



# Leaving a Legacy

We are called to more than just good financial results. We are called to be consistent and true in whatever may come. God has commanded us not to worry, but to trust. If we live honorably each day and speak the truth, an honest legacy will be the reward. Consider these steps in preparing your legacy.

- 1. Write a WILL.**
- 2. List percentages instead of amounts.**
- 3. Keep all account numbers and passwords accessible.**
- 4. Consider giving money away before you die.**
- 5. Consider saying in your will what purpose the money is given for.**

*The Lord your God has blessed you in all the work of your hands. He has watched over your journey through this vast wilderness. These forty years the Lord your God has been with you, and you have not lacked anything.*  
- Deuteronomy 2:7

*Do nothing out of selfish ambition or vain conceit. Rather, in humility value others above yourselves, not looking to your own interests but each of you to the interests of the others.*  
- Philippians 2:3-4

In gratitude to God, many people want to make a gift to their church, Association, CEIF, the NAB Conference, NAB schools, or other NAB Conference ministries when they die. CEIF Revocable Charitable Investments allow you to make a gift to the NAB charitable beneficiary of your choice, receive income from it for life, and have the principal returned to you if an emergency arises.



# EXTENSIONS



2014  
1Q

BUILDING UP THE CHURCH ONE INVESTOR AT A TIME



## THE RING

When I was nine years old I received a ring from my sister for being in her wedding. As I was just entering my growth years it wasn't long before the ring didn't fit any longer and I began to wear it on a chain around my neck. As a typical teenager, however, I wasn't always careful with it and managed to lose it a number of times. Yet strangely, after each time I lost it, I would later find it in the oddest of circumstances.

For example, one time I was sitting beside the younger sister of a friend in church and looked over to her hand, and there was my ring on her finger. She had apparently asked to try it on when I was over at her house some years back and managed to keep it for the next few years without bothering to tell me.

Another time I was helping my mother weed her very large garden and in pulling out a weed, was surprised to find my ring around the weed's root! The weed had managed to grow up right through the middle of the ring and it came out of the soil with the plant's root completely through it. As I looked around and pondered the size of that garden, I realized the likelihood of this happening by chance was staggering. I understood that I had just been the recipient of a miracle. The ring was made of gold and it shown that day brightly in the sun even though it had probably been in the soil for a year or two. It shown as if to say, "I have been here waiting for you".



In a third situation, I decided to help my older brother move, even though he lived a ways away. He was going through a divorce and moving to a smaller place, so I figured he could use some encouragement by me helping him move some furniture. He and I were not close, but I figured it was the right thing to do so I made the effort to go and help him. As we were moving an old chest of drawers out of his bedroom, we turned it on its side to get it through the doorway and what should drop out of the otherwise empty chest? It was my long lost ring. How it got there I will never know.

Now for some of you, reading about this for the first time, it would be easy to chalk these events up to chance; as being nothing but random events. For me, though, as I look back even now these events show me that God is found in the details.

In the case of my friend's sister, I sat beside her that day at church even though she could often be like an annoying little sister. I could have sat somewhere else, but I felt it would mean a lot to her if I sat beside her that day, so I did; and in doing so

I found my ring.

In the case of the weed, I had decided that day to go out and help my mother even though I hated weeding and in doing so I found my ring again. And in helping my brother, even though I would rather have done something else, I found it again.

I still have the ring now, over 40 years later, and strangely it fits my wife's finger. When I reminisce about it I see the hand of God in it all. I see that when we seek the right course sometimes we are rewarded in unexpected ways.

So, if you have lost something valuable, maybe a child that is living a crazy life, maybe a dream that was never fulfilled or a family relationship that seems to have gotten off track, and you wonder how you will ever find your way through it all, remember God is in the details and He knows the way home. And, because He knows the way back, He guides us to find what sometimes we didn't even know we lost.

Even when we are careless with what He has entrusted to us, He is still faithful, and when we honor Him in the small stuff the answers to our larger problems show up in the strangest of places.

So trust Him. ✨ BY: LES COLLINS - PRESIDENT

## LIGHTER SIDE



# COLLEEN'S CORNER

# REFLECTIONS... READ EPHESIANS 4:14-16

## THOUGHTS ON PERSEVERANCE

When I hear stories of people who have victoriously overcome great odds, or watch movies where the "underdog" comes from behind and triumphs, I'm always caught up in the magic of the moment and inspired to believe the impossible for myself and the specific situation I find myself in. Sadly the translation of such feelings lasts for too short a time before the "Goliaths" rear their ugly heads again with reminders of how very impossible it would be to have the same outcome unless I was on a Hollywood set.



However, the thing that plagues me most is why do I let myself get caught up in grumbling and doubt in thinking the worst of what God is doing in my life? It's as if I'm saying to Him that I would prefer things as they were before He intervened to my present trials, as the Israelites did in their wilderness exodus from Egypt. They continually grumbled with comparison complaints of how things were better in Egypt than the testing they were experiencing in their exodus; they felt God had rescued them only to let them suffer...and die. And these were people who beheld firsthand the great and wonderful deeds of the Lord on their behalf as Exodus 14:31 states!

Can you relate to this "high-to-low-moment" where you saw God bare His arm and show His strength and glory on your behalf, only to wonder at the next moment why you feel all alone...and left to suffer?

