

That all of them may be

ONE!

John 17:21

Special points of interest:

- K.I.D.S. Workshop, Nebraska District Office, July 30. RSVP by July 21.
- Go to www.lcef.org to see what's new!
- "Discover the Opportunities with LCEF"

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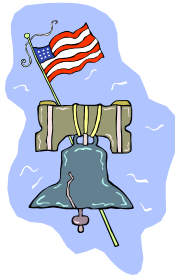
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Nebraska District LCEF

July 2011

A Few Thoughts

"From every mountain side, let freedom ring!" These are words that will be sung on July 4th as we celebrate the freedoms we have in our United States of America.



There will be parades with bands, family gatherings, flags flying, fireworks to light, and so much more. We pause on this special day to give thanks to our God for the blessings and freedoms we have in our country, freedoms for which many have fought and died.

As you think about all the freedoms we have, which one means the most to you? Freedom of religion? Freedom of speech? The one that means the most to me is one that was brought to mind a few weeks ago as I was driving

across Interstate 80. A semi-truck had the following message across the back of the trailer: "Our most valuable resource is sitting 63' ahead." I thought this was a pretty neat way for this trucking company to share how it felt about its drivers.

I don't know whether you have had anything like that said about you, but indeed, each and every one of us is very valuable and loved by our God. It all began at our baptism where God reached out and claimed us as His own, a member of His family with all the blessings that are ours through faith in Jesus. Talk about freedom! We have the freedom of forgiveness from our sins. We have the blessing and freedom of hope, peace and joy.



Someday when our Lord calls us home, we will have freedom forever from sin, death and the devil, not because of anything we have done, but rather God's gift to us out of His grace and love.

It is the mission of LCEF to support and partner with you as God's people in sharing that good news of freedom and life in Jesus, a freedom we can celebrate every day.



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.

Celebrating and sharing with you the freedom that is ours in Christ!

Rev. Gene Gierke
Romans 15:13



Paul Pettit, Vice President
Gene Gierke, Promotions
Jan Bruick, Admin. Assistant
www.lcef.org

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Seward, NE 68434
402.643.2961 Ext. 1011
888.643.2961 (toll-free)





What's New?

- ◆ **Project Journal**—Read about real experiences of congregations as they complete various projects with which LCEF has been a partner. Learn more at www.lcef.org/media_hub
- ◆ **Online Calculators**—There are 10 different calculators that will analyze how much emergency savings you may need; determine home budgets; consider monthly loan payments and amortization schedules; compare loan options by seeing side-by-side monthly payments, fees and other costs; and more.
- ◆ **E-Statements**—Get quick access to balances, transaction information, interest earnings and more by signing up for LCEF e-statements. Call LCEF at 1-800-843-5233 to sign-up today!

Keep in Touch

Have you ever had a friend with whom you lost touch and now feel a sense of loss? We feel the same way when we lose touch with our friends in ministry!

We encourage you, our investors, to keep your information with us up-to-date. Be sure to communicate any changes in name, marital status, mailing address and other vital changes. If the connection with you, our important investment supporters, is lost, there is a chance your funds will be turned over to your state government and filed as unclaimed property or assets.

State regulations require that Lutheran Church Extension Fund (LCEF) file notice should we not hear from an investor after a certain period of time. This often occurs when an investor has moved, though there are many other reasons. If LCEF makes attempts to contact the investor via mail and phone and they cannot be

reached, and there has not been any activity on the investment for a significant period of time, the funds are considered unclaimed. The money must then be turned over to the investor's state treasury.

We recognize that often the assets you have invested with LCEF are set aside for future plans: retirement, a new house, emergencies, etc., and you don't need to review them daily. However, these simple steps can help keep us connected and your funds in your name.

- If you receive a paper statement, open it and ensure all of the investments you have with LCEF are included.
- Verify the names and spellings are correct.
- Check that the address is complete and will continue to reach you (many times postal addresses

change over time; your statement may reflect a slightly outdated version).

