

March 2010



NEBRASKA DISTRICT - LCEF

Together in Christ— Rejoicing for Eternity

A Few Thoughts. . .

One of my favorite Lenten hymns is from The Lutheran Hymnal, Hymn 146, "Lamb of God, Pure and Holy." When I was serving in the parish, we would sing this hymn every midweek Lenten service as part of our prayers.

It is a beautiful prayer based on John 1:29, "Behold the Lamb of God who takes away the sin of the world." It is a hymn that points us to Jesus and what He did for our salvation, taking all of our sins to the cross of Calvary where He suffered and died for my sins and yours, for the sins of the whole world.

As we sing each verse, we end with the plea, "Have mercy on us, O Jesus." As the hymn concludes, there are these words, "Thy peace be with us."



Peace indeed is ours through faith in Jesus Christ, in His life, death and resurrection. It is a peace that is so real and certain, peace in knowing our sins are forgiven, peace in knowing God's love and care in our daily lives, peace in knowing that someday we will live forever with Him in heaven.

The mission of LCEF is to support the church, you God's people, as you share that good news of Jesus. May the peace, found in Jesus, especially be yours as once again during this Lenten season we have the opportunity to come to the foot of the cross and there see God's love for us in Jesus.

A blessed Lenten season,

*Rev. Gene Gierke
Romans 15:13*



Outreach Focused. . . Impacting Locally

God has blessed the Nebraska District LCEF Outreach Grant program making it possible to award 25 - \$1,000 grants.

The grants must focus on ministry opportunities that are outreach fo-

cused, impacting locally and follow the LCEF Mission Statement: "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."

Application deadline: April 1. Grant documents available at: www.ndlcms.org.

Inside this issue:

K.I.D.S. Count...Lutheran Schools Week	2
National Youth Gathering	2
Family Emergency Account	2
You IMPACT Ministry!	3
LCEF Mission Statement	3
Laborers For Christ	3
March Rate Sheet	4

Nebraska District LCEF
 152 S. Columbia, PO Box 407
 Seward, NE 68434
 402-643-2961 or Toll-free: 888-643-2961
www.lcef.org

Paul Pettit, Vice President
 Gene Gierke, Promotions
 Jan Bruick, Administrative Assistant

K.I.D.S. Count. . .During Lutheran Schools Week

National Lutheran Schools Week (March 7-12, 2010) is the perfect time to start teaching your kids how much they count!

Lutheran Church Extension Fund and Concordia Publishing House have teamed up to create a unique and fun stewardship education program for churches, schools, or home-schoolers called *K.I.D.S. Count*.

The new *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. The materials include engaging hands-on activities, and the *K.I.D.S. Count* characters bring stewardship to life.

You may order online at www.lcefkids.org or by calling Gene Gierke at the Nebraska District LCEF office:

1-888-643-2961

National Youth Gathering. . .We're in New Orleans for You!

The Lutheran Church Extension Fund wants youth and youth group adult leaders attending the 2010 National Youth Gathering in July to be financially prepared. With the arrival of so many people in the New Orleans area, access to cash may be limited. But the LCEF Ex-

change, LCEF's on-site facility, will assist attendees every day with their cash needs. At the LCEF Exchange, traveler's checks can be cashed or cash withdrawn from authorized LCEF accounts, both for FREE.

For more information about the

LCEF Exchange or to open an investment, contact Gene Gierke in the Nebraska District LCEF office.



Life is Full of Surprises. . .Some of Them Costly

Whatever your investment goal, it is important to set aside funds that you can use for the unexpected "rainy day." Financial planners often suggest a "rainy day" or emergency balance equal to three to six months of normal living expenses.

LCEF offers a Family Emergency

StewardAccount®, making it easy to put money away for a "rainy day." This investment can be started with as little as \$25 and provides limited check-writing privileges for those unexpected emergencies.

To learn more, contact Gene Gierke at 1-888-643-2961.



In the Spring, I have counted 36 kinds of weather inside of 24 hours.
Mark Twain

You IMPACT Ministry!

