

That all of them may be

ONE!

John 17:21

Special points of interest:

- Discover LCEF through loan opportunities
- LCEF staffing change
- Teaching kids Godly stewardship
- Christ, Juniata, reaches out in Kenesaw

Inside this issue:

Discover LCEF	2
Thank You & Farewell	2
LCEF Mission Statement	2
Godly Stewardship for Kids	3
"Blues in the Park"	3
Rate Sheet	4

# Nebraska District LCEF

## September 2011

### A Few Thoughts

The other day, as I was mowing our lawn, my wife, Linda, came up to me with her hands closed and said, "Hey, look at this." As she opened her



hands there was a baby Baltimore Oriole inside. She

had just rescued it from a cat as it was stalking the bird that had recently flown out of its nest.

Linda fed the baby bird some black raspberry jam along with some meal worms—a very special diet. As this was going on, the bird's mom was flying around making a racket. She wanted her youngster back! Since it could only fly a short distance, Linda placed it upon a tree branch where it would be safe.



The bird began hopping up the tree towards the mother bird's chirping "encouragement" to fly back to the nest. It was a rescue well done.

An even greater rescue took place in our lives! Lost in sin and being stalked by Satan, our God out of His grace and love came to our rescue by sending His Son, Jesus Christ into the world. The apostle Paul put it this way: **"Who will rescue me from this body of death? Thanks be to God – through Jesus Christ our Lord."** (Romans 7:24-25).



At our baptism God reached out to claim us as His own, giving us the greatest rescue ever of forgiveness and life through faith in Jesus Christ.

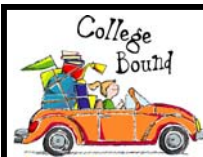


He also gives us a very special diet, that of His Word and Sacraments whereby we are fed and grow in our faith and life in Him. September is the perfect time to continue or begin a new study in God's Word.

It is the mission of the Lutheran Church Extension Fund to support the Church—you, God's people, in your mission of sharing the Gospel of Jesus Christ. So many are lost apart from Jesus Christ and need to be rescued. What a message we have to share of His forgiveness and love. We celebrate the opportunity to be a Christ-centered servant partner in that mission with you.

Rescued along with you and celebrating God's grace and love in Jesus.

Gene Gierke  
Romans 15:13



Is your son or daughter heading off to college this fall? What is the best way to handle the financial needs of your student?

Consider opening a LCEF StewardAccount® for a minimum of \$100. It is available with a debit card that tracks all of the spending, and it's limited to the amount of cash in the account. This investment tool even earns a competitive interest rate. Go to [www.lcef.org](http://www.lcef.org) today to learn more!

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[www.lcef.org](http://www.lcef.org)

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### Historically Speaking. . .

#### Loans are the foundation of Church Extension!

According to historical records, "Church Extension" within the Lutheran Church Missouri Synod (LCMS) began in 1902 when members of several congregations pooled their funds together and raised \$400 to build a

ing or building updates and maintenance; to purchase equipment; or smooth out cash flow. We also work with many rostered church workers on home and consolidation loans.

Peace Lutheran, Grand Island, is expanding their campus through the assistance of an LCEF loan. Pastor Michael Reiners shares, "After several years of wrestling with how we could

create more space for ministry, God brought to fruition last fall some very exciting plans for future mission and ministry at Peace Lutheran Church!" Actual work on the \$2.3 million building project, started in the middle of June and things are happening quickly.

Peace Lutheran is adding some "new" 10,000+ sq. ft. of new space. This will nearly double the size and seating capacity of the Life Center. It will also create a

large "third place" space in which people can gather, relax and connect with each other. Several new rooms (classrooms, bathrooms, Pre-School workroom, etc) will be added. They are also improving the "old" in the current facility by installing new-carpet and tile, paint, a fire sprinkler system, staff offices, an improved nursery, as well as more storage. They are also pouring a new parking lot which will add 100+ badly-needed parking spaces.

One of the blessings has been the number of volunteers who have helped in this construction process saving the church some \$125,000! Pastor Reiners goes on to share, "The members of this church are hard workers and when 15-45 people show up to work together on a Saturday, some really neat bonds are made, and a lot of work gets done too!"



