



# New Frontier NEWS

A Publication of New Frontier Bank

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At home in  
St. Charles  
County

## First Assembly of God Church: Growing Day By Day

In 1926, First Assembly of God Church was established in a rented hall on South Main Street in St. Charles. Soon thereafter, a basement church was constructed at Sixth and Franklin.

The congregation grew at a steady pace. In 1962, a new facility was built on Charwood Street. In 1980, a new sanctuary, nursery facilities, offices, and additional classrooms were added.

In 2001, Rev. Jerry Harris became pastor and First Assembly's tradition of growth ramped up. The church grew from 275 to 800 members in five years. A much larger location was needed to accommodate them. And, parking was a big problem.

In October 2007, the congregation rejoiced in its new location - the former Behlmann auto dealership on the Service Road in St. Peters. It took 10 months to renovate the 70,000 square foot building.

"We were looking for property and had exhausted several prospects when we found out that Mr. Behlmann might be interested in selling," says Pastor Harris. "As soon as we moved in we were full," he says. "Our building committee is already looking at how to accommodate ministries that are overcrowded."

First Assembly is particularly devoted to community outreach. For the last four and a half years they have been operating a free daycare program and pre-school for the children of teen parents so that they are able to finish their



*First Assembly of God Church in the former Behlmann Auto Dealership building*



*Jerry W. Harris, Lead Pastor*

education.

They also offer Christian marriage counseling and psychotherapy services,

and work with a number of other organizations in the area including Bridgeway and Thrive. "We are looking at buying a house this year for our Bridge Ministries, to provide intermediate housing for women with substance abuse issues," says Pastor Harris.

First Assembly works with New Frontier Bank on financing their endeavors. "When my wife and I moved to St. Charles, we personally started banking with New Frontier because we wanted a bank that was closely connected to the community," he says. "Then I found out that one of our board members knew Joe Crenshaw and she introduced us to him. Everyone has been great. It's a good partnership." ❁

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## from the President

Friends of New Frontier

We are often asked why we started a new bank. The answer is, "To make a difference and to help this county be a better place to live and raise a family."



Joe Crenshaw, President

Since we founded this bank over 7 years ago, we have stood by our commitment to St. Charles County's faith-based community. New Frontier Bank is proud of the opportunities we've had to finance local church expansion programs, a few of which are featured in this issue. We believe everyone needs a church home and by helping these churches expand we hope our neighboring families will find that home.

We are also very proud of our affiliation with Habitat for Humanity of St. Charles County. This organization started only eleven years ago and has provided permanent housing for over 30 families. Recently our local chapter opened the ReStore which provides a very important service to the community and which will help us build more houses in future years. Our county has hundreds of families without adequate quality housing and the security of a home. With just our first 30 families, we've seen numerous examples of improved grades in school, improved self esteem, better employment reliability, etc. Can you imagine your early years without a home and a room to call your own?

Anyone that has come in contact with New Frontier Bank knows we are not like any other bank. Our daily decisions are centered on our desire to do the 'right thing' and to take care of our customers. Clearly this does not mean always being able to say 'yes' to every request, but it does mean being able to explain our decisions with business facts versus a procedural manual.

We are very proud to partner with these fine congregations and organizations. It is our hope that when you need the services they offer, you will give them a try.

Sincerely

joecrenshaw@newfb.com

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## Willott Road Community Church & Christian Academy: Holding Strong

Steve Koeneman, Senior Pastor of Willott Road Community Church and Christian Academy, has a dilemma. The church and Christian Academy are doing such a good job meeting the spiritual and educational needs of families in St. Charles County, they are running out of space. It is time for expansion.

Willott Road Community Church and Christian Academy was founded in 1975 and Koeneman became pastor two years later. In 1995 the Friends Forever Preschool was founded, and the first kindergarten class was added in 1998. First grade was added in 1999, and another grade was added each year thereafter until a full elementary school schedule was established, from kindergarten through eighth grade.

The school's enrollment now exceeds 400 students. Yet, because of space limitations, they cannot accept any more students and plans for the high school are on hold. "We have saturated our buildings and parking lot," says Pastor Koeneman. "We're actually having to turn students away."

The plan is to build the high school on the grounds of a new campus which would also eventually accommodate the church, the pre-school and elementary school.

According to Pastor Koeneman, the easiest part of the process has been working with New Frontier Bank on the financing. "They have been absolutely wonderful," he says. "Joe Crenshaw has met with



Girls Basketball Team in the schools gymnasium



Mathematics Achievement Winners

us a number of times, giving us counsel and advice. It almost feels like we're family. They have also taught us procedures and methodology which have helped improve our accounting practices. I have nothing but praise for New Frontier Bank." 🌸

## Habitat for Humanity Opens ReStore



Habitat for Humanity ReStore Ribbon Cutting

Habitat for Humanity of St. Charles County Restore opened Jan. 3. This innovative retail store has both new and used home improvement items and is open to the public. Stop by the Habitat ReStore at 130 Trade Center Drive West in St. Peters or for more information, call 636-978-5712. 🌸

# Morning Star Church: Drawing Crowds and Growing Strong

There is a lot going on at Morning Star Church...a lot of growth. As soon as the new worship center in O'Fallon opened in July, 2006, it was almost immediately outgrown. Two modular units and more parking had to be added without delay.



