

# extensions

building up the church one investor at a time

fall 2007

## Cutting the Red Tape

Our church, Crossroads Fellowship Church, just celebrated its 20th anniversary in September. We were started as a church plant by the NAB in Austin, Texas and first met in a strip center. In 2000 God blessed us in forming a partnership with CEIF. The good people at CEIF helped arrange the financing for the two buildings where we now meet. These buildings include our sanctuary and educational wing, which is also rented to Austin Christian Academy.

During our 7 years in this building we have seen our fair share of challenges. In 2004, our church was without a pastor. This period without a pastor led to a high rate of attrition in the congregation. Throughout these challenging times CEIF partnered with our church and took the initiative to proactively modify the structure of our mortgage. Our payment amounts were drastically reduced until such time that we could get back on our feet financially. This allowed the remaining members of Crossroads to focus on securing a pastor and discerning God's vision for His church without the distraction of worrying about foreclosure. Without the grace and support of CEIF, our church would have closed.

I am proud to say that God blessed me with the call to pastor Crossroads in July 2005. Since my coming we have focused on rebuilding God's ministry at Crossroads and reaching out to those in the community. We have begun to see God moving again throughout our various ministries. During the last year, through regular prayer walks, I have seen God lead people to make professions of faith, resulting in one baptism in our church and several others asking for strength to recommit their lives to God. We have had 5 other baptisms in the last year.

One that is particularly encouraging is the testimony of Karen Odell. Karen began coming to our church at the invitation of one of our ladies who bowls with her. Through the various

prayer requests taken from the other bowlers and the regular invitations to come and visit, Karen was introduced to Crossroads. She was immediately made to feel welcome as are all who grace us with their presence. After a few months of visiting we found out that Karen had kidney cancer. As she has no medical insurance, our prayers were not just focused on her healing but also on God cutting the red tape that was preventing Karen from having access to the proper medical treatment.

As He always does, God moved and made a way for Karen to get the treatment she needed. Karen was baptized on a Sunday and had one of her kidneys removed on the following Wednesday. She is doing fantastic and now no longer has any traces of cancer in her body. Praise be to God!

I know that God has many names in the Bible; in the last 3 years we have found Him to be "The Cutter of the Red Tape". CEIF has partnered with Him to be "The Cutter of the Red Tape"! In the last year, CEIF once again partnered with us and helped us refinance our mortgage resulting in a substantial lowering of our monthly payment. This has allowed us to keep our focus on ministry rather than mortgages. It has allowed us to be God's people, reaching out to our community, praying for others and sharing God's love with people like Karen. It has allowed us to share with others that we serve a God who answers prayers, who meets our needs and who cuts red tape! Just recently God blessed us again as three people came forward to become members of Crossroads. This past September we celebrated our 20th anniversary, and I can hardly wait to see how God blesses us in the upcoming year. Thank you CEIF for the part you have played in our ministry. You truly have partnered with us to bring the Gospel to our community.

by Pastor Phillip Stephens  
Crossroads Fellowship Church



Mix together all ingredients, adding popped popcorn last before serving.

by Sue Mitrovich  
NAB's Women's Ministry Leadership Team

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

Church  
Extension  
Investors  
Fund



*The LORD will indeed give what is good, and our land will yield its harvest.*

*-Psalm 85:12*

# CEIF 35th Anniversary Cruise

Have you ever wanted to take a cruise to Alaska? Well here is your chance to take a relaxing and fun-filled cruise with like minded believers. This cruise is open to all CEIF investors and leaders within the NAB Conference. There are few places on earth as well preserved as Alaska. It is home to some of the most breathtaking scenery in the world. Alaska is also the prime habitat for whales, sea lions, porpoises and bald eagles. We would love for you to join us **June 8 - June 15, 2008**. So sign up today, because half of the rooms are already spoken for.

For more details, please call us at 1-800-543-CEIF or visit us at [www.ceif.org](http://www.ceif.org).

Day	Port	Arrive	Depart
1	Vancouver, British Columbia		5:00 PM
2	Inside Passage (Cruising)		
3	Ketchikan, Alaska	7:00 AM	3:00 PM
4	Hubbard Glacier (Cruising)	1:30 AM	5:30 PM
5	Juneau, Alaska	8:00 AM	6:00 PM
6	Sitka, Alaska	8:00 AM	2:00 PM
7	Inside Passage (Cruising)		
8	Vancouver, British Columbia	7:00 AM	

**To guarantee your spot, register by November 1st**

## Rate Review

US Term Certificates*		
	Under \$3000	\$3000 and up
Five Year	5.00%	5.50%
Canada Term Bonds*		
	Under \$3000	\$3000 and up
Five Year	4.50%	5.00%

\*Rates good through October 31, 2007.

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.



Church Extension Investors Fund  
1 So. 210 Summit Ave  
Oakbrook Terrace, IL 60181-3994

## Serving you and your needs...

...is our #1 priority.

CEIF strives to make every effort to meet your needs when it comes to your investments and loans.

**Here are some of the new services we are providing to all our investors:**

1. **Quarterly Account Activity Statements** (based on the January to December calendar year) on all our Foundation and Building Fund Accounts.
2. **Deposit and Withdrawal Receipts** for all checks deposited into and money withdrawn from a Foundation Account.

**CEIF will continue to serve our investors in the following ways:**

1. Mail out **Year-End Account Statements** on all

investments.

2. Mail **Renewal Notices** for all investments 30 days prior to an investment's maturity date.

3. **Notice of Loan Payment Due Slips/Statements** including three months of loan payment activity are mailed, faxed or e-mailed 10 to 15 days prior to a loan payment's due date.

Don't forget to utilize our website, [www.ceif.org](http://www.ceif.org), to discover our current interest rates, what types of investments and loans we have to offer or to download an investment or loan application.

**Please call us at 1-800-543-CEIF if you have any questions.**