

# Church Investors Fund

BUILDING UP THE CHURCH ONE INVESTOR AT A TIME



## The Fish Eye Lens

**Les Collins**  
 President  
 Church Investors Fund

Too many families are not saving enough. There are several reasons why this is true, but a significant reason is that they spend too much in one or more areas of their expenses.

There is a natural tendency to look around one's immediate circle and see that one friend has a larger home, another friend has two newer cars, and a third friend has their children in private school. In reality, none of our friends have all three of these things, but it can feel like they do when we compare ourselves with them.

We all have within us the ability to look at the world around us and compress into our mind's eye a vision of reality that is not actually based on truth. This phenomenon creates in our mind something similar to what a fish eye lens does to a camera. We end up "seeing" the average family as having much more than they actually do, and when we compare this "reality" to our own we feel we are behind. This thinking leads us to buy more things in order to "catch up", which then leads us into needless debt. If only it stopped there. In reality, this buying only leads to our friends then feeling behind us, so they too go into more debt to buy those things needed to "catch up" with us. You can see where this leads – and the cycle never ends.

As an example, watch what happens when one of your friends buys an expensive car. Within a year a number

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of your other friends will do the same thing, even if their old cars were working fine. The problem is that few of those other friends can afford this upgrade.

I know of no way to stop this cycle other than to



change our "vision"; and the way to do that is to compare our budget to an actual average family's budget. When we do this, we will likely find that we spend more than the average family in one or more areas. However, we then need to realize that things will only balance when we spend less in another area. When comparing ourselves to our friends, this is the step that is missing. We don't see those areas where they have cut back.

So below are the budgets for an average American and Canadian family. Many of the numbers may seem too low because these are averages, and as such do not tell the underlying story. For example, 30% of people rent, so they have lower housing costs. Another group of people have paid off their homes or bought many years ago when prices were lower. As for transportation, many families only have one car, or a growing number have no cars and only use public transportation.

The reality is, though, that when you spend more than the average in one area, something else in your budget will need to be reduced if you are not going to use up the "miscellaneous" part of your budget on servicing a growing debt load – which is becoming more and more the norm.

So, take a look at the numbers below. Likely the income numbers will be too high or too low in comparison to your family's. If that is true, then focus on the percentages

## >> The Fish Eye Lens *continued*

and adjust your actual numbers in each category accordingly.

The important thing is to have money left over after all your expenses, so that you can build the necessary margin in your family's life to both save for the unexpected expenses that come up and to do those things that are not in your budget – like taking a vacation without going into debt. ■

