

That all of them may be

ONE!

John 17:21

Nebraska District LCEF

November 2011

A FEW THOUGHTS . . .

*An Abundance
of Thanks*



Special points of interest:

- Let's Talk
- Congratulations and God's Blessings

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As we now have moved into the fall season of the year, part of each week is spent on fall cleanup. There are leaves to be raked, flowers to be pruned, bulbs to be planted, garden to be tilled and, of course, the lawn to be mowed.

Mowing the lawn is more so my job and the flowers and garden my wife, Linda, takes care of. As far as the flowers go, they are beautiful and of many varieties. One thing, however, some of them are in the habit of doing is leaning out over the lawn that I have to mow.

And so, I tend to remind my wife every so often that she better tie those wayward flowers up. Anything on the grass is fair game!

I've been known not to slow down for those flowers and move them aside but instead, mow them over, and just like that, they are gone.

I thought about that the other day again when

I was mowing. There those flowers were, leaning over the lawn. Disobedient buggers indeed!

And they got me to thinking — How many times aren't we like those flowers? Our God has created us and given us a new beautiful life. For most of us it began at our baptism. *"Therefore if anyone is in Christ, he is a new creation; the old has gone, the new has come!"* (2 Cor. 5:17)

In response to God's love in Jesus, we are called to live for Him. *"Be imitators of God, therefore, as dearly loved children and live a life of love, just as Christ loved us and gave Himself up for us."* (Eph. 5:1-2)

Yet time and again we fail and sin. We do what we should not do, go where we should not go, and in so many different ways disobey our God. Like the apostle Paul we can only say: *"What a wretched man I am! Who will rescue me from this*

body of death?" (Rom. 7:24)

To be mowed over and punished is what indeed we deserve. But thanks be to God! He comes to us out of His grace and love with His gift of forgiveness and life for us in His Son Jesus, our Savior. He picks us up and empowers us through His Spirit to live for Him.

The mission of LCEF is to support you, God's people, in sharing that good news of Jesus. Our life in Him is the greatest blessing we could ever celebrate, not only at this time of Thanksgiving, but every day of the year. The more we understand God's grace and love for us in Christ Jesus, the more free and joyous we will be in thankful living for Him.

A blessed Thanksgiving!

Rev. Gene Gierke
Romans 15:23

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.

Paul Pettit, Vice President
Gene Gierke, Promotions
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Give thanks to the LORD, for he is good; his love endures forever.

1 Chronicles 16:34, NIV

Invest In Your Values

When you invest a portion of God's blessings in LCEF, you create a personal stewardship ministry for your family and for thousands of LCMS organizations that wish to build, expand, renovate or repair their facilities.

These funds provide low-cost loans and services to churches, schools, and new mission starts—and your money earns interest at the same time.

It's a "total return" no bank can offer.

Contact LCEF to learn how your money can do double duty.

National Office: 800-843-5233 or visit www.lcef.org

Nebraska District Office: Gene Gierke at 402-641-1485 or geneg@ndlcms.org



Congratulations and God's Continued Blessings

Paul Pettit, our Nebraska District Treasurer and LCEF Vice President, was recently honored by the Nebraska District Board of Directors for 20 years of service to our Lord in these positions.

Paul is well-known across our Nebraska District as he works with congregations and church workers in many different ways. He not only

does an excellent job of managing and safeguarding the resources provided by God, but does so with a ministry focus of maximizing our efforts as God's people to be about our mission of discipling the saved and proclaiming Christ to a lost and changing world.

Paul is a CPA and very involved in many organiza-

tions in Nebraska, as well as his church, Christ Lutheran Church in Lincoln. He is married to his wife Pat, who is a professor at Nebraska Wesleyan University. They have two grown children, Amber and Jonathon.

We pray for God's continued blessings upon Paul as our Lord lead and guides his continued service.

Mark Life's Milestones with Memorial and Celebration Packets

How do you celebrate special moments in life, such as birthdays, weddings, anniversaries, graduations, etc.?

When a dear friend or relative is called to heaven, what can you do to perpetuate and honor his or her memory?

Flowers are nice, but their beauty fades. There is another way: a memorial or celebration gift to LCEF is one that lasts many years.

We have an easy way to honor special moments and loved ones, while supporting the ministries of the LCMS through LCEF.

A celebration or memorial packet includes an instruction sheet, a card to send to the person you'd like to honor and the contribution form (attached to a return envelope).

Consider this opportunity to pay tribute to special people, events and

moments in life.

Order your packet today and remind your congregation members to consider this special gift!

Contact LCEF at 800-843-5233 or to www.lcef.org.



Let's Talk

Remember when customer support meant talking to a real person?

At LCEF, it still does— Let's talk!

LCEF's phones are answered by friendly, exceptionally informed staff members that are ready to assist you. We believe personal service is quality service. **Let's talk!**

Have a question about an LCEF investment, loan or ministry-enhancing service? Talk to a person dedicated to getting you the right answer. We want to provide the information you need, with the genuine care and respect you deserve. **Let's talk!**

While giving special attention to every call we receive, there may be an occasion when you are invited to leave a message. If you have to do so and it is before 4 p.m. on a weekday, you can expect a return call within two hours. After that time, we'll call you back the next business day.

We look forward to talking with you! Call 1-800-843-5233, 7:45 a.m.-4:15 p.m. (CT) Monday through Friday.



**Don't Forget the
Time Change on
November 6!**



Through the seeds sown by Lutheran Church Extension Fund (LCEF) investors, congregations are able to reap the harvest of LCEF's many services. Find out today how your savings dollars earn a competitive interest rate while providing low-cost loans to churches, schools, and rostered church workers.

For further information contact Gene Gierke at 402-643-1485 or email geneg@ndlcms.org.



Lutheran Church Extension Fund Investment Interest Rates

November 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)	--	0.570%
5 Year (60 Month)	--	1.230%

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%

Next Generation Note*

(Minimum Investment \$5000)

	Fixed Term - Rate	APY
Next Generation	--	3.375%

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	--	1.605%

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	--	1.605%
\$10,000	--	1.730%
\$100,000	--	1.855%

Congregation Endowment Note

(5-Year Fixed)

Minimum Investment	Rate	APY
\$1,000	--	1.605%
\$10,000	--	1.730%
\$100,000	--	1.855%

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 1.69%.

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. LCEF will offer and sell its securities only in states where authorized. The offer is made solely by LCEF's Offering Circular. Investors should carefully read the Offering Circular, which more fully describes associated risks.