

Together in Christ— Rejoicing for Eternity



A Few Thoughts

I read a story the other day about a young boy who, after a church service on Sunday morning suddenly announced to his mother, “Mom, I’ve decided to become a minister when I grow up.” “That’s ok with me, but what made you decide that?” she asked. “Well,” said the boy, “I have to go to church on Sunday anyway, and I figure it will be more fun to stand up and yell, than to sit and listen.”

To sit and listen—how difficult do you find that to do, especially when it comes to our God? So many times in the fast paced world in which we live, we want to be the

ones in charge, to make the calls, and then, when it crosses our mind, to go to our Lord and ask His blessing upon what we want to do.

God in His Word, however, shares with us these words: *“Be still, and know that I am God.”* (Ps. 46:10) He comes to us in the gentle whisper of His Word and shares such a beautiful invitation: *“Come to me, all you who are weary and burdened, and I will give you rest.”* (Mt. 11:28) He shares His promise: *“Be strong and courageous . . . for the Lord your God goes with you; He will never leave you nor forsake*



you.” (Deut. 31:6)

As we become still and listen to our God, these are the precious words we hear, especially His word of love and forgiveness through faith in our risen Lord and Savior Jesus. It is the mission of the Lutheran Church Extension Fund to support your mission of sharing that good news of Jesus that many need to hear. If there are ways LCEF can be that Christ-centered servant partner with you in fulfilling that mission, please let us know.

Listening and hearing with you,

Rev. Gene Gierke
Romans 15:13

Mission and Ministry

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.

Investing a portion of God’s blessings with LCEF helps build churches, schools, childcare cen-

ters, new mission starts, and other LCMS ministries.



When you invest in LCEF, your dollars earn interest, but your true investment is in others.

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Do You Have a Personal Investment Strategy?

LCEF investments have a place in your personal investment plan! Financial planners recommend a proper balance of investments depending on the age of the investor, risk acceptance, objectives, and other variables.



A common recommendation may be 65% stocks and mutual funds, 20% bonds or notes, and 15% cash/short-term assets, allowing you to put your money to work for you and the Church at the same time.

Opening a StewardAccount® from LCEF is a great way to include the ministry of the Church in your personal investment plan! The LCEF StewardAccount® offers many easy access features:

- Monthly statements
- Attractive interest rates that rise as your balance grows

- A minimum opening investment of \$100
- Check writing ability with certain restrictions
- Optional ATM/VISA® Check Card
- Electronic funds transfer services
- Free access to **MyAccount**, LCEF's internet financial service

Contact the Nebraska District to learn more!



“The Fields Are Ripe”

Want insight on reaching . . .



We've got it. You can have it!

When your ministry wants to reach out into its community, obtaining demographic information is a great place to start.

LCEF has partnered with MissionInsite to offer easy-to-use reports that combine updated census data, marketing research data, and religious data to give you a complete and

comprehensive look at the people in your community—all for FREE!

Call us at 888-643-2961 and soon you'll have a new “insite” into the beliefs, values, lifestyle preferences, and attributes of households in the community you serve!



Investor “Thank You” Breakfasts Continue

It is not too late to register for the LCEF Investor “Thank You” Breakfasts being held throughout the District. The Nebraska District LCEF program would like to thank you, its investors, with a buffet breakfast. Invitations and tickets were mailed in March.

To RSVP, please contact Jan Bruick at 888-643-2961. Space is limited.

- May 1—Prenger's, Norfolk
- May 15—Holiday Inn Midtown, Grand Island
- June 5—Wunderlich's Catering, Columbus
- June 12—Ole's Big Game Steakhouse, Paxton





LCEF Nebraska District Vice President Paul Pettit congratulates Laborers For Christ Director Dan Baker (pictured left) on the organization's 30th anniversary this year. Laborers For Christ was organized in 1980 after a grassroots effort was made to help the congregation of Good Shepherd Lutheran Church, in Richfield, Utah, build a church and serve Christians in a predominantly Mormon area. Now, congregations, schools, and ministry groups use Laborers For Christ to build, renovate, and update their facilities as well as further His Kingdom through shared labor, daily witnessing, and the joy of worshiping together. The ministry has helped complete nearly 800 "building for eternity" projects. To learn more about Laborers For Christ, contact the Nebraska District at 888-643-2961.

Empty Hands

Who sets the agenda for your congregation or school? What factors play into decisions made about budget, facilities, and ministries?

Lutheran Church Extension Fund's Strategic Ministry Planning (SMP) helps you go to God with "empty hands" when making ministry deci-

sions. In the SMP process, you:

- Seek your agenda from God the Father instead of from consultants.
- Trust God the Son to set the example for your actions instead of basing your decisions on "what others are doing."

- Rely on God the Holy Spirit for your direction instead of on focus groups and surveys.

To learn more, contact Gene Gierke at: 402-641-1485.



Low-Cost Loans With a **MISSION** Return

The "best" loan package may not be the one with the lowest interest rate, since excessive up-front fees can drive up the total cost of a loan.

With LCEF loans, you get a very competitive rate with lower loan origination fees than many other financial institutions.

Plus, the interest you pay helps other Lutheran congregations expand, renovate and reshape.

So don't just pay interest—Build Churches. . .Change lives!

If your church is expanding, renovating or refinancing, let us help.

Contact the Nebraska District LCEF office to learn more 888-643-2961.





Lutheran Church Extension Fund Investment Interest Rates

May
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% 0.627%
\$1,000	--	0.750% 0.753%
\$5,000	--	1.125% 1.131%
\$10,000	--	2.125% 2.146%

Dedicated Certificate

Minimum Investment	Rate	APY
\$100	--	0.500% 0.501%
<i>Custodial accounts for minors: \$25</i>		
\$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	--	2.000% 2.015%
5 Year	--	3.500% 3.546%
6-10 Year	--	2.750% 2.778%
11-15 Year	--	3.000% 3.034%
16-20 Year	--	3.250% 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%

Next Generation Note*

(Minimum Investment \$5000)

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

Family Emergency StewardAccount Certificate

Minimum Investment	Rate	APY
\$25	--	2.250% 2.273%
<i>Balances of <\$10,000 require monthly electronic investments</i>		

HSA FlexPlus Certificate

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%

IRA Dedicated Certificate

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	--	3.875% 3.932%
60 Month Floating	--	2.695% 2.722%

Cemetery Perpetual Care StewardAccount® Certificate

	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 Note

(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 Note

(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.