



60 LYNN PUBLIC SQUARE
 (Part of headquarters with office)
 Winston, NC



60 LYNN MANASSAS BAPTIST CHURCH
 (Part of headquarters)
 Winston, NC

FREEDOM BROADCASTING CO., INC. Highway 64, Plymouth, NC

In 1983 God directed Apostle Baylor, Sr. to the city of Windsor, North Carolina. He brought with him his small congregation from Scotland Neck, North Carolina where he had started a small church.

God's blessings on Apostle Baylor were so great until he decided to drop his net and settle in Hertie County.

As he prayed and ministered to the people, his congregation grew and Apostle Baylor saw a need for an expansion.

Through St. Luke Credit Union, Apostle Baylor's dreams and visions unfolded. He was blessed with a church located in the "neck" section of Windsor on the morning road.

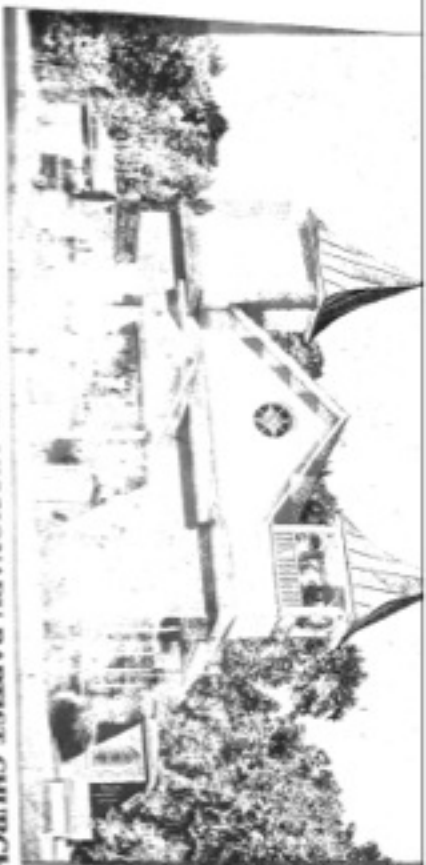
Apostle Baylor continued trusting God and God continued showering him with the desires of his heart. His ministry expanded to the radio waves where he had secured spots at different times but that was not

enough. He asked God for a radio station so the gospel could be spread over the air waves whenever he was led to do so.

In 1997 Apostle Baylor and his trustees went to St. Luke and secured another loan to purchase a radio station and named the station "Freedom Broadcasting Co., Inc." That is found on your dial 1470 AM. There are three full time employees at the station.

We sincerely pray the blessing of our Lord and Savior Jesus Christ upon St. Luke and may they forever prosper and help those who have a need or a desire to go higher in their endeavors.

God Bless
 Apostle T.L. Baylor, Sr., President



ASHLAND MISSIONARY BAPTIST CHURCH

Merry Hill, NC



97 EAST PARKWOOD MOBILE HOME

97 EAST PARKWOOD APARTMENT COMPLEX

The Ashland Missionary Baptist Church is one of the oldest churches in Burke County. The first building of a church was burned in a fire in 1807.

Ashland church was built on land donated by the owner of the old Ashland plantation. When the church began, the membership had four families, six preachers, and very limited resources. Yet, the God-fearing, loyal, earnest, dedicated men and women of the Ashland community, who were the ancestors of our current membership, took upon themselves the awesome task of establishing a church, almost only with faith in God. In the beginning stages of our church, some of the meetings were held under "space trees" and some were held at a building designated as "the meeting house" (made available to Ashland members) by the owners of the Ashland plantation.

Service was scheduled on the second Sunday of each month. At the current time we enjoy services every Sunday in the month except on 10th, 20th and 30th. Ashland church is located on Highway 45 in Burke County, about 10 miles from Charlotte, 5 miles from Merry Hill and approximately 14 miles from Windsor. Ashland has a membership of approximately 500 members, some of whom live in the above mentioned towns and adjacent areas. Ashland church was destroyed by fire in March, 1924 and was rebuilt in November, 1924 under the leadership of Rev. D. L. Strawn. It was re-dedicated in 1954 and 1978. In 1996, it was renovated and enlarged to include a fellowship hall. We were founded by St. Luke's Methodist Union whose motto is "Pursue Pivotal Progress". Ashland has often welcomed pastors who gave outstanding leadership to the church. Rev. Emanuel Reynolds, Rev. Joe Armstrong, Rev. Charles Starvo, Rev. J. L. S.