*Morning Star Church new Worship Center*

Each weekend an average of close to 1,500 people attend the church's three weekend services. "The week we moved into the new building, we had already reached our projected number," says Kelly Hartnett, Morning Star's Director of Communications. "We didn't anticipate that would happen for another two years."

It is quite a leap from the church's beginning in 1998, when Pastor Mike Schreiner met with a handful of people in a dining room. He had been sent to O'Fallon by the United Methodist Church to start a regional ministry. Over the next six years, while services were being held at temporary locations, the congregation grew to include more than 500 members.

"People are drawn to Morning Star Church because they can come in and they don't feel judged," says Hartnett. "We meet them wherever they are, whether they are skeptical, or just beginning, or far along on their spiritual journey. We just want to create meaningful experiences for people."

An initiative called "Love Loud" has been launched to raise funds for the new children's and youth activities spaces. The new building is projected to contain between 7,000 and 9,000 square feet and be completed

in the spring of 2009. When the new space is completed, one of the modular units will be converted into a prayer chapel and the other into a community outreach center.

Community outreach is an essential component of Morning Star's ministry. "We are currently developing a ministry plan for the outreach center," says Hartnett. "We are collaborating with community agencies and government officials to make sure we give this community what it really needs." Morning Star Church has been with New Frontier Bank from the early days. "New Frontier really wants to help us realize God's dream for our church and they work hard with us to make it happen," says Pastor Schreiner. He particularly appreciates how the lending staff is specially trained to find creative solutions to the financing challenges of religious organizations.

The admiration is mutual. New Frontier has had the pleasure of watching Morning Star grow by leaps and bounds. Financing the purchase of land and the construction of Morning Star's worship center was only the beginning. The staff is already working on financing for the children's and youth center with Patty Beseda, Morning Star's Executive Director. 🌸

I recently had the privilege of teaching a class at a local church on Bible based financial stewardship. One of the reasons I enjoy working with area churches so much is because, like the nuclear family, churches provide an opportunity to help individuals and families build a strong foundation for their lives.

It reminded me of something an associate of mine said recently, regarding 401k plans. What my associate said that I found so compelling was, "Before we (financial advisors) can help people become better investors, we must first help them become better savers." I found this to be very profound, as the vast majority of Americans today are not saving an appropriate amount of their income for the future.

I assist many of my clients with managing their 401k participant account allocations, in their employer sponsored plans, as part of their overall wealth accumulation program. In addition, we assist a growing number of clients who own and operate businesses by establishing and/or serving as the plan financial advisor for their company 401k plans.

I have always viewed my primary role as a financial advisor, as that of an educator. I want each of you to know that I welcome any opportunity to educate individuals, families, and groups, on my personal area of expertise – financial planning.



*Lawrence R. Lund, Vice President  
New Frontier  
Personal Investment Centers, Inc.*

## New Baby Care Essentials Needed for Shower of Love

Shower of Love is a countywide baby shower collecting new baby care essentials for teen parents and babies in our community.

The mission of the Shower of Love is to provide tangible support for teen parents and their babies with the hope of eradicating child abuse and neglect in our county.

For the second year, New Frontier Bank is proud to be a collection point for new baby care essentials. Baby items will be collected March 10-April 10 at all three New Frontier Bank locations. 🌸



1771 Zumbel Road, St. Charles, MO 63303, 636-940-8740

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**Our Vision**

*To be the best financial services provider for small businesses and professionals in St. Charles County.*

**Our Mission**

*To assist our clients in achieving financial success by providing progressive products and services.*

*We will provide our clients with advanced technology systems to help them achieve their financial goals.*


*We will conduct all business with integrity.*

*We will foster an environment that stimulates professional excellence.*

**Board of Directors**

Joe Crenshaw	Keith Schneider	Larry Waldrop
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**Eye on St. Charles County Business**

New Frontier Bank's commitment to keeping the local business community in the spotlight extends to their sponsorship of "The Eye on St. Charles County Business." Listen every Monday morning around 6:30 am on KMOX for an update on business in St. Charles County. Radio clips can be heard at [www.newfb.com](http://www.newfb.com). 

**In 2007** New Frontier Bank donated over **\$1,400.00** in sponsorships to support youth programs in the St. Charles County Public Schools.



**5th Annual Family Golf Outing**  
New Frontier Personal Investment Centers, Inc.  
**April 27, 2008**  
The Falls Golf Club • 1170 Turtle Creek Dr., O'Fallon, MO 63366  
**To benefit Autism Speaks Walk Now for Autism**  
[walknowforautism.org](http://walknowforautism.org) • [autismspeaks.org](http://autismspeaks.org)

<b>Golf Fees:</b>	<b>Individual \$75</b>	<b>Hole-In-One Prizes</b> on select Par 3 Holes
	<b>Foursome \$300</b>	<b>\$10,000</b>
	<b>Mulligans Offered</b>	<b>7 Day Cruise</b>
		<b>Golf Clubs</b>
		<b>\$500 Golf Shop</b>

**Sponsorships:**  
Foundation Sponsor \$350  
Includes Foursome & Hole Sponsor  
Hole Sponsor \$100  
Other Tier Sponsorships Available

**BBQ Dinner Following**

For information & Sponsorships:  
**Dana Gilbert (636) 940-8740**

**Executive Advisory Board**

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