



CEF News

2011



Lutheran Church-Canada, the Alberta-British Columbia District

Mission Statement

“The mission of Church Extension is to provide opportunity for making funds and services available in support of the Great Commission through Lutheran Church-Canada, the Alberta-British Columbia District.”

Inside this issue:

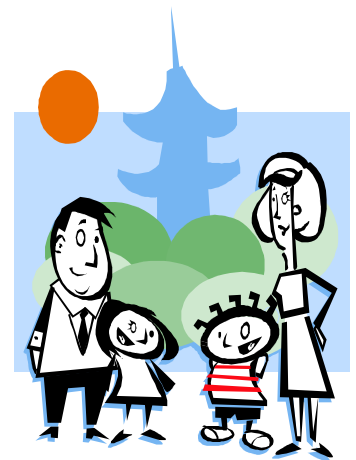
CEF Conference— Changes	2
CEF Sunday	3
K.I.D.S. Kick Off	3
Joyfully Responding	4-5
Announcements	6
Website Feedback	5
Contact Information	5

Welcome to Summer!

How does your summer fun begin? A swim in a pool, a backyard bbq, a round or two of golf? Maybe this sunny season is kicked off with a trip to visit family or friends. The ABC District CEF office staff wishes you an enjoyable season filled with rest, refreshment, and safe travel. As summer vacation plans are made, please take the CEF story with you. If you have opportunity to visit other LCC congregations, keep your eyes open for creative ways in which other

congregations share the CEF mission: “...to provide opportunity for making funds and services available in support of the Great Commission through Lutheran Church-Canada, the Alberta-British Columbia District.” One of the goals of this newsletter is to share ideas that inspire and encourage you, a congregational rep, K.I.D.S. Coordinator or circuit representative, to share the resources available through CEF with others. We value your input and encourage submission of

ideas gleaned during your summer travels to our office via email, phone, or mail. May God watch over you as vacation plans take you across the province, the nation, or the world.



Investment and Loan Update

The Congregational Investment Report as of June 30, 2011 is now available on the CEF Website and is also included with this mailing. Investments in savings and term investments now total over \$97 mil-

lion. RRSP/ RRIF's and TFSA's have reached the \$30 million dollar mark. A total of \$127 million! CEF is blessed to be able to link the investors with the various ministries in the ABC District by providing loans to congrega-

tions, schools, and other entities to acquire land, build new, renovate existing facilities and help with other capital improvements. Over \$102 million is currently loaned out to ABC District organizations.

CEF District Wide Conference Cancelled, Circuit Workshops Planned



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After much discussion and prayerful consideration we have made the decision to cancel the District wide CEF Congregational Representative Conference scheduled for September 23 – 25 in Calgary. But, don't despair! In its place, we are going to host circuit wide or regional workshops over the next few months. Where it is possible to bring two or three Circuits together, we will attempt to do this. At the same time, the District Staff who are hosting the meeting will consider doing a treasurer workshop, stewardship workshop or other meetings while in your circuit.

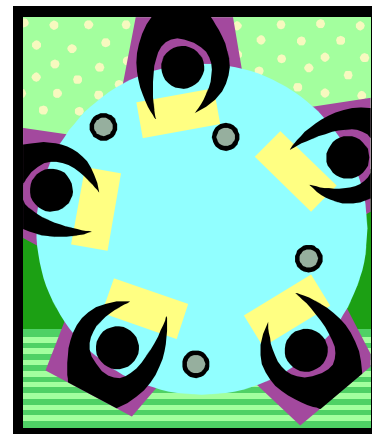
The decision to cancel was not made easily, as we know how important the CEF Conference is for providing information and training on the Church Extension Fund, encouraging our volunteers and for fellowship. However, with Stewardship in mind, we felt that we can provide our volunteers with the tools necessary for the their CEF volunteer work in our congregations by having one day or evening workshops closer to your home. We hope that you

will be able to take advantage of the shorter travel, less time commitment and the cost savings for Church Extension. Travel, hotel costs and meals averaged approximately \$500 per person for our last conference. We also know that we have several representatives who have never been able to attend a District wide conference because of distance, work and family commitments. We hope that alternative meeting venues may allow these representatives to attend. We also know from past experience that Circuit Representatives who hosted meeting between District wide conferences found the smaller workshops to be very effective, educational and enjoyable. It will be a good opportunity to get to meet or re-meet your fellow circuit members!

We are looking for CEF Congregational Reps and K.I.D.S. Coordinators who are willing to host a circuit event at their church. Please let us know if your congregation would be willing to provide us with meeting space. As well, If there is a specific topic that you would like us to

discuss, please let us know.

Please watch for your September CEF Newsletter where we will publish the dates and locations of each of our Circuit / Regional Workshops. We are looking forward to planning and implementing this new format of workshops across the District.