Your invested dollars enable Lutheran Church Extension Fund to provide low-cost loans for new construction, facility expansion, debt refinancing, and much more to LCMS ministries across the nation and around the world! Please continue your commitment with LCEF—and help more people be connected to the Gospel of Jesus Christ

As an LCEF investor, you impact ministry **today**. Would you like to make a difference for **tomorrow**? If so, consider adding LCEF to your list of organizations to support through donations. Contact us today!



LCEF Mission

The mission of the Lutheran Church Extension Fund 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 Lutheran Church—Missouri Synod, ensuring that funds and services are available now and in the future.

CHURCH CONSTRUCTION: Where Your Money Goes*

Construction Industry



Laborers For Christ



**Construct your facilities
with Laborers For Christ.**

**Not just because we're a ministry . . .
. . . but because you are.**

**Call 1-800-843-5233 to learn how
Laborers For Christ can help you save
10% to 30% on your next construction project!**



Laborers For Christ

Building for Eternity

New Construction ♦ Renovation ♦ Energy Efficiency Projects



Lutheran Church Extension Fund

March 2010



StewardAccount® Certificates

Minimum Investment		Rate	APY
\$100	--	0.625%	0.627%
\$1,000	--	0.750%	0.753%
\$5,000	--	1.125%	1.131%
\$10,000	--	2.125%	2.146%

Dedicated Certificates

Minimum Investment		Rate	APY
\$100	--	0.500%	0.501%
Custodial accounts for minors: \$25			
\$1,000	--	0.625%	0.626%
\$5,000	--	0.750%	0.752%

Fixed Term Notes

(Minimum Investment \$500)

		Rate	APY
6 Month	--	1.125%	1.130%
9 Month	--	1.250%	1.256%
1 Year	--	1.375%	1.382%
18 Month	--	1.625%	1.635%
2 Year	--	1.750%	1.762%
3 Year	--	1.875%	1.888
5 Year	--	3.500%	3.546%
6-10 Year	--	2.750%	2.778%
11-15 Year	--	3.000%	3.034%
16-20 Year	--	3.325%	3.290%

Floating Term Notes

(Minimum Investment \$100)

		Rate	APY
2½ Year (30 Month)	--	1.670%	1.680%
5 Year (60 Month)	--	2.320%	2.340%

Family Emergency StewardAccount Certificates

Minimum Investment		Rate	APY
\$25	--	2.250%	2.273%

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

HSA FlexPlus Certificates

Minimum Investment		Rate	APY
\$1	--	2.000%	2.018%
\$2,500	--	2.500%	2.529%
\$5,000	--	3.000%	3.042%
\$15,000	--	3.500%	3.557%

Next Generation Note

(Minimum Investment \$5000)

		Fixed Term - Rate	APY
Next Generation	--	5.000%	5.095%

IRA Dedicated Certificates

Minimum Investment		Rate	APY
\$100	--	0.625%	0.626%
\$1,000	--	0.750%	0.752%
\$5,000	--	1.125%	1.130%
\$10,000	--	2.125%	2.142%

IRA Jumbo Notes

(Minimum Investment \$100,000)

		Rate	APY
5 Year Fixed	--	4.125%	4.189%
60 Month Floating	--	2.695%	2.722%

Cemetery Perpetual Care StewardAccount® Certificates

		Rate	APY
\$1,000	--	2.125%	2.146%
\$25,000	--	2.250%	2.273%
\$50,000	--	2.375%	2.401%
\$100,000 +	--	2.625%	2.657%

Congregation Endowment Notes

(60-Month Floating)

Minimum Investment		Rate	APY
\$1,000	--	2.695%	2.722%
\$10,000	--	2.820%	2.850%
\$100,000	--	2.945%	2.978%

Congregation Endowment Notes

(5-Year Fixed)

Minimum Investment		Rate	APY
\$1,000	--	2.695%	2.722%
\$10,000	--	2.820%	2.850%
\$100,000	--	2.945%	2.978%

Congregation Certificates

(Minimum Investment \$100)

		Rate	APY
Demand	--	1.125%	1.130%
StewardAccount® Certificates			
\$100	--	2.125%	2.146%
\$250,000	--	2.250%	2.273%
\$500,000	--	2.375%	2.401%
\$1,000,000 +	--	2.500%	2.529%

***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 3.16%.

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.