Hudson, Rev. Charles White, Rev. James Sitt, Rev. Allen Cobb, Rev. D. L. Strawn, Rev. C. S. Brown, Rev. Nathan Brown, and Rev. R. B. Brown served 40 years.

There are three ex-pastors who served Ashland church: Rev. Fredy Cornsack, Rev. Paul Griffith, Jr. and Rev. Henry McNeil.

Distinguished ancestors of Ashland include John Lantry, Gus Goddard, Frank Goddard, John Hedges, Frank Hedges, Allen Cobb, Lee Hobbly, Pevale Cobb, Joanne Wilson, Lura Garris, Thaddeus Brown, Willie McGinn, James G. Hobbly, Rufus Goddard, Deceased members are: Nathan Hobbly, Sarah Lantry, James Ward, Jr., and Herman Deale. The following ex-pastors have served Ashland church: Sarah Campbell, Mabel Wynn (60 years), Larned O'Quinn, Michael Booth, Loren Gray, Eudora Harmon, Nelson Hynes, Charles Speery, William Speery, Owen Addison Williams, Jr. (Grandfather and Deceased), G. B. Chaney, James Lantry, Coy Warren, Jerry Malone, Neal Hobbly, George McPherson, and Willie Welch. Trustees: Larry Coffey, William G. Lantry, James Hobbly, Jr., Willie Cobb Rioscoe, Adair Ward, William Frank Hobbly, William Ritzler, William H. White, and Joe Henry Ashby.

The labor board was organized in 1920, with Mrs. Margaret Goddard serving as the first president. The Trustee board was organized in 1954 under the leadership of Rev. R. B. Brown. Thirty years later in 1984, the first female was elected to the board in the person of Willie Cobb Rioscoe. Adair Ward was elected to the board following the death of her husband.

We always pass the torch to those who come after us, so that for generations to come, we can enjoy worshiping our God in our own way at the Ashland Baptist Church.

March 2001

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|--------|--------|---------|-----------|----------|--------|----------|
| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|--------|--------|---------|-----------|----------|--------|----------|



ST. LUKE SENIOR CENTER
1100 W. 10th Street, St. Louis, MO



ST. LUKE RETIREMENT CENTER
1100 W. 10th Street, St. Louis, MO

BERTIE MEDICAL COMPLEX

A young African American physician, named Dr. Steven Ferguson, MD, PhD, entered the Bertha Medical Complex in October, 1996, in Bertha County, North Carolina. Located two miles across the county line from Hertford County, it provides a model primary care, a case center, and adult day health care center for older residents and residents with special needs.

The Bertha Medical Center is a primary/preventive medical care provider established to improve the quality of life of its patients by providing quality health care for the entire family. The health care services provided at the center include routine physicals, well baby check-ups, ongoing care of chronic illnesses, diagnostic work-ups, emergency services, cast and simple fractures, various immunizations, sports physicals, laboratory work, health maintenance and preventive health care including a firm emphasis on lifestyle changes.

The Katherine Elizabeth Conway Adult Day Health Center represents

the second component of the complex. It is an organized day program designed to enhance the quality of life of older persons and is housed either in the geriatric unit or in a separate building in Cleveland, Ohio and is quite active as a 94-year-old. The center is coordinated through its program of health and social services, both to the independence and well being of older persons. The primary goals of the KEC Center are to provide dependable, reliable, short-term relief of the caregiver, socialization for the participant, leave giving and resource information for the family. The following services are provided: therapeutic group activities, nursing services, social service referrals, case management, personal care, meals, transportation coordination, case management, and food. Thanks to St. Luke Credit Union for its help in providing these services, Dr. Ferguson is also a certified medical director and provides for the county's nursing homes.

www.berthamedical.com

April 2001

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|--------|--------|---------|-----------|----------|--------|----------|
| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
| 30 | 31 | 1 | 2 | 3 | 4 | 5 |



ST. LUKES MEMORIAL BAPTIST CHURCH
1000 W. 10th St.
Greenville, SC

CHERRY'S BACKHOE SERVICE

Ted Cherry, Owner

(252) 346-3102

In the year of 1971, my father, Mr. Arthur Roy Cherry, took me to St. Luke Credit Union to become a member. At that time, he was chairman of the board. My dad taught me the importance of borrowing and paying back on time.

In 1973, I was able to secure loans from St. Luke Credit Union to purchase equipment needed for my expanded services such as: trucks, bulldozers, motor graders, excavators and land for development.

