

That all of them may be

ONE!

John 17:21

Special points of interest:

- 2011 LCEF Outreach Ministry Grant Awarded to Immanuel, Tilden
- Consider Opening a Gift Annuity with LCMS Foundation

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The mission of LCEF is to support the Church in fulfilling its mission of sharing the Gospel of Jesus Christ by being a Christ-centered servant partner of the LCMS, ensuring that funds and services are available now and in the future.

Nebraska District LCEF

August 2011

A Few Thoughts

It happened again the other day. My wife and I were headed to Lincoln and came up behind a SUV that had a unique bumper sticker which read:



"Support Search and Rescue....Get Lost."

It gave me a good chuckle as we drove along, but, also, it got me to thinking. That short saying could make for a good lead in for this month's newsletter article. Think once about the words "Get Lost" from the above bumper sticker.

When it comes to our spiritual life, getting lost is not something we do. It is something that we already are—lost in sin. It is a condition the Bible describes in this way: "Surely I was sinful at birth, sinful from the time my mother conceived me." (Psalm 51:5) It is because of that sin that we will die. "The wages of sin is death." (Romans 6:23) But we

have the joy of knowing that our God came on a search and rescue mission in the person of His Son Jesus, our Lord and Savior. It was God's promise to Adam and Eve right after their fall into sin that He would send a Savior, a promise that is focused on throughout the Scriptures.

Jesus' very name tells of that search and rescue mission as the angel said to Joseph: "You are to give Him the name Jesus, because He will save people from their sins."



(Matthew 1:21) Jesus spells out His search and rescue mission: "For the Son of Man came to seek and to save what was lost." (Luke 19:10) That search and rescue mission was not only for you and me, but for all people.

What we could never do, Jesus did. "It is finished," He declared on the cross. His death

and resurrection has given us the victory. Even as we live each day with the struggles of life in this world of sin, we can celebrate because we have been rescued through Christ's death and resurrection. That is our joy!



It is also a joy for LCEF to be a Christ-centered servant partner with you, God's people, in the mission of sharing that good news of forgiveness and hope with those who are lost. Read about the impact that partnership is having in the article on page two that shares about the LCEF Outreach Ministry Grant program.

Celebrate God's search and rescue for you in Jesus Christ and the life you have in Him by sharing that hope with others.

Rescued and celebrating with you,
Rev. Gene Gierke
Romans 15:13

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“Let the Little Children Come to Me”

The Nebraska LCEF Program elected to continue to provide Outreach Ministry Grants in 2011. The grants were awarded to applicants for local outreach programs, activities or events within the next year designed to expand God's Kingdom by reaching out to the unchurched and dechurched with the good news of Jesus Christ.

Andrea Neimann, Preschool & Daycare Director, Immanuel, Tilden, received a \$1,000 grant to distribute Bibles to preschool families. Within the preschool families, 70% of children are unchurched, many are not baptized, only about 5% attend a Lutheran church, and the rest attend other Christian denominations. In March, 2007, three young



The story of Jonah shared with these little lambs.

10 families with a total of 22 children. With so many families outside the church bringing their children for daycare and receiving Christian influence in the process, the unique mission value of the daycare and preschool became evident: *“To know Christ Jesus as our Lord and Savior and to make Him known to others.”* In just three years, several families have joined the church and several non-church-going parents are bringing their children to Sunday School.

The idea for the grant began with a Bible study group seeking a way to connect with the daycare children. They decided that the preschool families needed Bibles. The idea was taken to the Board of Elders who agreed to purchase Bibles for all the children with the assistance of the LCEF grant. Thirty-four families (62 children) were given the Concordia Self-Study Bible along with an LCEF K.I.D.S. stamp program bookmark.

One of the children (7 years old) helped Andrea put stickers into the Bibles. Andrea read the story of Jonah

to this little girl while sitting in the church. The girl looked up at the statue of “that man” behind the altar and wondered who He was. “Jesus” was Andrea’s answer which gave her the opportunity to share more about our Savior.



This little girl said that she didn’t know Him. While they talked, they looked at the sharp crown of thorns on his head and wondered what that would’ve felt like. Andrea asked the girl what she thought Jesus did to those who put the crown on His head. The girl replied, “He hit them!” “No, actually he forgave them and loved them,” was Andrea’s response. The little girl was amazed! Later, the child’s mom shared that her daughters were never baptized. This parent is now meeting with Pastor Awe to learn more about having her girls’ baptized.

We praise God for the way in which His Word reaches out to His little lambs in Tilden, Nebraska, through this LCEF grant.



Parents and children celebrate the gift of God’s Word.

“Let the little children come to me, and do not hinder them, because the kingdom of heaven belongs to such as these.”

(Matt. 19:14)



Pastor Michael Awe presenting Bible story materials to the children.

mothers of the Immanuel, Tilden, congregation became acutely aware of the lack of quality daycare facilities in the community. With the backing of the church and the City of Tilden, Little Lambs Daycare became a reality seven months later. Initially, the daycare served



Take the Right Steps Towards Your Financial Future

An LCEF gift annuity can help you take the right steps towards balancing your financial future and that of the LCMS and its ministries.

