

# extensions

building up the church one investor at a time

Winter 2009



## PR-ayers & PR-aises

*Please interceed for Gladys' niece who has a paralyzed tongue.*

Be sure to check out [www.ceif.org](http://www.ceif.org) to add your own prayers and praises!



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## Nugget for your Noodle

Some things have to be  
believed to be seen.  
-Ralph Hudson

## A Word From Les



If you are like me, you have experienced some perplexity when you have seen the “good” appear to suffer more than those we might label “not so good”. Why is it that those trying to obey the spirit of the law are the ones who often appear to pay the most? Why doesn’t God intervene to exact more fairness into the system?

Take the financial crisis we are in right now. It might seem that the one’s suffering the most are those who have been careful to save and therefore had something to invest; while those living for the day are having the banks rewrite their loans at more convenient terms. It appears at first glance as unfair. If you are just looking at this life you might think that the just are paying a higher price than their actions deserve. In such times it is often God that we turn to for blame. Not that we voice this, but our innermost thoughts reveal it. It comes out in various forms: maybe through frustration or by less time spent talking to Him, or most likely in our lack of love for Him. It is then that our love turns cold.

I was asking God why this was so when He brought to my attention a few key points I had failed to recognize. Maybe they are points you have not seen either, if we are similar in the way we think.

God has told us many times that He is preparing His people

for a perfect heaven. A place in which those who are destined to come will be completed and made perfect; but the chosen are not there yet. It is true that Jesus’ blood forgives their sins, but the consequences of those sins remain. Therefore, for God to be fair, He must allow the good to suffer here for their consequences so that He will be seen to show no partiality when He judges the unjust later. The “good” pay their consequences here and enter into perfection later. The evil appear to be consequence-free in this life much of the time, but in eternity God will hold them accountable and their payment will then come due.

So, the next time you feel you are unduly suffering for minor infractions, remember God is showing you favor by preparing you for a perfect eternity. “Those God loves He corrects”, Proverbs 3:12. He knows what He is doing.

Sometimes His punishment is a sign of His love. Aren’t you thankful that He is just? It is the same reason why He sent His Son to pay for our sins instead of just forgiving them outright. Humanists would say that being an all-powerful God would give Him the right to act unilaterally and still be considered just. In that thinking, power equals justice. God, however, is not one to ask us to act in a way that He is not prepared to do Himself. Spend some time today thanking Him for being just; and for the pain He allows into your life. He is preparing you for a great homecoming.

*To read other thoughts from Les and post yours, visit CEIF’s Blog at [www.ceif.org](http://www.ceif.org)!*



# Spotlight on:

## Investor, Kay Schilke

Kathryn (Kay) Schilke has been an investor with CEIF since almost our first day of service back in 1973. Some might say she has been a “life-time NAB’er” as she recently celebrated her 90th birthday! This grand celebration took place at her church, The Table, in Portland, OR where all of her 4 children and most of her 7 grandchildren gathered together with many others to rejoice in the blessing of life God has given in and through the person of Kay Schilke.



Kay at her 90<sup>th</sup> Birthday Celebration

Kay grew up in the wonderful state of South Dakota and found she had a natural gift of feeling comfortable around others and getting to know new people. When she was 19, she taught in a one-room country schoolhouse, married a farmer, and was looking forward to settling down as a “farmer’s wife”; God, however, had other plans. After only a year and a half of marriage, Kay stared widow-dom in the face when her husband was killed in a farm accident. Because Kay could not handle both teaching and the farm on her own, she went back home to Corona, SD to live with her parents. She wondered what the Lord had in store for her next.

She was about to find out just how big of a “bigger picture” our sovereign Lord was working out. God gave Kay the strength to go on with life and the will to not give up. The fruit of this was a heart to help others through similar situations of losing a loved one. She began scanning the newspapers for others who had lost loved ones and would write a letter of sympathy, relating to them and telling them about the sympathy and provision of our Heavenly Father.

It was in doing so that God brought Kay and her future husband, a preacher named Richard, together. Theirs was a relationship built upon friendship correspondence until Richard presented the idea of marriage and a strong desire to come from



Schilke's 1<sup>st</sup> Anniversary in Nov. 1943

Canada in order to visit her and see if it would work. He spent the whole summer of 1942 trying to cross the border of Canada to see her in Chasiago City, MN where she was working as a camp cook to earn money to go back to college in the Fall. He stayed for three days in which he: proposed, bought a diamond and a used car, drove her to Corona to tell her parents, and then left again for Canada. They did not see each other again until their wedding day, 2 months later.

So, Kay’s future instead lay in being a “preacher’s wife”. She found her natural gift of hospitality and socializing to be a great fit for this ministry placement and thoroughly enjoyed all the places and people God connected them with. Throughout their 58 ½ years of adventure in life and ministry together, the Lord took them to such places as Manitoba, Alberta, California, Japan, Cameron, and Nigeria. Twenty-eight of those years saw Richard as a missions director for the NAB where they pastored churches, visited mission stations, oversaw home missions, and loved people to life in Christ Jesus.