I think, more often than not, the tests of perseverance come not just against my belief or faith in God's ability, but against my knowing - and trusting in - His goodness. I'm tested to hold fast to what I know of God's character, against all else - that God is good, and the breadth, depth, and width of His love for me is screening what He allows into my life; it's His very best. May you hold fast to this truth in any trial you find yourself in; that you may you grow in the knowledge of Who God is, "being strengthened with all power according to His glorious might so that you may have great endurance and patience" (Colossians 1:10). God's not done with us. ✿

## THE NEXT STEPS TO GROWTH

Any believer – whether mature or new to the faith – would be wise to receive godly counsel. I have seen some great men and women take a terrible plunge away from God because they were too proud to admit weakness. The Lord sees us as we truly are; we lack the ability to view ourselves objectively, which is why it's important to have a friend who will be completely honest about our faults and mistakes. A godly counselor won't be critical or condemning but rather will prove to be loving and kind.



We also grow spiritually when we serve God by serving others. At times this may mean ministering to someone who tends to bring out our worst qualities. Getting involved in his or her life, though, can help us learn patience, acceptance, and love.

One additional step is to respond properly to pain and difficulty. We all wish our greatest growth came during the calm times of our life. But the truth is, we make the most spiritual progress when we face adversity. Focusing on the Lord instead of on the source of our heartache is the appropriate response.

So the question is, Do you really want to move ahead in your Christian walk? To do so requires time, attention, and commitment. But if you choose to journey down God's pathway to growth, you can expect to become more like Christ every day. ✿

TAKEN FROM INTOUCH MINISTRIES  
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## RATE REVIEW

### US TERM CERTIFICATES\*

	\$1,000-\$4,999	\$5,000-\$99,999
5 YEAR TERM	2.00%	2.50%

### CANADA TERM BONDS\*

	\$1,000 - \$4,999	\$5,000-\$99,999
5 YEAR TERM	2.50%	3.00%

\*Rates good through January 31, 2014, 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.

# EDUCATING TODAY'S YOUTH - QUIZ

1. How old should a child be before they receive an allowance?

- A) Old enough to count money.
- B) At least eight years old.
- C) At least four.
- D) It doesn't matter.

2. When your child asks for a raise in allowance, what should you ask in response?

- A) What new expenditures will be covered?
- B) What makes you think you deserve it?
- C) How much of the raise will go to long-term savings?

3. What's a good way for parents to decide on an allowance figure?

- A) To calculate the equivalent today of the amount they received when they were their child's age.
- B) Give them what the kid next door is getting.
- C) Tie the amount to the amount of household work they're routinely doing.

4. What's one way to react when your children run afoul of their own budget guidelines?

- A) Give them a time-out.
- B) Suspend the allowance the first time this happens.
- C) Don't worry about it.
- D) Require them to save by dropping money into a slot in a locked box.

5. What's the best way to teach good spending habits?

- A) Have your children read books on the subject.
- B) Learn them yourself, and then show your children by taking them on shopping trips.
- C) Point out people who are spendthrifts.

6. What's a bellwether for what kind of spender your child will eventually become?

- A) The percentage of their allowance that they save.
- B) The brand of ice cream they prefer.
- C) Their attitude toward tipping is a good indicator.

7. What's one good way to show children how merchants sometimes overcharge?

- A) Read aloud from consumer magazines.
- B) Get them to help you total up restaurant checks.
- C) Point out price-gouging evident in advertisements.

8. How can you help minimize angst for your college freshman?

- A) Teach them how to handle a checking account while they're still in high school.
- B) Give them a high-limit credit card and have the bill sent to yourself.
- C) Tell them to forget checking accounts and work on a cash basis.

9. What should you tell your kids about same-as-cash credit offers on consumer purchases?

- A) To forget them.
- B) That they're a good idea.
- C) That they're sometimes a viable option.

10. Should you encourage your teenager to pick stocks?

- A) Yes. It's the best way for them to learn.
- B) No. Instead teach investment fundamentals.
- C) Perhaps, depending on their maturity.



ANSWERS: (1) A; (2) C; (3) A; (4) D; (5) B; (6) C; (7) B; (8) A; (9) A; (10) B

"Money 101 Quiz - Lesson 12." Money 101 Quiz - Lesson 12. N.p., n.d. Web. 07 Jan. 2014.

## RECIPE CORNER

### MR. WINKFIELD'S POUND CAKE

FROM THE KITCHEN OF: ERNEST HINES, FOREST PARK, IL

#### INGREDIENTS:

- 4 sticks of butter (or 1 lb.)
- 6 eggs
- 3 c sugar
- 4 c flour
- 1 Tbsp vanilla
- 2/3 c milk

#### DIRECTIONS:

Cream sugar and butter thoroughly with beater. Add eggs 1 at a time, beating each time thoroughly. Add flavoring - beat a little then add flour and milk a little at a time, beating well each time. Pour in remaining milk and flour and beat thoroughly until everything is mixed well.

Bake in a pan with hole in the center for 1 hour and 45 minutes at 325°F. ENJOY! ❁



## LIVING H<sup>2</sup>O

"MAY OUR LORD JESUS CHRIST HIMSELF AND GOD OUR FATHER....ENCOURAGE YOUR HEARTS AND STRENGTHEN YOU IN EVERY GOOD DEED AND WORD."

2 THESSALONIANS 2:16A, 17



## ADDITIONAL NEWSLETTER COPIES

Are you willing to post the CEIF newsletter at your church and would like multiple copies? Just send us an email at [ceif@ceif.org](mailto:ceif@ceif.org) or call us at 800-543-2343 and let us know how many copies you need and we will be sure to send them each quarter. Thank you in advance for your willingness to share about this ministry. ❁