"We are very excited about the present and the future here at Peace Lutheran. We are also grateful to LCEF for providing the financing making it possible for us to be better prepared for ministry in the years to come as we work to share Christ's love with the world and connect people with Him as their Savior and Lord!"

LCEF can provide funds for new construction, remodel-



Today, Lutheran Church Extension Fund (LCEF) still brings together willing, dedicated Christian stewards who want to support growth in the church. LCMS members and congregations receive competitive interest rates on their LCEF investments, and the funds are used to provide low-cost loans and facility-planning services for churches, schools, camps, and other organizations, and rostered church workers.

### Nebraska LCEF Staffing Change

Jan Bruick, Administrative Assistant for LCEF, has left this position to pursue a new opportunity as Administrative Assistant to the Dean, College of Arts and Sciences, and to the Associate Provost at Concordia University, Nebraska.

Jan has been a wonderful blessing and servant partner on the LCEF ministry team in Nebraska and will definitely be missed. She will continue to assist LCEF with and during the transition as her schedule allows.

We wish Jan God's richest blessings as she begins this new opportunity for service to Him.

A special thank you to:

- **St. John, Pender**
- **Peace, Hastings**
- **St. John, Omaha**

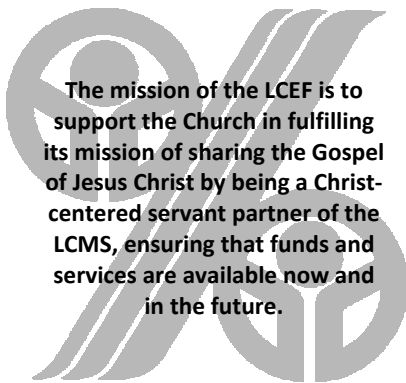
for hosting an LCEF Sunday in July or August.



Welcome to our newest LCEF Congregational Representatives in the Nebraska LCEF program:

- **Jim Wachter, Zion, Pierce**
- **CJ Cooper, Messiah, Lincoln**

The mission of the 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.



## “Lessons in Sharing God’s Blessings”

Teaching kids Godly stewardship principles can be challenging! That’s why the Nebraska LCEF program sponsored a workshop titled, “Lessons in Sharing God’s Blessings” on July 30.

The world in which we live does not promote a life of Godly stewardship. Headlines bombard our day with a negative financial picture: “National Debt in the Trillions”, “Economic Downturn”, “Stock Market Down Again” It’s a bleak picture if

we focus on what the world is daily screaming at us.

However, LCEF wants to partner with congregations and schools to teach kids that beginning to save early makes life-long investors.

With K.I.D.S. (Kids Into Discipleship and Stewardship) Stamp program, kids learn they are saving their money, receiving interest, and helping to build, expand, or renovate churches and schools to be in mission.

Using the *K.I.D.S. Count* curriculum (K-8) in Sunday school, day school, or mid-week, provides back-to-basics approach to teaching kids how to live as disciples and stewards for Jesus. Fun, flexible lessons and activities help kids learn how to count their blessings, know they count, and to count on Jesus every day.



Want to learn more? Contact Gene Gierke at 402-641-1485.

## “Blues in the Park”

It was a dangerously hot day on July 15 but that did not stop Christ, Juniata, members from marching ahead with their plans for a community outreach event, “Blues in the Park.”

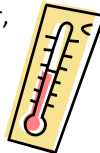


A 2011 LCEF Outreach Ministry Grant was awarded to Christ, Juniata, to help sponsor an outreach concert in the Kenesaw city park.

The Christian band, “Goin’ Home” had been hired, the stage was in place, ice cream had been purchased and browies were baked by the LWML to serve during the concert. However, the heat continued to increase and storm warnings were forecasted for the area.



People began to arrive telling of torrential rains and hail within a mile or two of Kenesaw. However, at the park, there was no wind, no rain, and the temperature dipped down to 80 degrees.



Pastor Greg Volzke gave all credit to God for the extreme weather shift. He commented, “It proved that God was the one organizing this and not us.”

