

Together in Christ— Rejoicing for Eternity

A Few Thoughts

The weather these last few weeks has really been hot and muggy. You even see pets struggling with it as I noticed the other day a neighborhood dog that was hot and panting. It reminded me of a saying that maybe we are in “the dog days of summer.”

The more I thought about it, I wondered where that saying came from. I found the following from Webster’s dictionary: 1. the period between early July and early September when the hot sultry weather of summer usually occurs in the northern hemisphere. 2. a period of stagnation or inactivity. I searched further and found that in ancient times, when the sky was unobscured by artificial lights and smog, people drew images in the sky by

“connecting the dots” of stars. The images drawn were dependent upon the culture.

These star pictures are now called constellations. They saw images of bears, twins, a bull, and others including dogs, (Canis Major and Canis Minor). The brightest of the stars in Canis Major (the big dog) is Sirius, which also happens to be the brightest star in the night sky. In fact it is so bright that the ancient Romans thought that the earth received heat from it. In the summer, Sirius, the “dog star,” rises and sets with the sun, with the ancients believing that its heat added to the heat of the sun, creating a stretch of hot and sultry weather, a period called “dog days.” The real reason, however, for the heat of summer is a

direct result of the earth’s tilt.

For the life of me, when I look up at the constellations I cannot see a bull, bears or even dogs. What I do see, however, is the beautiful creation of our God, our God who loved us so much that He sent His Son Jesus to be our Savior (Ps. 19:1). LCEF celebrates our mission in supporting you, God’s people, the Church in its mission of sharing that Gospel of Jesus Christ. Whether in the “dog days” of summer or the arctic cold of winter we celebrate being a Christ-centered servant partner with you in ministry.

Trying to stay cool in the “dog days” of summer,

*Rev. Gene Gierke
Romans 15:13*

A Secret Worth Sharing

Can you keep a secret? As a child, did you ever pretend to “seal your lips and throw away the key”?

LCEF is a SECRET worth sharing! The ministry and services of LCEF needs to

be shared with your friends and family!

Now is not the time to keep LCEF a secret! It’s time to “shout about it” in the form of opening a new account for a grandchild or a special birthday

celebration for a friend or family member.



Don’t be shy! Share LCEF today! We are here to assist you. Contact us at 888-643-2961.

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Stewardship Made Easy

Reach your stewardship commitments through LCEF's **Joyful Response** program, a safe and convenient electronic giving opportunity for your congregation's members.

Through the **Joyful Response** program, churches and schools can receive electronic payments direct to their LCEF StewardAccount from church members' personal bank accounts or StewardAccounts.

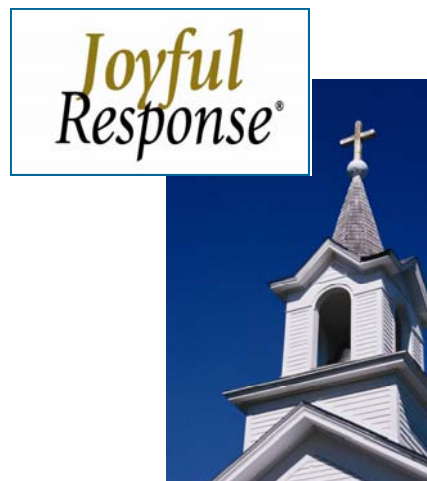
This program is:

- **Simple.** Electronic payments are automatically transferred on dates requested.

- **Safe.** No worrying about lost cash or stolen checks.
- **Convenient.** Donations and/or tuition payments are transferred directly to the church or school.
- **Stewardship-minded.** Electronic transfers create a consistent cash flow for the church or school, and these dollars continually support the ministry of Church Extension, furthering the Lord's work.

Best of all, this program is FREE!

To learn more, contact the Nebraska District LCEF office: 888-643-2961.



K.I.D.S. Count with LCEF



The K.I.D.S. Count curriculum has ready-to-use resources that help teach children in kindergarten through eighth grade lessons in sharing God's blessings.

Fun, flexible lessons and activities help kids learn how to count their

blessings, know they count, and to count on Jesus every day.

Stu Tietz, Principal at Faith Lutheran School, Lincoln, found that using the K.I.D.S. Count curriculum in their day school inspired the older students to "take over" the K.I.D.S. Stamp program by "marketing" the stamp program to their peers. The older stu-

dents felt it was important to offer the "stamps" for sale throughout the week rather than the one day that they had previously been available.

To learn more, join us on October 2 at the District Office in Seward from 10 a.m. until 2 p.m. Lunch will be provided. RSVP to Jan Bruick: janb@ndlcms.org or 888-643-2961.

Put Your IRA's to Work Now

Have you ever considered how your IRA money could be at work right now, even if you are not yet retired and taking distributions?

By investing your IRA through LCEF, you will help make funds available to churches, schools, camps, and other LCMS organizations as they get started, expand, or renovate, and



reach out to more people in need of the Good News.