Richard & Kay Schilke -1992

Richard went home to be with the Lord in 2001, but his legacy of lives touched for eternity extends on. CEIF and the NAB Conference are thankful to God for such a man- and for such a woman as Kay Schilke, who continues to see the world around her as a mission field.

It is with this heart that Kay has invested with the ministry of CEIF all these years. She wanted to invest in a safe place where her funds would be used to do the Lord’s work and her investment would earn a reasonable return: **“I’m investing in a safe place, but also where the Lord’s work is going forth; it’s a double blessing for me.”**



Kay with grandchildren Daniel & Sara Schilke in 1989

# CEIF 9 Day European Adventure in 2010!!

## August 31<sup>st</sup> - September 8<sup>th</sup>

### Oberammergau: Alpine Wonders & Passion Play

Visit [www.eo.travelwithus.com](http://www.eo.travelwithus.com) or phone 800-543-2343, ext. 235 to speak with Les Collins at CEIF with questions.

To ensure you are grouped together with CEIF, please be sure to write “Les Collins” as the Host and “51247” as the ID# on the registration form.

**Note: May 1, 2009 is the first cut-off date. A \$350.00 deposit per person is due.**



# Lehotsky Lazarus Award

Rev. Harry Lehotsky was a man who made a noticeable impact in the Winnipeg community. He was a man who was willing to stand up and look out for people's welfare, and help them gain new life. He brought hope and compassion to a community that appeared to have none. Harry looked for problems and needs in the community, and then developed ways to address them. Harry has been an inspiration to many as he sacrificed much and expected little in return. With his life transformed by God, he was always searching for ways to do what God had created and called him to do. It is because of these special traits that Harry used to serve our Lord that **CEIF has established the Lehotsky Lazarus Award.**

This award is intended to honor those who demonstrate this same commitment to transforming lives within their community. Our mission is to give back to those who have given much. We hope to encourage them to continue serving God, despite the many challenges they face. Our hope is to inspire others who are called by God to reach out to their community. Most importantly, our aim is to glorify God and inform people of the wonderful work being done to further His Kingdom.

**We are looking for someone who is active in creating a God honoring impact in their community; someone who is passionate in what they do and inspires others. We are looking for someone that recognizes a need or a problem in their community and takes action to meet that need.**

If you know of someone who fits this description, we encourage you to tell us about his ministry. We are looking for a **video that is 3-5 minutes long or an essay that is a maximum of two pages long**, plus some photos.

The winner will be presented an award at the 2009 NAB Triennial Conference in Winnipeg in July. Along with the award, the church will receive a check from CEIF that we encourage the church to give to the person as a bonus to their salary. Often, these types of selfless people will put the money back into their ministry work, but for this once, we would feel blessed if they would use it to bless their own lives.



## **RULES:**

- (1) Entry submitted in form of Video (3-5 minutes\*); or
- (2) Essay with photos (2 page maximum\*) - \*Suggested lengths
- (3) Deadline for submissions: April 30, 2009
- (4) Please, no entry from an immediate family member (ie. Mom, Dad, son, daughter, etc.)
- (5) The information must be "first hand" information, with no gain for applicant.
- (6) Submission must come from someone other than candidate.
- (7) Applicant/Candidate does not need to have a loan or investment with CEIF
- (8) Entries will be judged on the content, not necessarily the quality of the presentation.
- (9) An individual or group is welcome to submit an entry.
- (10) More than one entry per church is acceptable.
- (11) Pastor must be with a North American Baptist Church.
- (12) Winner must be present at Triennial
- (13) Winner will be notified by June 1, 2009
- (14) Entries will be judged by the CEIF Board of Directors & Officers
- (15) Submit Entry to:

CEIF  
1 So. 210 Summit Ave.  
Oakbrook Terrace, IL 60181  
ceif@ceif.org  
1-800-543-CEIF (2343)  
www.ceif.org

## Attention CEIF IRA Holders!

President Bush signed into law the Worker, Retiree, and Employer Recovery Act of 2008 on December 23, 2008. This legislation waives 2009 Required Minimum Distributions (RMDs). As a result, **GoldStar Trust Company will not be notifying IRA holders that an RMD is due for 2009 on their year-end statement** nor will they send an RMD form with the RMD amount calculated. GoldStar will, however, substitute the RMD notification on the year-end statement with a message stating that RMDs have been waived for 2009 because of this passed legislation. The RMD box on IRS form 5498 will also not be checked for 2009. **IRA holders that turned 70 ½ in 2008 and have deferred their first RMD until April 1, 2009, must still take their RMD by April 1, 2009.**

## Rate Review

US Term Certificates*		
	Under \$5000	\$5000 and up
Five Year	4.25%	4.75%
Canada Term Bonds*		
	Under \$5000	\$5000 and up
Five Year	4.00%	4.50%

\*Rates good through January 31, 2009 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: Is Love "Enough"?

