who live in possible bushfire areas this summer.

Disaster Relief Fund
is always open to
accept donations.

Gifts over \$2 are
Tax deductible