

extensions

building up the church one investor at a time

Winter 2010



PR-ayers & PR-aises

Please pray for Sunshine Ridge Baptist Church looking for a pastor after April and for Erika who's husband suddenly passed.

Be sure to check out www.ceif.org to add your own prayers and praises!



Church Extension Investors Fund
45 South Park Boulevard, Suite 203
Glen Ellyn, IL 60137-6280

Nugget for your Noodle

Some things have to be
believed to be seen.
-Donovan

9 Day European Adventure with CEIF Oberammergau: Alpine Wonders & Passion Play August 31st - September 8th 2010



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 most importantly, see the original play at Oberammergau. It is a 6-hour **musical/dramatic performance** that is performed only ONCE every 10 years!! This is an event every Christian should experience and one you won't want to miss!

For **group registration information** please phone Les at **1-800-543-2343, ext. 235** or email us at ceif@ceif.org and we'd be happy to provide it!

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

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

For a **more complete itinerary**, please visit www.ceif.org to download a brochure or call to request one be mailed to you.

Grace Covenant Church: F.L.O.C.K. Beavercreek, Ohio



Grace Covenant Church is one of the many churches in the Conference where investor finances have been used to advance the Kingdom of God. One of their flourishing ministries is lovingly named F.L.O.C.K. Tim Milholland, a Deacon of Grace Covenant, explains: "FLOCK is an acronym for us that means: Fellowship, Leadership, Outreach, Caring, and Knowledge.

We basically split the church into smaller groups consisting of 10-30 people that meet during the week. This year we are meeting on Sunday nights, but we have often used Wednesday nights in the past.



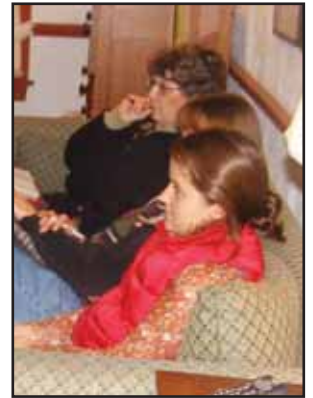
Groups have the flexibility to meet on whatever night they prefer. Currently, we have 5 such groups. FLOCK meetings typically consist of music, singing, prayer, and Scripture reading/teaching. We try to organize it (as much as possible) by geography, and also by families who may have kids who really enjoy spending time together."

Visitors, new members, and prospective new members are invited to participate in these F.L.O.C.K. meetings, as well. In fact, F.L.O.C.K. is a vehicle Grace Covenant uses for organizing "helps ministries" to outreach to the community. "We organize helps ministries e.g. lining up meals for new mothers, raking leaves/shoveling snow for senior citizens, cleaning up trash in the community, visiting our seniors who may be in the hospital or nursing home, etc.

Community outreach is also often set up through our FLOCKS. A current example of which is a Sunday

afternoon worship service that takes place twice a month at a rehabilitation center in a local hospital." -Tim M.

F.L.O.C.K. has been an active ministry for more than 10 years in the life of this church. The idea came through their current full-time pastor, Rick Wilson. He knew the church attendance was growing beyond that which allowed for them to stay closely connected, something those of Grace Covenant highly value. Tim Milholland explains: "As our church attendance has grown to currently over 160 per Sunday, it is more difficult to get to know everyone on a personal level, and be involved in their lives more than just a "hello" on Sunday morning. These groups are a way to help achieve that."



F.L.O.C.K. groups also offer opportunities for leadership development as Tim explains. "Obviously our 2 pastors (Rick Wilson and Paul Craig) cannot be at all 5 meetings all the time, so others must step up and help where possible in the role of leadership for these groups. The Lord is developing leaders in many areas in our church, and that is a definite praise. However, we all have much room to grow and be more effective for the cause of Christ." -Tim M.

One of the ways we can be praying for Grace Covenant and F.L.O.C.Ks groups in particular is by asking God to "grow us in the grace and knowledge of our Lord and Savior Jesus Christ" and that our focus for these groups is and will be "to Him be the glory both now and to the day of eternity." Amen.

The Lighter Side



Care for a "Green" Newsletter?

Do you have a desire to enjoy our CEIF Newsletter and be "more Green" as you do so? We've got just the thing for you! Visit www.ceif.org and sign-up for receiving an e-mail of our Newsletter right to your inbox! Or just send us an e-mail with your name and e-mail address and we'll be sure to sign you up!



Rate Review

US Term Certificates*		
	Under \$5000	\$5000 and up
Five Year	3.25%	3.75%
Canada Term Bonds*		
	Under \$5000	\$5000 and up
Five Year	3.00%	3.50%

*Rates good through February 28, 2010 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.

Blog Spot

The End of an Era

December 28, 2009 • By: Les Collins

It is the end of a decade, a time for us all to take stock of what we can take away from it. It has been a hard time to quantify for many, even the name of the decade appears not to have been solidified yet. I have heard some names for it, none of which I would say have been memorable or likely to survive the test of time. I therefore thought I might take a feeble stab at it- so here goes.

I thought a fitting name might be the “double ought decade”. Why such a name? Well there are a lot of things that we “ought” to have done, but never got around to. In fact there are enough of them that I would call it the “double ought to have” decade.

