

# extensions

building up the church one investor at a time

Fall 2008



## A Word From Les



### Why is there so much fear in our lives today?

As I watch the stock market bounce around as it has over this past year, I can almost smell the desperation and fear.

The old adage that people are normally controlled by either greed or fear is still true, that is clear.

If you pause right now and think of what you are in fear of, you will learn a lot about yourself. It will be time well spent.

There are reasonable fears we have. It is true that people are losing their homes at a rate not seen in living memory. The amount of debt that the average person is carrying would be enough to keep me up at night.

So, what did Paul mean in the opening chapter of Ephesians where he said, *"I pray that the eyes of your heart may be enlightened in order that you may know the hope to which He has called you, the riches of His glorious inheritance in the saints, and His incomparably great power for us who believe"*? How are we supposed to find this "hope", these "riches", and this "great power"? Why do we continue to live in such paralyzing fear when Paul speaks of this better life?

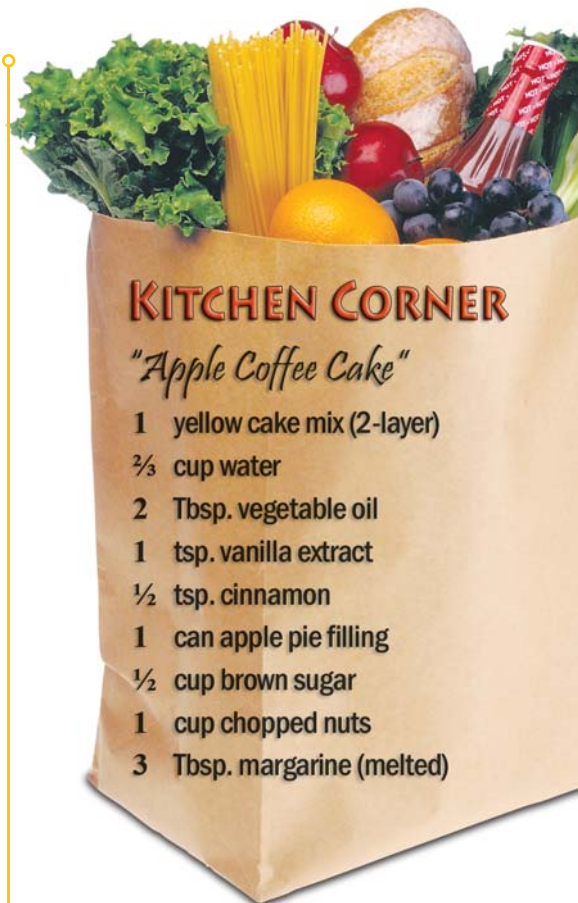
May I suggest a couple of ideas talked about in Proverbs 10 where Solomon contrasts the lives of the righteous, verses those living their own way? There are a lot of Christians today that are living their own way and as such they have gotten themselves into situations that are overwhelming. If you find yourself there, you will need to first ask God for

the wisdom you need to find the way out. James says He will give it to those that ask.

Secondly, put your fear where it belongs in a God who has no favorites and judges justly. Many who say "they are in the faith" are actually living in a self-absorbed way. They will naturally fear the consequences of their actions when the fear should be in the Person who has the power to bring these trying times into their lives. God may be using these consequences to get their attention.

Verse 9 of Proverbs 10 says, *"The man of integrity walks securely, but he who takes crooked paths will be found out."* Many people are now experiencing the God-ordained results of poor decisions. Of course, not all the evil in our lives is a result of consequences. Many honorable people suffer in spite of living a godly life. We see it through every book of the Bible from Abraham, Noah, Joseph, Moses, David, Stephen, Peter and many others. The list includes millions of modern day saints alive today, as well. Yet in all their struggles, they can be confident that "blessings crown the head of the righteous" (vs. 6), the man of integrity walks securely" (vs. 9), and "the righteous will never be uprooted" (vs. 30).

What is the reason you are suffering and stressed? In this life we will all suffer that we cannot control, why we suffer is something we can. One comes with rewards and calm peace, the other with the anxiety that we see all around us today. Start to make the changes He is telling you to make: and choose wisely, placing your fear where it belongs.