| INCOME EXPENSE            | AVERAGE AMERICAN FAMILY INCOME* | MONTHLY  | PERCENTAGE OF INCOME      | MONTHLY        | AVERAGE CANADIAN FAMILY INCOME * |
|---------------------------|---------------------------------|----------|---------------------------|----------------|----------------------------------|
| <b>INCOME</b>             | \$ 75,664                       | \$ 6,305 | <b>100.00%</b>            | <b>100.00%</b> | \$ 7,173 \$ 86,070               |
| <b>EXPENSES</b>           |                                 |          |                           |                |                                  |
| TAXES                     | \$ 10,489                       | \$ 874   | <b>13.86%</b>             | <b>17.42%</b>  | \$ 1,249 \$ 14,993               |
| DONATIONS                 | \$ 2,081                        | \$ 173   | <b>2.75%</b>              | <b>2.58%</b>   | \$ 185 \$ 2,218                  |
| HOUSING (PIT & utilities) | \$ 18,886                       | \$ 1,574 | <b>24.96%</b>             | <b>21.65%</b>  | \$ 1,553 \$ 18,637               |
| FOOD                      |                                 |          |                           |                |                                  |
| EATING AT HOME            | \$ 4,049                        | \$ 337   | <b>5.35%</b>              | <b>6.89%</b>   | \$ 495 \$ 5,934                  |
| EATING OUT                | \$ 3,154                        | \$ 263   | <b>4.17%</b>              | <b>3.01%</b>   | \$ 216 \$ 2,593                  |
| APPAREL                   | \$ 1,803                        | \$ 150   | <b>2.38%</b>              | <b>3.99%</b>   | \$ 286 \$ 3,430                  |
| TRANSPORT                 | \$ 9,049                        | \$ 754   | <b>11.96%</b>             | <b>14.76%</b>  | \$ 1,059 \$ 12,707               |
| PERSONAL CARE             | \$ 707                          | \$ 59    | <b>0.93%</b>              | <b>1.51%</b>   | \$ 108 \$ 1,300                  |
| EDUCATION                 | \$ 1,329                        | \$ 111   | <b>1.76%</b>              | <b>2.06%</b>   | \$ 148 \$ 1,777                  |
| HEALTHCARE                | \$ 4,612                        | \$ 384   | <b>6.10%</b>              | <b>3.00%</b>   | \$ 215 \$ 2,579                  |
| ENTERTAINMENT             | \$ 2,913                        | \$ 243   | <b>3.85%</b>              | <b>4.63%</b>   | \$ 332 \$ 3,986                  |
| INSURANCE/PENSIONS        | \$ 6,831                        | \$ 569   | <b>9.03%</b>              | <b>5.97%</b>   | \$ 428 \$ 5,137                  |
| ALCOHOL/TOBACCO           | \$ 821                          | \$ 68    | <b>1.09%</b>              | <b>1.74%</b>   | \$ 125 \$ 1,497                  |
| MISC                      | \$ 8,940                        | \$ 745   | <b>11.82%</b>             | <b>10.78%</b>  | \$ 774 \$ 9,282                  |
|                           | * USA TODAY - 2018 USD          |          | * STATS CANADA - 2017 CAD |                |                                  |

## Change to Foundation Investments

We recently increased the minimum balance of a Foundation investment from \$100 to \$250. We're proud to offer these investments as an easy way to both save money and build churches. However, as we work hard to be good stewards with the dollars you have entrusted to us, we have determined that the costs to maintain an account with a lower balance does not allow us to properly put your investment to work. We believe raising the minimum balance to \$250 will best allow us to put your money to the use you intended—to build churches.



If you have a Foundation Investment and your balance is below the new \$250 threshold, you should be receiving a letter in the mail in the near future offering you the option to add additional funds or to redeem. As always, it is a blessing to serve you. ■

## Focus on the Facts

*When you spend more than average in one area, something else in your budget will need to be reduced.*



## Living H2O

*"From the rising of the sun to the place where it sets, the name of the LORD is to be praised."*

*-Psalm 113:3*



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You can also email us at [ceif@ceif.org](mailto:ceif@ceif.org) and sign up to receive a new blog every week. 🌟



## Connect with Us

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# Common Grounds



## No Offense, But...

Alica Stevans  
Executive Assistant

It takes a thick skin to live in the world these days.

To be fair, people have been the same sinful, fallen creatures since the Garden of Eden, so it's probably always taken a thick skin to make it long without being hurt by someone else. Still, it often feels these days as though one can't get away from a barrage of attacks both personal and general.

I don't pretend to have the answers as to why this is so. The anonymity of the internet no doubt has something to do with it, as does the rise of the monoculture—when all you see are people who think the same way you do, it's easy to pretend anyone who doesn't is an inhuman monster. Identity politics play a role, too; if one's value is tied up in belonging to a certain group, it's easy to feel like any criticism of that group is an attack. Then, too, I know I have grown more sensitive over the years as I am more aware of beliefs, actions, and statements that could be, to use the common parlance, "problematic".

The truth is it doesn't matter why all these opportunities for offense arise; the question is how we handle them. There are two natural responses: to attack back or shrink away and stew. As psychology tells us, these two responses are hardwired in our brains. Faced with a threat, we have to defend ourselves. This keeps us alive, but also keeps us in what one author calls the "solitary, poor, nasty, brutish, and short" state of war.

