

# extensions

building up the church one investor at a time



winter 2008

## Rick's Legacy

After our 25 year old son died in a car accident, we received a sizeable amount of money and were looking for a safe place to invest. We heard about CEIF and decided to invest our money with them. We later realized that this was the best decision we could have made.

When you lose a child, it helps the grieving process, and is extremely important to you, if you can feel that your child's life had some meaning, and that some good came from his death.

As we thought about our money being used for building of churches, we realized that Rick's life could continue on earth, with every church that would be built. Wow!!!! We KNEW that Rick was safely in heaven and that he was secure, but what about the others who haven't come to Jesus yet? Our son's death could help other people come to the Lord.

Temple Baptist Church, our family's

NAB home church, used Rick's legacy to help with building our new sanctuary. Rick's Christian witness and life could still be felt in a meaningful way.

Now 10 years later, we are worshipping in a wonderful debt-free building, as this year the sanctuary loan has been paid in full. Rick would be proud. Even more important...he is rejoicing in heaven that 223 new Christians have been baptized in the new sanctuary.

We can't say enough about the caring attitude of CEIF. They send birthday cards to you on your birthday; an actual person answers the phone; they care about the individual investor and know you when you call; your money is earning interest at great rates; and, most importantly, God's kingdom is increasing when you invest. Thank you CEIF!!!

by Pat and Dave Croft  
Temple Baptist Church  
Lodi, CA

## Your Testimony

CEIF has always made the best effort possible to give our investors the best rate possible and of course, that alone has been a good enough reason to invest. However, over the years we have had countless people tell us that the reason they invest with CEIF is so that their investment dollars can make a difference in His Kingdom. The above story from the Croft family is a wonderful example of this. Are you willing to share your reason for investing with the CEIF investors family, and possible future investors? So often God will reach down and use our stories to encourage others. In a world today that is such a rush, I think it is common for us to feel alone, for us to question whether we are serving Him the best we can. It's because of these feelings that it is good to know that there are others who share our love for Him, and for building up His kingdom. Please know that you have a large family here at CEIF and that your story and prayers are always welcome.

*Family*

## BIBLE quote

*The LORD will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands. You will lend to many nations but will borrow from none. - Deuteronomy 28:12*



### KITCHEN CORNER

"Apple Crumb Cake - German Style"

#### Crumbs

- 1 ½ cups flour
- ½ cup sugar
- ½ cup butter
- dash salt

#### Filling

- 5 cups thinly sliced baking apples  
(I like Macintosh)
- 2 Tablespoons tapioca
- ½ cup sugar
- ¾ teaspoon cinnamon
- ½ teaspoon nutmeg

Combine flour, sugar, shortening and salt. Make into crumbs. Set aside ¾ cup. Press remaining crumbs into a 9 inch spring pan, covering bottom and ¼ inch up sides. Combine, lightly filling ingredients and arrange in shell. Bake at 375 degrees (or 400 depending on oven) for 20 minutes. Sprinkle with reserved crumbs. Bake 20-25 minutes longer or until crumbs are golden brown.

Enjoy!

by Audrey Dorozowski (investor)  
Calvary Baptist Church  
Bethlehem, PA

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).

Church  
Extension  
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## U.S. - IRA

This is a friendly reminder from CEIF that you have until April 15, 2008 to contribute to an IRA for the 2007 tax year.

If you've already taken care of it — good for you! If not, please don't let lack of knowledge or a small amount to invest stop you. Now is the time to start.

Did you know? With the new IRA contribution limits, you may be able to contribute:

- \$4,000 for 2007 & \$5,000 for 2008.
- an *additional* \$1,000 catch-up contribution annually if you're age 50 or over.

This depends on your income level.

Not only will your interest grow tax deferred, you may be eligible to deduct your IRA contributions from your income taxes.

## Canada - RRSP

This is a friendly reminder from CEIF that you have until March 1, 2008 to contribute to an RRSP for the 2007 tax year.

If you already have a plan — good for you! If not, please don't wait to start investing in your future.

Did you know? Your allowable RRSP contribution for the current year is the lower of:

- 18% of your earned income for the current year, or
- The maximum annual contribution limit for the taxation year (\$18,000), or
- The remaining limit after any company sponsored pension plan contributions.

Not only will your interest grow tax deferred, you may be eligible to deduct your RRSP contributions from your income taxes.

## Rate Review

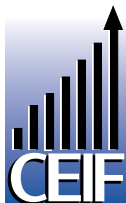
US Term Certificates*		
	Under \$5000	\$5000 and up
Five Year	4.50%	5.00%

Canada Term Bonds*		
	Under \$5000	\$5000 and up
Four Year	4.25%	4.75%

\*Rates good through February 28, 2008.

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.



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## Welcome Colleen



As of January 14, 2008, Colleen Stegmann has joined our team here at CEIF. If you are not aware, for the past few weeks we have been looking for an Administrative Assistant that could aid us with the many important details. After much prayer, God has rewarded our patience by bringing Colleen to us. Colleen has a wonderful heart for the Lord and serving Him. She has a warm and energetic personality that will be a wonderful blessing to the office. We look forward to tapping into the many gifts that she brings to the office.

Colleen comes to us from the town of LaMoille, IL, which is about an hour and a half southwest of the office. She accepted the position on a Friday, packed up and moved to the area over the weekend, and started her new position that Monday. Fortunately, she has a relative in the area that she can stay with until she finds a more permanent home.

Please pray for Colleen as she settles in to her new position, searches for a more permanent residence, adjusts to the area, and adjusts to the now hour and a half travel from home.

In the future, if you need to talk to Les Collins or myself and you are unable to get a hold of us, please feel free to talk with Colleen. I know she would love to help you. Or, if you just want to welcome her, she can be reached at extension 233 or by e-mail at [cstegmann@ceif.org](mailto:cstegmann@ceif.org).