They say the greatest gift of all is the gift of love.

This is challenging all year 'round for me, but especially during this "after holiday time" wherein I reflect back upon how I celebrated Jesus' birth and rang in the New Year. I often wonder if I've done "enough".

Have I loved my family enough? Have I celebrated the birth of our Savior and what His coming again really means with enough anxious anticipation and humble appreciation? Have I given enough? Encouraged enough? Interceded enough? Have I enjoyed and relished the dawn of each day enough to let go of the past year and peacefully enter the New Year? Have I thanked God enough? Have I... Have I... Have I? The list goes on and on, and with it the constant pressure I feel to do more and be more. Somehow I get so caught up in trying to prove my care is genuine that I miss out on really loving

people; I completely miss the goal and turn it into a checklist instead of a lifestyle. And worst of all, I begin to wonder if love is even enough.

But it is. It is the only thing given that can stand on its own and be "enough"; it doesn't have to come along with a tangible gift or a service attached to be something of value. Love is in the relationship- is in the motivation put forth. As helpful, touching, and effective as all the *things* in the world *may* be, when placed in the Refiner's fire they add up to nothing if not done in love. At the core of them, they are only resounding gongs and empty, ripped open boxes. Jesus didn't come to render services or offer material blessings; the primary reason behind His coming was because God so loved the world. Love was enough for God; love was enough for Jesus. When it all comes down to it, love truly is the greatest gift; love is enough.

## WWW.CEIF.ORG

For the past couple months we have been working on giving a new look to the CEIF website. Our aim is to bring a fresh look and make it more interactive. We are also introducing a couple of new additions to the website. One of these additions is a Blog. We plan to use this blog to have the Director of CEIF, Les Collins (as well as others of the CEIF staff), share thoughts in the area of financing and allow others the opportunity to take part in the conversation. Many have benefitted from Les and others' knowledge over the past years and now there is a way for many others to also benefit. What a great way for us to discuss the many challenges we all see and face. Another new addition to the website is the Recipe Corner. You may recognize the name from our newsletter. If so, you would be correct. Ever since we started our newsletter, people have continuously commented about how they look forward to seeing the latest recipe, and trying it out. So,

rather than have people hunt down the latest newsletter, we will instead put it right at their fingertips. We also hope to receive new recipes from people visiting our website, such as yourself, that we can add to our growing list.

When are we going to go live? How about now! That's right, the new website is up and running. So we invite you to visit us at [www.ceif.org](http://www.ceif.org) and have a look around. Then, please provide us with your feedback. Our aim is to continue to look for ways to better serve our current and future ministry partners.



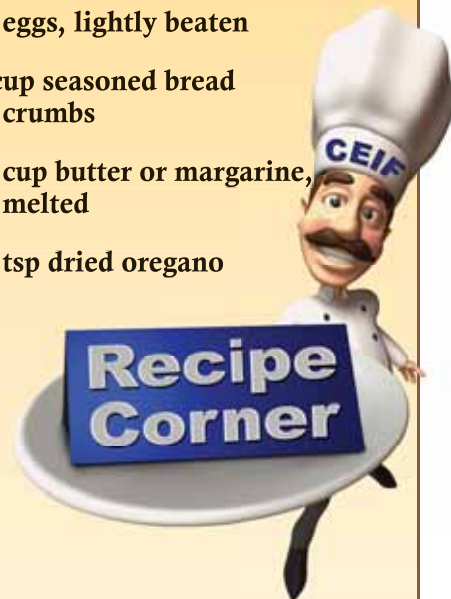
## Living H<sub>2</sub>O

*"Therefore, as God's chosen people, holy and dearly loved, clothe yourselves with compassion, kindness, humility, gentleness and patience. Bear with each other and forgive whatever grievances you may have against one another. Forgive as the Lord forgave you. And over all these virtues put on love, which binds them all together in perfect unity."*

- Colossians 3:12-14

## Flavorful Chicken Roll-Ups

- 6 boneless skinless chicken breast halves**
- 1 pkg (10 oz) sliced mozzarella cheese**
- 1/2 cup all-purpose flour**
- 2 eggs, lightly beaten**
- 2/3 cup seasoned bread crumbs**
- 1/2 cup butter or margarine, melted**
- 1/2 tsp dried oregano**



**Flatten chicken to 1/3 inch thickness. Place one cheese slice on each piece of chicken; roll up tightly. Secure with a toothpick. Place flour, beaten eggs, and bread crumbs in separate shallow bowls. Coat chicken with flour. Dip in beaten eggs, then coat with bread crumbs. Place seam side down in an ungreased 2 1/2 quart baking dish. Combine the butter and oregano; drizzle over the chicken. Bake, uncovered, at 350°F for 40-50 minutes or until chicken juices run clear. Discard toothpicks before serving.**

**Yields 6 servings.**

Submitted by: Denise Stegmann, Mother of Colleen, CEIF.

*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).*

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