A well-developed gifting plan provides a way to continue your stewardship to the church while wisely managing the gifts God has bestowed upon you and your family. An LCEF gift annuity provides a gifting legacy that helps ministries witness the saving grace of Jesus and fixed payments for you.



WHAT ARE GIFT ANNUITIES?

An LCEF gift annuity is a contract written between The LCMS Foundation and you, with the gift designated for the ministry of LCEF. It can be established with as little as \$5,000 (cash or publicly traded securities). In return, the Foundation will pay you or you and your spouse (if selected), a fixed amount. You choose when you will begin receiving the payments and how often. The amount of each distribution is based on the amount of the gift and your age.



After you are called home to heaven, the remainder of the gift is given to your designated charity: LCEF. We will put your funds to work helping churches, schools, Concordia universities and seminaries, camps, child-care centers and other LCMS organizations, with low-cost loans and services.

Some considerations:

- Payments are fixed for your life and that of a secondary beneficiary (if selected)
- There may be tax advantages to a gift annuity, including a one-time charitable deduction
- An annuity cannot be changed or the terms altered.



ESTABLISHING AN LCEF GIFT ANNUITY

We recommend you consult with your tax or legal advisors as you consider this choice. Visit the Foundation's gift planning website to learn more: www.lcmsfoundation.org or contact Neal Koch, Senior Gift Planning Officer, Nebraska District LCMS, at 888-643-2961, Ext. 1002. An LCEF Gift Annuity Application can be downloaded at www.lcef.org. Read the Disclosure Statement before you download the LCEF Gift Annuity Application.



The Most Satisfying Rewards Program

Many financial institutions and retail stores are using "rewards" programs as a way to track your purchase trends and build loyalty.

LCEF's "rewards" program has been in place for more than a century, providing low-cost loans and services to LCMS churches, schools,

camps, care centers and rostered church workers through a dedicated pool of investors.



What rewards do LCEF investors and customers receive? Helping others hear the Gospel and build a meaningful relationship with Jesus.

You can't find a better "rewards" program than that!

LCEF REWARDS

StewardAccount Initial Investment—\$100

Church Building Loan—\$1 million

Sharing Jesus through LCEF investments, gifts and services—

PRICELESS!



Lutheran Church Extension Fund Investment Interest Rates

August 2011

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

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

StewardAccount® Certificate

Minimum Investment	Rate	APY
\$100	--	0.375%
\$1,000	--	0.500%
\$5,000	--	0.625%
\$10,000	--	1.250%

Dedicated Certificate

Minimum Investment	Rate	APY
\$100	--	0.250%
<i>Custodial accounts for minors: \$25</i>		
\$1,000	--	0.375%
\$5,000	--	0.500%

Fixed Term Notes

(Minimum Investment \$500)

	Rate	APY
6 Month	--	0.375%
9 Month	--	0.500%
1 Year	--	0.625%
18 Month	--	0.875%
2 Year	--	1.000%
3 Year	--	1.250%
5 Year	--	1.875%
6-10 Year	--	2.125%
11-15 Year	--	2.375%
16-20 Year	--	3.000%

Floating Term Notes

(Minimum Investment \$100)

	Rate	APY
2½ Year (30 Month)	--	0.730%
5 Year (60 Month)	--	1.600%

Next Generation Note*

(Minimum Investment \$5000)

	Fixed Term - Rate	APY
Next Generation	--	3.375%

Family Emergency StewardAccount Certificate

Minimum Investment	Rate	APY
\$25	--	1.375%
<i>Balances of <\$10,000 require monthly electronic investments</i>		

HSA FlexPlus Certificate

Minimum Investment	Rate	APY
\$1	--	1.125%
\$2,500	--	1.625%
\$5,000	--	2.125%
\$15,000	--	2.625%

IRA Dedicated Certificate

Minimum Investment	Rate	APY
\$100	--	0.375%
\$1,000	--	0.500%
\$5,000	--	0.625%
\$10,000	--	1.250%

IRA Jumbo Notes

(Minimum Investment \$100,000)

	Rate	APY
5 Year Fixed	--	2.250%
60 Month Floating	--	1.975%

Cemetery Perpetual Care StewardAccount® Certificate

	Rate	APY
\$1,000	--	1.125%
\$25,000	--	1.250%
\$50,000	--	1.375%
\$100,000 +	--	1.625%

Congregation Endowment Note

(60-Month Floating)

Minimum Investment	Rate	APY
\$1,000	--	1.975%
\$10,000	--	2.100%
\$100,000	--	2.225%

Congregation Endowment Note

(5-Year Fixed)

Minimum Investment	Rate	APY
\$1,000	--	1.975%
\$10,000	--	2.100%
\$100,000	--	2.225%

Congregation Certificates

(Minimum Investment \$100)

	Rate	APY
Demand	--	0.375%
StewardAccount® Certificates		
\$100	--	1.125%
\$250,000	--	1.250%
\$500,000	--	1.375%
\$1,000,000 +	--	1.500%

*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 3.418%. 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 1.70%.

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.