### KITCHEN CORNER

#### "Apple Coffee Cake"

- 1 yellow cake mix (2-layer)
- 2/3 cup water
- 2 Tbsp. vegetable oil
- 1 tsp. vanilla extract
- 1/2 tsp. cinnamon
- 1 can apple pie filling
- 1/2 cup brown sugar
- 1 cup chopped nuts
- 3 Tbsp. margarine (melted)

Combine cake mix, water, oil, vanilla and cinnamon. Mix well. Stir in pie filling. Pour into 9"x13" greased pan. Combine brown sugar, nuts, and margarine. Sprinkle over cake. Bake at 350°F for 40 minutes (or until done).

Submitted by: Carol Potratz  
NAB Discipleship

If you have a special recipe that you would be willing to share with others, please e-mail us at [newsletter@ceif.org](mailto:newsletter@ceif.org).

## Living H<sub>2</sub>O

"He asked me, 'Son of man, can these bones live?' I said, 'Sovereign LORD, You alone know.' Then He said to me, 'Prophesy to these bones and say to them, 'Dry bones, hear the word of the LORD! This is what the Sovereign LORD says to these bones: I will make breath enter you, and you will come to life.'"

- Ezekiel 37:3-5

Church  
Extension  
Investors  
Fund



## Spotlight on:

# New Beginnings Christian Fellowship

The phrase “strength in numbers” took on new meaning to me as I was told about this community of believers in Kokomo, Indiana. The story starts about two years ago when this church was using a storefront rental to house services and no affordable place to move was yet available. Pastor Jeff received a call to meet with the leader of the Police Department (a Foursquare pastor) who shared that God had laid it on his heart to help this church get a building. He offered to rent out a building to them, allowing all the money



to go toward the purchase price of the building. He also offered to pay the utilities for the first year. Pastor Jeff knew this was God’s awesome provision and contacted Les Collins, director of CEIF, about a loan. Les traveled to Kokomo to see the building in question and to

advise them about how to purchase it. Shortly after, a rental agreement was worked out, a Capital Funds Campaign was developed, and the church was moved into their new building. It was then that Pastor Jeff was diagnosed with Stage 4 cancer in his neck.

Seeing to Pastor Jeff’s needs became the priority of this church. They “circled the wagons and held on for dear life” as Pastor Jeff affectionately recounted. Each day was a fight for survival...and a miracle.

Because of the stage of his sickness, Pastor Jeff was unable to work and nothing was done to provide the much needed maintenance to the building. From these severe tests of faith and hope came testimonies of even bigger stature, though. September of last year, Pastor Jeff **returned to work** and gives all thanks and praise to God as he seeks to live each day “not all stressed out” and “to make time count” even more than he did before battling for his life. That he **and** the church both survived, Pastor Jeff says, “is a **huge** thing”, and credits this to the church being healthy and having already “built a solid foundation as to what we’re all about”.

Since the building was in such need of repair, this church knew they couldn’t go at it alone. After contacting the Great Lakes Association Executive, Pastor Jeff was granted permission to request fellow churches to volunteer their services to remedy its condition. Pastor Jeff recounts from there:

*In July we had many groups come from Michigan to help us. Youth from Napier Parkview Baptist Church in Benton Harbor, youth from North Pointe Baptist Church in Warren, men and women from Woodland Shores Baptist Church in Bridgman, and a gentleman from Oakridge Baptist Church in St. Joseph all came. We even had people locally who just stopped by and helped. Along with those groups were a father and son from the Chicago area and two couples from Ontario, Canada. The people from Chicago and Canada are connected with a ministry in our church conference called Church Extension Investors Fund.*



*In order for such an event to take place, local churches and individuals offered lodging; and many local businesses provided*

*food for the workers. God helped us put something together that was very special and He worked mightily in our midst.*

*One special way God showed up during was through providing for a huge task set before us- a new roof. Even though many who*



*volunteered had worked on roofs before, we did not have many “experts” present. On our first day of roofing, a gentleman stopped by. He was a Christian brother who had just returned from a missions trip to Kentucky. With the fire of God burning in his heart, he joined*

*hands, heart, sweat, and skill with us every day. He provided expert advice, exceptional skill, excellent spirit, and extra help by bringing his co-workers along to help us. As we all worked together with a day and night shift, we completed the whole roof in less than four days. This gentleman has since worshipped with us a few times. We are allowing God to move in his life as he considers what God has in store for him. He was not a member of a church when he came to help and is praying for God’s guidance in his and his wife’s life.*

