

*2 Timothy 4:7*  
*“I have fought the good fight, I have  
finished the race, I have kept the faith.”*



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BELOVED HUSBAND, FATHER, GRANDFATHER, FRIEND  
**ROBERT STEPHEN “STEVE” HOWE**

JANUARY 17, 1954 — JULY 22, 2026

*Celebrating...Honoring...Remembering*

*First Baptist Church of Elberton*  
*Monday, July 27, 2026, at 2:00p.m.*

### Order of Service

*Processional* *"Goodness of God"*

Welcome Rev. Tim Adams

*"Home"* *Ben Thompson*

*Family Remarks*

*"The Jesus Way"* *Ben Thompson*

*Eulogy* *Rev. Tim Adams*

*Recessional*                      "When You Love A Woman"

*Please join the family in the ROC immediately following the service for a reception and time of visitation honoring Steve*

## Contributions

Ramp Ministry  
First Baptist Church of Elberton  
132 Heard Street  
Elberton, Georgia 30635

## Interment

## Elmhurst Cemetery

## *Pallbearers*

Luke Howe, Brett Howe, Travis Howe, Jeff Howe  
Larry Bessinger, Dennis Dixon, Dan McAvoy  
Rod McCarty

## Obituary

On July 22, 2026, Steve reached for the hand of Jesus and walked through the gates of Heaven. He is finally home.

Robert Stephen "Steve" Howe was born in Cedartown, GA, on January 17, 1954, the second of three sons to Robert Lee Howe, Jr. and Shirley Bailey Howe.

He is survived by his wife of 31 years, Catherine "Cathy" Fudge Howe and also leaves behind children: Luke Busby Howe of Woodstock, Paige Howe Knowles (Chip) of Buford, Phillip Brett Howe of Gainesville, and Sara Howe Watson (Zach) of Easley, SC. He was a proud "Pappy Steve" to Bryce Howe, Charlotte Knowles, and Anniston Knowles, and "Pop" to Levi Watson, and Baby Boy Watson arriving in September. He is also survived by his mother, Shirley Bailey Smith of Elberton; brothers: Travis Howe (Becky) of Cumming and Jeff Howe (Elizabeth) of Decula; and a host of nieces & nephews. Steve is preceded in death by his father, Robert Lee Howe, Jr, and nephew, Justin Howe.

He was a proud graduate of the Elbert County Class of 1972 where he excelled in sports, particularly football and his running back position. He was voted "Best Looking" by his classmates and elected to "Who's Who" and was a recipient of other distinctions. He was also an important part of the inaugural ROTC program where he achieved Battalion Commander and the Lieutenant Colonel rank. He graduated from the University of Georgia with a Bachelor of Business Administration. While at UGA, he enjoyed being a member of the Kappa Alpha fraternity.

Steve began his lifelong career as a community banker in 1977 with Granite City Bank, later acquired by Regions Bank. While at Granite City Bank, he graduated from the Stonier Graduate School of Banking at the University of Delaware. He retired from his position as Senior Vice President of Northeast Georgia Bank in 2016. He loved his work and made many lifelong friends through relationships with his co-workers and customers.

He loved serving his community and was involved with the Kiwanis Club, Salvation Army, Chamber of Commerce, and served 12 years on the Elbert County Board of Education. Steve also poured into the lives of many young men through his passion for youth sports, coaching both football and baseball teams through the county recreation programs.

Steve made his public profession of faith at age 12 and was baptized at First Baptist Church in Toccoa. While a member at First Baptist Elberton, he served in many capacities including Deacon, Deacon Chair, Treasurer, and Finance committee. He was an original member of the McAvoy Sunday School Class and attended until a few weeks ago. His faith was the cornerstone of his life. This was evident in the way he loved his family, friends, and community. He spent nearly every evening in his "Upper Room", praying and pouring over Scripture with his well-worn Bible and pen in hand. Even as his health declined, church was still important to him. Being at church and with his church family brought great comfort to him.

In his free time, Steve would be found in his favorite place - the acres surrounding his cherished home. Home was his absolute favorite place to be. He took great pride in making the property beautiful and was resourceful in using what nature provided. Along with spending time outside, Steve was an incredible animal lover. His two faithful furry companions, Sadie & Millie, accompanied him on nearly every outdoor adventure. He loved all animals from pets to wildlife.

On Saturdays in the fall, Steve could be found in his favorite recliner watching UGA football. He was an avid UGA football fan with a room dedicated to UGA memorabilia. Go Dawgs!

Another favorite pastime was the game of golf, both playing and watching. He enjoyed the competition and camaraderie with special friends.

Only those closest to him knew that he was a talented artist. While he dabbled with oils and watercolor, he really excelled and enjoyed pencil drawing. He even drew comical depictions and caricatures of his closest friends.

Steve loved his family, valued education for himself and others, selflessly served his community, and most importantly he loved the Lord. He leaves a tremendous legacy of humility, honesty, and faith.

Though his physical home was his favorite place to be, he longed for his Heavenly home. We remain confident that he is healed and whole, and in the presence of his Heavenly Father.