We started with three employees and grew to eight employees. The highlight of my business was when my son, Ted K. Cherry, Jr. joined me in October 1999. He brought new and modern ideas, which made me very proud and business flourished.

The business qualifications include the following: manufacturing septic tanks, hauling rocks, sand, topsoil, gravel, etc.

Through my land development, I have provided homes or land for forty families to own or rent. I cannot continue without acknowledging my wife, Nancy R. Cherry who served as my secretary through the years.

There are available lots on Highway 308 west and Kellard, NC for sale with financing available and no credit check.

Thank you, St. Luke Credit Union, for being there when we needed you and for making our family business a success.

May 2001

| Sunday | Monday | Tuesday | Wednesday | Thursday | Friday | Saturday |
|--------|--------|---------|-----------|----------|--------|----------|
| April | June | 1 | 2 | 3 | 4 | 5 |
| 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 13 | 14 | 15 | 16 | 17 | 18 | 19 |
| 20 | 21 | 22 | 23 | 24 | 25 | 26 |
| 27 | 28 | 29 | 30 | 31 | | |



ST. LUKE PUBLIC SERVICE
Photo of equipment and farmer
Franklin Brockers
Middletown, MO

ST. LUKE HOSPITALARY MATERNITY CENTER
The Brockers Family
Middletown, MO

BROCKERS LAWN SERVICE

794-9223

Being a farmer, I have worked long hours in the sun and rain. I love farming and decide my life is making a success in it.

In 1995 during my spare time from farming, I started a community service for senior citizens, keeping their lawns mowed and weeded. Many times I did not have enough gas to finish the lawns, but these senior citizens would come up with more than enough to help me survive.

My desire was to help others and God would in his own time provide an extra blessing for me.

As I continued mowing senior citizens' lawns, other working people wanted to hire me to cut their lawns also.

My work began to increase and I saw a need for a riding mower so I could venture out and prepare myself for a side business.

In 1997, I went to St. Luke Credit Union and secured a loan to purchase a riding mower and weedeater. I used the push mower and my seven year old son, Towel, drove the riding mower and we set out after finishing my farm work and his school day to make our side business a reality.

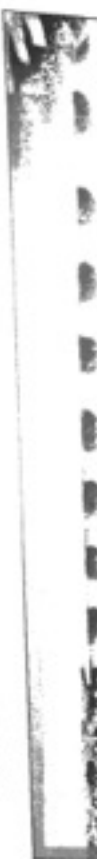
Our work grew and again I went to St. Luke Credit Union and secured a loan to get a second riding mower. My son and I rode and finished jobs much quicker which means we could complete more lawns.

I am so grateful to St. Luke Credit Union for coming to my rescue when I needed them most.

Thanks very much.

Franklin Brockers

June 2001



OXLEY HILL BAPTIST CHURCH

In the year 1886, some members of the Peterson Chapel Baptist Church in Abbeville, SC, moved out on their own and started a church on the site of Highway 17. They began to have services in their home until God saw fit for them to purchase some land and build a place of worship. On October 20, 1886 the pastors, Thurston Hickey, Adolphus Fredrick, Ed Hilly, and Peter Smith purchased one acre of land from M. H. Bowers and sold it to M. Bowers of the county of Florence, state of North Carolina, for the sum of \$10.00 on the site of the Herring Run Road. The few members got their hands and hearts together and prayed that God would continue to bless them in His own way. They worked hard to get a building on the land that God had blessed them with. Finally the building was completed and they gave God the praise due.

Our Ancestors never forgot where they came from and when it (the church) meant to them. As time went on they continued to praise God with all their hearts. The Rev. Thurston Hickey was the first pastor and baptizing was done in the Hickey Pond on the Herring Run Road.

They kept on working for Christ and the membership began to grow. Before the second church was completed services were held in a pack house.

In the year of 1929, on March 27, Mr. John C. Ball and his wife Cecilia gave the board of deacons at Oakley Hill Baptist Church the parcel of land on the old church site and part of the new site for the sole purpose stated on the deed, to have church, and in no event shall any person or persons be buried upon said land. The members had to be buried in the Anderson Baptist Church Cemetery and family conveniences.

In the event that the said land proved to be used by the Oakley Hill Baptist Church for the religious purpose, the terms of the same would become void. It was proved to us in fifty years, after which some other years passed before we received the deed. The money has kept on doing the work of Christ.