*Another project accomplished was painting the inside of our building. This was done by a friend of mine who is a local pastor, and Hans, a painter from Oakridge Baptist Church. We also had ladies from Woodland Shores Baptist Church as well as men from Canada help paint.*

*As the roof and painting were being done, youth were cleaning and sanitizing our carpets and fixing our chairs. They were also hard at work edging our sidewalks, mowing, and performing other yard work duties along with assisting the roofers and painters. The youth from North Pointe Baptist Church changed all our light bulbs to the florescent bulbs and accented our church with decorations. A couple of wonderful ladies from Canada fixed up my office with border paper that has a cowboy theme and hung pictures, making my office a very special place.*

*All this was done in harmony with the Spirit of Christ evident in so many ways. With roofing, painting, carpet cleaning, and yard work all being done at the same time, the potential for conflict was great, but the spirit of cooperation and consideration was genuine and, from my standpoint, wonderful to see and experience. It was a joy to behold and was definitely an encouragement to our church family. We could have not gotten this amount of work done in 2 to 3 years.*



*May God bless every person and group that had a part in our mission’s focus. Many came and worked, others simply prayed, and a few gave of their resources. Everyone was important and all were greatly appreciated. We now are able to put much of our focus on ministering to and equipping our people for ministry and to reaching out to our community. We praise God for the blessings He poured out on us through His people.*

*As told by Pastor Jeff Russell to Colleen Stegmann*

# 9 Day European Adventure with CEIF in 2010!!

## Oberammergau: Alpine Wonders & Passion Play

Are you someone who enjoys travelling with a group of like-minded Christians out for a good time? What about touring your German or Austrian roots? Or spending a day in Italy?



If so, come and join CEIF in our European Adventure!!

You'll dive into history as you travel through medieval streets, view **Maria Theresa's**

**Imperial Palace**, and take in the site of **two winter Olympics** in Innsbruck, Austria. You'll enjoy the musical home of **Mozart's birth** in Salzburg, Germany and see the location for filming the musical "**Sound of Music**"-Leopoldskron Palace! On top of all this, you'll be busy visiting **majestic castles**, experiencing breathtaking **historic architecture**, relaxing, and enjoying **European culture** at its finest.



\*And don't pass up the option for a **one-of-a-kind spectacular!**

Oberammergau is stage to a 6-hour **musical/dramatic performance** of the **Passion Play** that is performed only ONCE every 10 years!! This is an event every Christian should experience and one you won't want to miss!

We welcome you to join us and hope to see you there!

For **group registration information** please phone us at 800-543-2343 or email us at [ceif@ceif.org](mailto:ceif@ceif.org) and we'd be happy to provide it!



**August 31<sup>st</sup> - September 8<sup>th</sup> 2010**

Itinerary	
<b>Day 1 &amp; 2</b>	Depart USA, Arrive in Europe
<b>Day 3</b>	Innsbruck-Austria's capital
<b>Day 4</b>	Salzburg, Germany
<b>Day 5</b>	Leisure day-*Optional Oberammergau Passion Play
<b>Day 6</b>	Italy and Brenner Pass
<b>Day 7</b>	Castles & Churches
<b>Day 8</b>	Day of Leisure-**Optional Tour to Neuschwanstein
<b>Day 9</b>	Return to USA

For more information and a more **complete itinerary**, please visit [www.eo.travelwithus.com](http://www.eo.travelwithus.com) to download a brochure or call CEIF at **800-543-2343** to request one be mailed to you.

## CEIF's Financial Status

With the worsening financial crisis people have asked us if it is affecting CEIF, so I thought I would let you all know we are doing very well. Our loans are performing as scheduled and none of them are presently in any risk of foreclosure. We have been very careful with the money invested with us to be sure that we only lend the amount of money we feel our churches can safely repay. We are doing well; but as always, we appreciate your prayers for both us and our churches. **-Director, Les Collins**

## An Elementary Lesson

Recently, the elementary school I attended held a 26th year reunion. Why 26 and not 25? I'm not really sure - I'm thinking it was a good time to reflect, seeing that most of us are celebrating...let's just say...a round year. Unfortunately, my schedule was as such that I couldn't make it to the actual event. However, through communications, I had the wonderful opportunity to hear and see how everyone has changed.