- Check to ensure your beneficiaries are listed and correct names and spellings and contact information are included. If you have not named any, please be sure to inform us of your choices
- Consider signing up for *MyAccount* so that you can review investments and loans online. You can sign up to receive electronic statements, which can be a more secure and timely delivery system.
- If you have provided LCEF an email address as a point of contact, ensure it is up-to-date and one you check frequently.

Call 1-800-843-5233 Monday through Friday, 7:45 a.m. to 4:15 p.m. (CT) to speak with an Information representative to update your records.

Most importantly, if you have received a letter asking for confirmation of your investment ownership, please respond! This contact is our way of connecting with you and avoiding the process of turning over funds as unclaimed.



Be Social Spreading the Gospel

Did you know LCEF is on Facebook? This can be a great tool to help keep up with what's happening with LCEF and its partners. You can see photos of projects, chat with other investors and pick up useful tips for your ministry. Visit the LCEF website then click on the Facebook logo in the upper right-hand corner of the front page or go to www.facebook.com/MyLCEF.



What if you could discover an organization that connects you with Lutheran Church-Missouri Synod ministries from across the country responding to the call to share the Gospel?

Discover LCEF

LCEF connects you with nearly 60,000 investors to make funds available to congregations and schools for building, upgrading or remodeling, as well as for rostered church workers to secure housing and consolidated loans. Discover how these loans make ministry happen at www.lcef.org/discover.

Discover Opportunities

LCEF offers the tools and resources for ministry organizations to build and for personal finances to grow.

For your church or school, LCEF offers loans and ministry-growth services distinctive to the ministry needs of your community.

For you, LCEF provides financial investments from a Christian perspective.

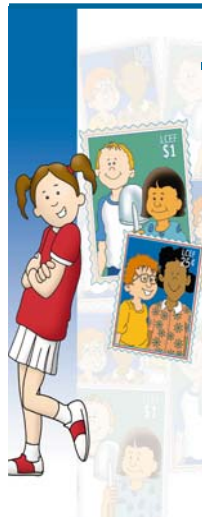
DISCOVER
the opportunities

www.lcef.org/discover
www.facebook.com/mylcef

THANK YOU!
THANK YOU! THANK YOU! THANK YOU!

- Beautiful Savior, LaVista*
- Christ, Columbus*
- Faith, York*
- Grace, Wayne*
- Holy Savior, Lincoln*
- Immanuel, Rising City*
- Lord of Life, Elkhorn*
- Mt. Calvary, Holdrege*
- Peace, Columbus*
- Pilgrim, Bellevue*
- St. John, Tecumseh*
- St. Matthew, Meadow Grove*
- St. Paul, Malcolm*
- St. Paul, Orchard*
- St. Peter, Hampton*
- St. Peter, Orchard*
- St. Peter, Scribner*
- Trinity, Madison*
- Zion, Grant*
- Zion, Hastings*

Thank you to these congregations who participated in the District-wide LCEF Sunday. We appreciate your willingness to share the mission and ministry of LCEF with your members.



Celebrate summer . . .

. . .and prepare for fall

FREE!
Includes lunch

K.I.D.S. Stamp
K.I.D.S. Count Curriculum

July 30, 2011
10 a.m. — 2 p.m.

LCEF District Office:
152 S. Columbia, Seward

RSVP by July 21:
janb@ndlcms.org
888-643-2961
www.ndlcms.org

Teaching kids Godly stewardship principles can be challenging!

That's why you should join us for "**Lessons In Sharing God's Blessings.**" We'll get back to the basics of teaching kids how to be Christian disciples and stewards in everyday life. You'll leave with ready-to-use resources that kids will love and you'll love to teach. Use these resources in your Sunday school, midweek or day school.

K.I.D.S.



Lutheran Church Extension Fund Investment Interest Rates

July 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%
\$1,000	--	0.375%
\$5,000	--	0.500%

Custodial accounts for minors: \$25

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%

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

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.