On December 21, 1978, we purchased more land to build the new church that we are in today for \$10.00 from the Ball family. The deed was located to George Drake and Adair Colfield III, on tracts for Oakley Hill Baptist Church on State Road 136-E. We worked hard to get started and we cleared the purchased land for this church.

Our pastors were as follows: Rev. Thurston Hickey, Rev. Lewis Owen, Rev. Lewis Oatman, Rev. Charles Sharp, Rev. Wright Moore, Rev. Andy Moore, Rev. Owens, Rev. Heywood Ruffin, Rev. Jordan, Rev. M. A. Riddick, and up to January 2000 we were being led by Rev. James R. Wiggins. Under the leadership of Rev. Wiggins, we accomplished trade bedrooms for men and women, running water, a cafeteria, a piano, pool, a pool, and new carpet for the old church. He was a strong backbone for us getting the new church and surroundings as it is today. We thank God for our leader who has been here with us for the past 40 years.

Our deacons were as follows: (Now serving) Nathan Hickey, Joe Thomas Hickey, Walter Melburn, Norman Rankins, Jerrold Colfield, Walter Harsh, John Gorman, Lorenzo Rankins, Henry Bousright, Wilburn Taylor, Augusta Holey, James Gaskins, Howard Jordan, John Colfield III, George Drake (chairman), John Ball, and Clarence Evans.

July 2001



ST. LUKE'S HOSPITAL BAPTIST CHURCH
ST. LUKE'S HOSPITAL
ST. LUKE'S CHURCH

N. L. MEBANE'S TRAILER COURT

Norman L. Mebane, Jr. borrowed \$7,000 from St. Luke Credit Union on February 6, 1981, to purchase 7.16 acres of land. The land was purchased for an investment at the time, without having a sound purpose or goal for the use of the land. Since it was unlikely that anything major would develop in that area to target a major need, Norman decided the land should not be sold. Therefore, he wanted to do something constructive to jump-start some revenue for the piece of property. As a result, he decided to build a small mobile home community.

Years later, St. Luke Credit Union was there again for Norman. On August 30, 1985, he borrowed \$24,300 from St. Luke Credit Union to

purchase four mobile homes to start his mobile home community. With those mobile homes, he developed the property himself, and created Bertie Park Lane, in Henselera.

Today, thanks to St. Luke Credit Union's trust and belief in him and his company, Mebane Investment Properties, he now owns more than one hundred homes and lots in Bertie Co. Norman L. Mebane, Jr. is proud to say that St. Luke Credit Union has played an important role in the various stages in his life's journey. Mainly, St. Luke Credit Union has been the force that guided him from "sharecropper" to "shareholder".



August 2001



MY STRUGGLE TO ACHIEVE ANGELA BRIDGERS

I am a young single lady trying to make a decent life for myself. I was looking for difficult getting to my job or church depending on a van ride or some friends.
Many nights I could not get to work on time, which made it impossible to hold a job.

Finally, I talked to my landlord who introduced me to St. Luke Credit Union.
Through St. Luke Credit Union, I was able to secure a car that has

made all the difference. Not only can I get to my job on time, I can work extra hours, because I have permanent transportation.
I will always thank my landlord and St. Luke Credit Union for helping me when my way was dark and dreary. I will always tell others how you helped me when I desperately needed it.

Angela Bridgers
1123 Governors Rd., Wendoc, NC



ST. LUKE CREDIT UNION
1123 GOVERNORS RD., WENDOC, NC



ST. LUKE COMMUNITY CENTER
1123 GOVERNORS RD., WENDOC, NC

LOVING ARMS CHILD CARE LEARNING CENTER "The Dream Becomes Reality"

Somehow, we knew our vision would become an eye seeing reality. Although it took others a while to see it, after all it had been a long time since the single story building on Madison Street had been a breeding ground for hope of any kind.

Over the years, it had become the focal point for what locals called "The Corner". The point at Madison and Fourth Street brought loitering and drug traffic to the neighborhood and stood as a symbol of what residents saw as a cancer on their neighborhood.

Through hard work of myself and an army of family and friends, we have cleaned out the debris and brought in tables, children's books and games. Known as Loving Arms Childcare Center, this serves as a symbol

of what can happen when people are committed to bring about a change for the better.

I have now renamed the area "The Miracle Corner". We are so thankful to God for all the wonderful things he has done. I feel that if St. Luke Credit Union had not believed in us and stepped in to help, this would not have been possible. Thank you for believing in us because the word of the Lord says "All things are possible when you believe".

Thank you,

Larry & Yolanda Cigan