Recently, though, I've been convicted that there is another response, another state I claim to live in: the state of grace.

When faced with an attack—whether real or perceived—I have a choice to react reflexively or respond graciously. Even if we could keep to eye-for-an-eye (and we often cannot), what does hurting someone else gain me? How does my rage or self-pity help me grow in Christ-likeness? Short answer: they do not. Instead we are called to follow the example of Jesus, who kept silent

in the face of his accusers.

Paul exhorted the Romans: *"If possible, so far as it depends on you, be at peace with all men. Never take your own revenge, beloved, but leave room for the wrath of God, for it is written, 'VENGEANCE IS MINE, I WILL REPAY,' says the Lord. 'BUT IF YOUR ENEMY IS HUNGRY, FEED HIM, AND IF HE IS THIRSTY, GIVE HIM A DRINK; FOR IN SO DOING YOU WILL HEAP BURNING COALS ON HIS HEAD.' Do not be overcome by evil, but overcome evil with good."*

Jesus himself directs: *"But I say to you, do not resist an evil person; but whoever slaps you on your right cheek, turn the other to him also. If anyone wants to sue you and take your shirt, let him have your coat also. Whoever forces you to go one mile, go with him two. [...] But I say to you, love your enemies and pray for those who persecute you."*

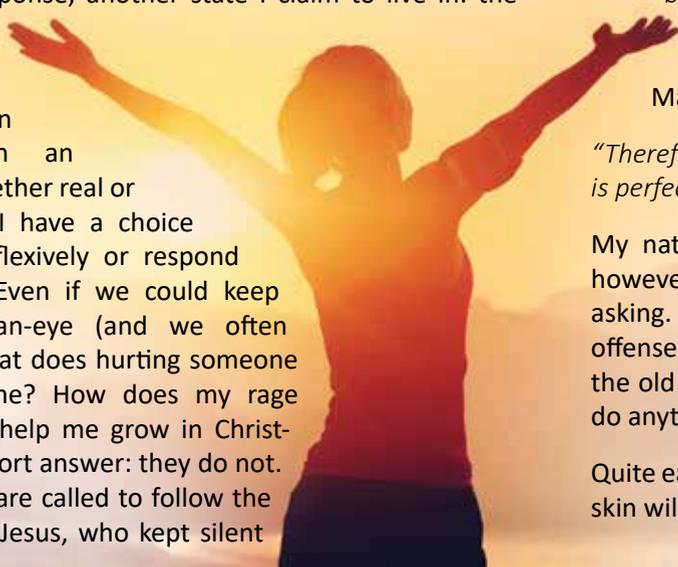
The state of grace means that, when I feel attacked, I shouldn't come back fists swinging, or even stuff it all down to vent about later. Instead I should respond to the person as though they didn't mean to be cruel or tasteless or offensive. Instead, I should offer grace. Sometimes, particularly within the Body, this can require a gentle correction—though far less often than we think. In every situation, it requires the old-fashioned virtue of temperance: the habit of moderation or self-restraint in the indulgence of a natural appetite or passion.

Proverbs tells us *"a gentle answer turns away wrath"* and Paul tells the Romans that kindness to an enemy *"heaps burning coals upon their heads."* While true, these are not the reasons to respond out of grace. Jesus tells us why at the end of his teaching in Matthew:

*"Therefore you are to be perfect, as your heavenly Father is perfect."*

My natural responses are anything but perfect. God, however, continually and persistently offers grace for the asking. When it's been granted to me for much greater offenses, and the Holy Spirit enables me to put to death the old nature and take on that of Christ, how do I ever do anything less than offer it to others?

Quite easily, I'm afraid. With God's help, though, my thick skin will be transformed into a glorified one. ■





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– Anonymous



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