CEF Sunday Planned for October 23, 2011

Holding a CEF Sunday at your church is one of the easiest and most natural ways to raise awareness of the CEF ministry. This year we will use October 23, 2011 as the day to encourage you and your pastor to place the spotlight on CEF and the work it does in the ABC District and your church. However, if that date is not convenient, please coordinate an alternative date with your Pastor and church leaders.

CEF Sundays are different at each church. They can be as simple as serving

coffee after Worship on a Sunday devoted to the mission and ministry of CEF with slide shows and hot dogs. Most common is for a Rep to give a 2-3 minute talk during service announcements summarizing current projects funded by CEF, and encouraging people to contact them about opportunities for investing in CEF to help fund these projects. This talk is typically coupled with coffee and donuts or cookies at your Sunday social time, accompanied by a display with CEF brochures, pens, etc.

More information will be provided to you closer to the date.

Thank you for your service to CEF and to the church as an CEF Congregational Rep and K.I.D.S. Coordinator. Your help is greatly appreciated and truly a blessing to us.



Prepare Now for K.I.D.S. Kick Off

Plan now to start a K.I.D.S. Savings Stamp program this fall in your congregation. To find out more on how the program works view the K.I.D.S. Video and download the K.I.D.S. Coordinator Manual from the CEF Website. These tools and many more can be found at <http://cef.lccabc.ca/reps/k-i-d-s-coordinator/k-i-d-s-coordinator-resources/> or call our office and we'll get you a package of information sent out. All materials are free of charge, except for the savings stamps.

Already have an active K.I.D.S. Program in your church? Plan a Kick Off for the fall when activities get underway again.

If you haven't used the K.I.D.S. K.L.U.B. material that helps promote Biblical literacy consider it for this fall. We have Bible memorization cards and word puzzles that you can use in Sunday School or send home with the children. More information can be found on our website <http://cef.lccabc.ca/kids/k-i-d-s-k-l-u-b/> or by contacting the office. We also have a supply of

stickers, bracelets, coin boxes, pencils and activity booklets for you to use for promotion. Let us know how we can help you make your program a success.





Joyfully Responding as Faithful Christian Stewards

By Allen Schellenberg,
Executive Director,
Lutheran Foundation
Canada

Christians respond in various ways when encouraged to give back to God a portion of all the many blessings provided by Him. For some, the response is a joyous outpouring of their time, talents, and treasure, to support the work of the church. For others, the response is not as positive. Over many years, many stewardship programs, and now as a Gift Coordinator for Lutheran Foundation Canada, I may have heard most of the reasons, excuses, and explanations given. In thinking about these negative responses, I am convinced that individuals view God's gifts of time, talent and treasure, in vastly different ways.

First off let's consider the gift of time. I'm sure you've heard or even said yourself such phrases as "my time is precious" or "that was a waste of my time". But when you really think about it, as Christians we acknowledge in our hearts that God has blessed us with each and every day that we have on earth. This is even more apparent for those of us who have lost loved ones. For others, they can't help

but think about the gift of life (time) when they read about individuals whose lives have been prematurely ended by disease or disaster. These are constant reminders to us that life is truly a blessing from God and the time we are given on this earth is not to be taken for granted.

How is this time spent? Often by using the talents we have also received as a free gift from God. In fact, many stewardship programs include a process whereby individuals are encouraged to discern where their talents lie. For some it is obvious, for others no so obvious. Many don't see the talents they have until someone says to them, "You have a special gift..." I think most understand that some skills may be honed through practice, like playing the organ, but it starts with the underlying gift of musical talent. When we consider how talented we may be in one area, but have no skills in another, we can acknowledge in our hearts that our "talents" too, are a gift from God.

These first two gifts of time and talent may be enhanced by how we apply these gifts. Many people make a great effort to live a healthy lifestyle, with

diet and exercise, adding "quality" years to their time on earth. Yet we realize these same people are just as likely to be the victim of an accident, or an incurable disease. Likewise, our talent may be improved upon with practice, but most would agree that we start with an underlying skill that we either choose to use, or not. As such, time and talent are easily viewed and thought of as gifts from God, whereas this is not as transparent when we consider our treasures.

Also unlike our treasures, when our gifts of time and talent are used within the church, their use is usually highly visible to others around us, family, friends, and other church members. This is radically different than the use of our treasures, which is a very private matter, confidential, and usually never talked about. Even close friends never talk about their income levels, current wealth, or charitable activity, thinking it rude to even broach the subject. So it's safe to say that people probably take notice when others use their gifts of time and talent in service to God, and, how much they actually give of their time and talent, whereas they know very