It also gave me the opportunity to reflect on my days in the school and to look at how I have changed. My time in the school wasn't what I would call "pleasant". I faced many of the same challenges that so many of us faced. It was during these years that I had to deal with a broken family. Then, add in the class bully I had to deal with every year; things weren't all rosy.

For years I wanted to forget those years of my life. After all, they didn't seem like something that anyone would want to remember. But for some reason, I just couldn't - Why?

It would be years later that I would begin to realize why God would not

let me forget. He wasn't punishing me for anything I did wrong during those years, but rather using those lessons to mold me into the person I am today. I know now that God is the one who gave me the strength (and still does) to persevere through the rocky times. Plus, I realize things could have been a whole lot worse; I know no matter how bad things get, there is always someone else facing greater challenges. My faith was not where it should have been (is it ever?), but I sure am glad I had Him with me.

So today, I am grateful for God blessing me with the opportunity to attend this school and for placing these challenges in my life. It's good to know that He was there for me, even during those times when I felt lost and alone.

Going forward, I pray I can see the challenges that God places in my life as an opportunity to grow into the person that He would like me to be. I just hope it doesn't take quite as long to appreciate it.

**- Bob Glim**

## Nugget for your Noodle

Doubts are traitors, they make us  
fear the good we ought might win  
by fearing to attempt.  
-William Shakespeare-

## PR-ayers and PR-aises

We praise God together with investors Franklin and Polly who celebrated **71 YEARS of marriage** this September 25th! May God richly bless them. Be sure to check out [www.ceif.org](http://www.ceif.org) to add your own prayers and praises!

## CEIF Newsletter E-mailed to you!

Bogged down with too much mail to sift through? Would you prefer to get caught up on the latest CEIF news by e-mail instead? Just let us know your e-mail address and we'll gladly e-mail you a copy of our quarterly newsletter! Enjoy the encouragement of each page at your convenience while you're on the web! Just simply send us an e-mail of your request to [newsletter@ceif.org](mailto:newsletter@ceif.org)!

## Rate Review

US Term Certificates*		
	Under \$5000	\$5000 and up
Five Year	4.50%	5.00%
Canada Term Bonds*		
	Under \$5000	\$5000 and up
Five Year	4.25%	4.75%

\*Rates good through September 30, 2008 and subject to change without notice.

This is not an offer to sell investments or a solicitation to buy. The offer is made only in states/provinces where authorized and solely by the CEIF Offering Circular/Information Statement.

## Colleen's Corner Autumn: A Time to Sow?

Lately, God has been putting His "plow" into me and breaking up the uncultivated parts of my heart's field. I feel as though I am a pot sitting at a rolling boil- it's exciting! But terrifying! And unfortunately, my apprehensive nature has won out and keeps me "holding the lid on it" since I have *no clue* what to *do* with it. Thinking of what such a force *not* contained and *without* direction would do is quite terrifying for someone who finds comfort and pleasure in a pot rolling at a *slow* boil; at knowing the full layout of Step A before taking it.

But...God has come to do a *new* work in me (minus the preview!). That which He had been pruning and growing in me was the result of previously plowed areas of my heart's soil. *New* personal talents and giftings lie in wait of being discovered; *shifts* in ministry focus await; and parts of myself that I just never knew *could exist* or *would exist* need to be sown. There is more for me to place my faith and trust in Him about, more of life and love for Him to open me to embrace and experience, and more fruit for Him to bear in me. There is unplowed ground to breakup!

When God puts His "hand to the plow" on a place of your heart's field, asking you to let Him cultivate a change of your perspective, a stretching of your faith, or an opening of your heart to people you never thought you could; what's your response? Is it like Mary who said, "Let it be done to Your servant as You have said"? (**Luke 1:38, NIV**) Or is it of Peter's when, in a vision where God was re-defining his perspective of "unclean", he replied, "Surely not Lord!"? (**Acts 10:14, NIV**)

We all know it's going to hurt; it's going to cost us something, but one beautiful thing about God is we cannot out give Him. Whatever we give up to Him will come back as blessings to us. Will you allow Him to set His "hand to the plow" of your heart's field? He is ready to "shower His righteousness on you" when you do.

**"Sow for yourselves righteousness, reap the fruit of unending love, and break up your unplowed ground; for it is time to seek the LORD, until He comes and showers righteousness on you."-Hosea 10:12**