Here are just a few:

1. We ought to have spent more time learning and less on accumulating.
2. We ought to have stopped and listened more to those around us.
3. We ought to have walked more; God worked hard on this landscape.
4. We ought to have used our privileged place in the world to leave it better than it is.
5. We ought to have rushed less, it really didn't help that much.
6. We ought to have given more away; the needs are great and there for us to fill.
7. We ought to have lived within our means, and borrowed less. ...

...It is a decade where God has shaken those things...that have deceived us into thinking that they are more lasting than Him...

To read the rest visit www.ceif.org.

Looking for a Tax Deductible Donation?

Are you looking to give to a Kingdom cause that is effectively ministering in the harvest fields? Have you considered CEIF? We offer great investment opportunities and also accept donations while offering a tax deductible receipt. As you pray about how and where to donate monetarily to God's work, would you also consider supporting the building of churches and advancing the Kingdom through the ministry of CEIF?



Let's partner together to continue to see God's Kingdom go forth on this earth...to His glory.

Call us at 1-800-543-2343 or reach us via email at ceif@ceif.org as the Lord leads.

RRSP CONTRIBUTION

This is a friendly reminder from CEIF that you have until March 1, 2010, to contribute to your RRSP for the 2009 tax year.



The maximum RRSP contribution limit for 2009 is \$21,000. However, if you did not use all of your RRSP contribution limit for the years 1991-2006, you can carry forward the unused amount to 2009. Thus your limit could exceed \$21,000.

IRA CONTRIBUTION



This is a friendly reminder from CEIF that you have until April 15, 2010, to contribute to an IRA for the 2009 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.

You may be eligible to contribute \$5,000 for 2009 and an additional \$1,000 catch-up contribution annually if you're age 50 or over. The maximum deductible contribution to a traditional and Roth IRA may be reduced depending on your modified adjusted gross income. You may even be eligible to deduct your IRA contributions from your income taxes.

Colleen's Corner

For Life's "Thoughts" God Has "Yets"



This past year has brought with it its fair share of positive and negative moments for each of us. I am sure you all can join me in reflecting on different burdens, responsibilities,

or discouraged mentalities that presented themselves as the year went on that were not present on the "fresh plate" you may have tried to start the year with.

It is at times like this when I am reminded of a Scripture passage a dear friend gave me before I headed onto the mission field: "Though the fig tree does not bud and there are no grapes on the vines, though the olive crop fails and the fields produce no food, though there are no sheep in the pen and no cattle in the stalls, yet I will rejoice in the LORD, I will be joyful in God my Savior." -Habakkuk 3:17-18.

Even though we can all list (as Habakkuk did) our many "thoughts" of

this past year, let's not end there. The prophet Habakkuk didn't; he went on to list his "yets" - his reasons for hope. The Scriptures are full of "yets" for us to stand upon and find hope within - a name of God or promises of His that are ours to claim: "Yet will I trust You to provide"; "Yet will I know that You can make a way where there seems to be none"; "Yet will I know that You work out all things for my good as a Believer"; "Yet will I know that You are still on Your throne". In doing so, you are agreeing with the prophet Habakkuk and saying, "Yet will I hope in God...and yet will I rejoice."

Praising God through trusting Him and hoping in Him is one of the best medicines for a heart or spirit in need of encouragement. So be encouraged, dear one, no matter where you are, no matter your list of "though's", God **has** a sufficient supply of "yets" for you.

Youth Workers Summit

On March 18-21, 2010 Les Collins and Bob Glim will be attending the **NAB Youth Workers Summit** in Pacific Grove, CA. God has blessed us with the opportunity to speak to youth pastors and workers in the area of personal finances. In a time when the economy has been a challenge to most, we can't think of a better time to reach out to today's youth. Our aim is to supply them with the necessary skills and knowledge that will enable them to create financial credibility by managing their own money, both practically and spiritually. We want to help them gain control of their own finances, help them better understand some of the struggles most people face, why they face them and how to overcome them. We will also challenge them to take what they have learned, along with some necessary tools, back to their church so that they might teach the youth there and better prepare them for the journey God has in store for them.



Mixed Veggie Casserole

- 1 package frozen mixed veggies
- 1 onion, chopped
- 1 cup mayonnaise
- 1 cup sharp cheddar cheese, shredded
- 1 package Ritz crackers, crushed
- 1 stick butter, melted

Prepare 1 package of frozen mixed vegetables as indicated on the package. Drain. Mix together 1 onion, chopped, 1 cup mayonnaise, and 1 cup shredded sharp cheddar cheese. Spread this mixture over the vegetables in an oven-safe casserole dish. Crush 1 package of Ritz crackers and spread over the mixture. Spoon 1 stick of melted butter over the crackers. Bake for 30 minutes at 350 degrees.

Enjoy a hot meal made quick!

Submitted by: Parrott Family, Fargo, ND; CEIF Representative



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

Living H₂O

"To Him who is able to do immeasurably more than all we ask or imagine, according to His power at work within us, to Him be glory in the church...forever and ever!"

- Ephesians 3:20-21

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