Pastor went on to share that In the middle of the concert, a beautiful rainbow appeared. This provided an opportunity for him to share with an unchurched attendee about God’s promises and provisions at all times.



The blessings of this evening event continue as Pastor Volzke and congregational members follow-up with several families who were in attendance. They were able to connect with a family from Kroacia who live just 5 miles from the church, as well as another family facing serious medical issues without faith in our Great Physician.

The stories from that one evening are ongoing as follow-up events are held. The Lord’s blessings are numerous, and the Nebraska LCEF program is thankful to be a Christ-centered partner with Christ, Juniata, in community outreach events in Kenesaw and beyond.





# Lutheran Church Extension Fund Investment Interest Rates

## September 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%	0.376%
\$1,000	-- 0.500%	0.501%
\$5,000	-- 0.625%	0.627%
\$10,000	-- 1.250%	1.257%

### Dedicated Certificate

Minimum Investment	Rate	APY
\$100	-- 0.250%	0.250%
<i>Custodial accounts for minors: \$25</i>		
\$1,000	-- 0.375%	0.376%
\$5,000	-- 0.500%	0.501%

### Fixed Term Notes

(Minimum Investment \$500)

	Rate	APY
6 Month	-- 0.375%	0.376%
9 Month	-- 0.500%	0.501%
1 Year	-- 0.625%	0.626%
18 Month	-- 0.875%	0.878%
2 Year	-- 1.000%	1.004%
3 Year	-- 1.250%	1.256%
5 Year	-- 1.875%	1.888%
6-10 Year	-- 2.125%	2.142%
11-15 Year	-- 2.375%	2.396%
16-20 Year	-- 3.000%	3.034%

### Floating Term Notes

(Minimum Investment \$100)

	Rate	APY
2½ Year (30 Month)	-- 0.730%	0.732%
5 Year (60 Month)	-- 1.600%	1.610%

### Family Emergency StewardAccount Certificate

Minimum Investment	Rate	APY
\$25	-- 1.375%	1.384%

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

### HSA FlexPlus Certificate

Minimum Investment	Rate	APY
\$1	-- 1.125%	1.131%
\$2,500	-- 1.625%	1.637%
\$5,000	-- 2.125%	2.146%
\$15,000	-- 2.625%	2.657%

### Next Generation Note\*

(Minimum Investment \$5000)

	Fixed Term - Rate	APY
Next Generation	-- 3.375%	3.418%

### IRA Dedicated Certificate

Minimum Investment	Rate	APY
\$100	-- 0.375%	0.376%
\$1,000	-- 0.500%	0.501%
\$5,000	-- 0.625%	0.626%
\$10,000	-- 1.250%	1.256%

### IRA Jumbo Notes

(Minimum Investment \$100,000)

	Rate	APY
5 Year Fixed	-- 2.250%	2.269%
60 Month Floating	-- 1.975%	1.990%

### Cemetery Perpetual Care StewardAccount® Certificate

	Rate	APY
\$1,000	-- 1.125%	1.131%
\$25,000	-- 1.250%	1.257%
\$50,000	-- 1.375%	1.384%
\$100,000 +	-- 1.625%	1.637%

### Congregation Endowment Note

(60-Month Floating)

Minimum Investment	Rate	APY
\$1,000	-- 1.975%	1.990%
\$10,000	-- 2.100%	2.117%
\$100,000	-- 2.225%	2.244%

### Congregation Endowment Note

(5-Year Fixed)

Minimum Investment	Rate	APY
\$1,000	-- 1.975%	1.990%
\$10,000	-- 2.100%	2.117%
\$100,000	-- 2.225%	2.244%

### Congregation Certificates

(Minimum Investment \$100)

	Rate	APY
Demand	-- 0.375%	0.376%
StewardAccount® Certificates		
\$100	-- 1.125%	1.131%
\$250,000	-- 1.250%	1.257%
\$500,000	-- 1.375%	1.384%
\$1,000,000 +	-- 1.500%	1.510%

\*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. The offer is made solely by LCEF's Offering Circular. Investors should carefully read the Offering Circular, which more fully describes associated risks.