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sound..."**

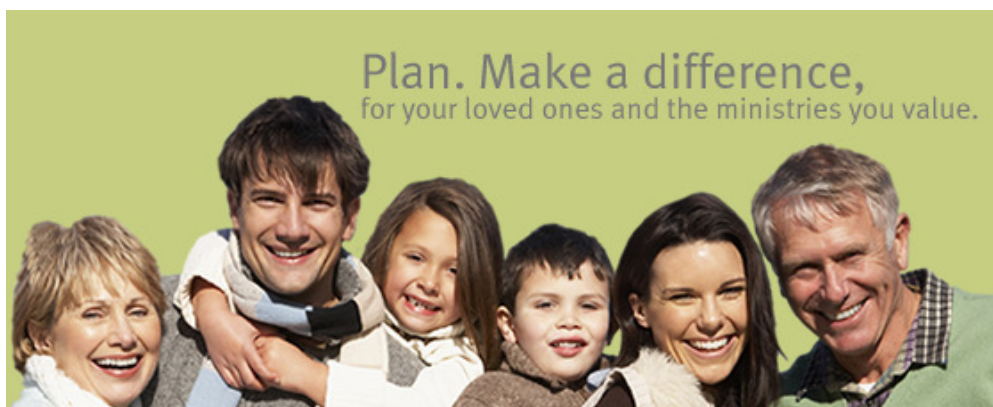
Continued...Joyfully Responding as Faithful Christian Stewards

little, or nothing about how others steward their treasures. Unlike treasures, the visible use of our time and talent in God's service provides an example and encouragement for others to use their gifts of time and talent. There is one additional difference between time and talent, relative to treasure.

Consider God's gift of "treasures"- our accumulated financial wealth, our money and the things we own. Unlike talent, people generally start out with no financial wealth. At an early age we are taught to save our money, and then as we get older, we forego things that cost

money; expensive cars or clothes, the latest gadget, and glamorous holidays. We're told that to be successful in life, you need an education, or you need to work hard at your job.... and so we do that too. As one gets older, there may be a degree of satisfaction in knowing that our efforts have "paid off"; the accumulation of our hard work, education, personal sacrifice, and prudent financial planning has allowed us to be financially secure.

We've struggled, scrimped and saved in order to become financially successful. You can see how all this seems like "our doing", as opposed to "God's doing"; our gain as opposed to God's gifts. Because of this, there may be an intellectual acknowledgement that God provides all that we have, but there remains a tacit acknowledgement of our own contribution to our success. This may hinder our response as faithful



Christian stewards. It is only with heartfelt thanks and praise for all that God has given us, that we can joyfully respond as faithful Christian stewards, not out of duty, but in service, praise, and thanksgiving. With that comes the intentional desire to thank God for all of His many blessings, with planned and proportionate giving of our time, talent, AND treasure.

If we consider our estate as the sum total of all our

worldly treasures, with estate planning, many have the ability to leave a significant gift for the ongoing work of the church, with little impact to the overall value of the estate. What better way to thank God than by using a portion of all the worldly gifts He has given, to support the mission and ministry of His church! Isn't it ironic that for many people, the largest reported income in their entire life will be on the terminal tax return

submitted on their behalf following their death. Canada Revenue Agency considers there's been a deemed disposition of our assets on the day prior to our death (to assess the current market value) and considers these assets according to CRA guidelines on our final tax return. Often this means RRSP's or RIFF's are taxed at the highest marginal tax rate: 43.7 % in BC and 37% in Alberta. With advanced planning, this tax may be

offset by tax credits from a charitable gift: 43.7% in BC and 50% credit in Alberta. One is faced with the decision to simply pay the tax, or generate a tax credit through the giving of a charitable gift to offset this tax.

As Christians we are encouraged to be good stewards of our estate, by having a Will, by considering the changing needs of our heirs, and by supporting the ministry of the church as we've done throughout our entire life-

time. A donation from your estate is not only proper stewardship of God's gifts, but financially sound, and should be considered as part of every estate plan. A greater knowledge of these

issues will assist you in asking the right questions and getting sound recommendations from your professional financial advisor. For additional information of estate planning and planned giving, see the Foundation's web site at www.lutheranfoundation.ca or contact Allen Schellenberg, at allen.schellenberg@lutheranfoundation.ca or phone 1-877-711-GIFT (4438).



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ALBERTA | BRITISH COLUMBIA DISTRICT

Building HIS Church,
Together



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You are a Blessing



Thank you for your service to CEF and to the church as a CEF Congregational Representative and / or K.I.D.S. Coordinator. Your help is greatly appreciated and truly a blessing to us.

Announcements Available

Newsletter and bulletin announcements are included with this mailing for you to use in your congregation's publications. Please feel free to personalize them and re-use previously sent out announcements. You can find additional announce-

ments on our website or by contacting the office



Website Feedback Encouraged



Have you had the opportunity to visit the CEF website? The site is designed to encourage YOUR contribution to what's on the site. The site is always going to be a "work in progress" We will be adding things, moving them around, and

trying new techniques for getting you tools to help you in your volunteer service to your congregation. Please let us know what would be helpful to you and what things you would like to see changed.

Your comments can be

emailed to Janice Ruf at jruf@lccabc.ca or phoned in to 1-888-474-0063 ext 107 (Edmonton local 780-474-0063 ext 107)