An IRA invested in LCEF earns you a competitive interest rate while earning the "ministry dividend." To see how LCEF investments are furthering the Lord's work, visit www.lcef.org or call 888-643-2961.





Lutheran Church Extension Fund Investment Interest Rates

August 2010

1-800-843-5233
www.lcef.org

10733 Sunset Office Drive
Suite 300
St. Louis, MO 63127

StewardAccount® Certificate

| Minimum Investment | Rate | APY |
|--------------------|------|--------|
| \$100 | -- | 0.625% |
| \$1,000 | -- | 0.750% |
| \$5,000 | -- | 1.125% |
| \$10,000 | -- | 2.125% |

Dedicated Certificate

| Minimum Investment | Rate | APY |
|--------------------|------|--------|
| \$100 | -- | 0.500% |
| \$1,000 | -- | 0.625% |
| \$5,000 | -- | 0.750% |

Custodial accounts for minors: \$25

Fixed Term Notes

(Minimum Investment \$500)

| | Rate | APY |
|------------|------|--------|
| 6 Month | -- | 1.125% |
| 9 Month | -- | 1.250% |
| 1 Year | -- | 1.375% |
| 18 Month | -- | 1.625% |
| 2 Year | -- | 1.750% |
| 3 Year | -- | 2.000% |
| 5 Year | -- | 3.500% |
| 6-10 Year | -- | 2.750% |
| 11-15 Year | -- | 3.000% |
| 16-20 Year | -- | 3.250% |

Floating Term Notes

(Minimum Investment \$100)

| | Rate | APY |
|--------------------|------|--------|
| 2½ Year (30 Month) | -- | 1.670% |
| 5 Year (60 Month) | -- | 2.320% |

Next Generation Note*

(Minimum Investment \$5000)

| | Fixed Term - Rate | APY |
|-----------------|-------------------|--------|
| Next Generation | -- | 5.000% |

Family Emergency StewardAccount Certificate

| Minimum Investment | Rate | APY |
|--------------------|------|--------|
| \$25 | -- | 2.250% |

Balances of <\$10,000 require monthly electronic investments

HSA FlexPlus Certificate

| Minimum Investment | Rate | APY |
|--------------------|------|--------|
| \$1 | -- | 2.000% |
| \$2,500 | -- | 2.500% |
| \$5,000 | -- | 3.000% |
| \$15,000 | -- | 3.500% |

IRA Dedicated Certificate

| Minimum Investment | Rate | APY |
|--------------------|------|--------|
| \$100 | -- | 0.625% |
| \$1,000 | -- | 0.750% |
| \$5,000 | -- | 1.125% |
| \$10,000 | -- | 2.125% |

IRA Jumbo Notes

(Minimum Investment \$100,000)

| | Rate | APY |
|-------------------|------|--------|
| 5 Year Fixed | -- | 3.875% |
| 60 Month Floating | -- | 2.695% |

Cemetery Perpetual Care StewardAccount® Certificate

| | Rate | APY |
|-------------|------|--------|
| \$1,000 | -- | 2.125% |
| \$25,000 | -- | 2.250% |
| \$50,000 | -- | 2.375% |
| \$100,000 + | -- | 2.625% |

Congregation Endowment Note

(60-Month Floating)

| Minimum Investment | Rate | APY |
|--------------------|------|--------|
| \$1,000 | -- | 2.695% |
| \$10,000 | -- | 2.820% |
| \$100,000 | -- | 2.945% |

Congregation Endowment Note

(5-Year Fixed)

| Minimum Investment | Rate | APY |
|--------------------|------|--------|
| \$1,000 | -- | 2.695% |
| \$10,000 | -- | 2.820% |
| \$100,000 | -- | 2.945% |

Congregation Certificates

(Minimum Investment \$100)

| | Rate | APY |
|------------------------------|------|--------|
| Demand | -- | 1.125% |
| StewardAccount® Certificates | | |
| \$100 | -- | 2.125% |
| \$250,000 | -- | 2.250% |
| \$500,000 | -- | 2.375% |
| \$1,000,000 + | -- | 2.500% |

*In conjunction with the purchase of the Next Generation Note, you have made a contribution to the LCEF. A portion of this contribution is non-deductible and considered a premium on the purchase of the note since you are receiving a benefit in return for the contribution (i.e., a 1.5% higher interest rate on the balance of the note). The APY on the principal amount of the Next Generation Note is 5.095%. If the non-deductible portion of the contribution (premium) is deducted from the interest you receive on the note, the yield-to-maturity is reduced to 3.14%.

LCEF is a nonprofit religious organization; therefore, LCEF investments are not FDIC-insured bank deposit accounts. This is not an offer to sell investments, nor a solicitation to buy. The offer is made solely by LCEF's Offering Circular. Investors should carefully read the Offering Circular, which more fully describes associated risks.