



LCEF ON THE MOVE

SOUTHERN ILLINOIS DISTRICT EDITION



August 2010

Dear Friends,

Welcome to the August 2010 edition of **LCEF on the Move**.

We are nearing the end of the unofficial summer season as soon many schools will be resuming classes for a new year. We pray God's blessings on our Lutheran schools as they carry out their mission of providing quality education in a Christian environment.

Our Lutheran Church – Missouri Synod completed its triennial convention last month and we pray that God will bless those who have been elected to serve and that the resolutions adopted by the convention will serve as guiding principles for future mission and ministry endeavors of our congregations and all other agencies of our church body.

As I travel around and meet with congregations, I sense that there is still a great deal of concern over the future of the economy and how this will affect our churches. I do not know the answer to this question, but I do know that we serve a great and loving LORD who has richly blessed us and has told us on numerous times in Scripture not to worry about the things of this earth, but to trust in Him for everything. I believe this stewardship message is more important now than ever.

LCEF continues to be a leader within our church body when it comes to stewardship emphasis and education. Page Two of this newsletter contains information on KIDS Count, a stewardship curriculum designed for children. I would encourage every school and congregation to make use of this curriculum as we train the next generation in Biblical stewardship principles. My guess would be that as children learn more about what God expects of us a His people, a little will also rub off on their parents.

I pray that the remainder of your summer will be blessed and that you will use these "lazy days" of summer to rest and refresh yourself as a more active schedule lies ahead.

Thank you again for you support of the ministry of Lutheran Church Extension Fund.

In HIS Service,

Dennis Klussman
LCEF Vice President

K.I.D.S. Count – A Stewardship Tool for Young People



Many churches struggle with stewardship education, especially among younger members of the congregation. It is for this reason that LCEF has created *K.I.D.S. Count*, a stewardship-focused resource for teachers and educators that provides children a fun way to learn about what it means to be a Christian disciple. The curriculum can be used in Sunday school, mid-week programs, Lutheran schools, or at home.

K.I.D.S. Count is a set of individual teacher's guides for kindergarten through eighth grade with a Coordinators Guide. Lessons can be taught in less than an hour, and hands-on activities keep kids learning. Skits, puppets, activity sheets, posters, crafts, indoor and outdoor games, cooking, field trips, and service projects are just some of the fun ways *K.I.D.S. Count* makes each lesson come alive.

Top Ten Reasons KIDS Count Makes Sense:

1. Developed by curriculum experts at **Concordia Publishing House**
2. Customized materials for grades K-8
3. Chock-full of creative ideas
4. Bible-based themes for each grade level
5. Coordinator's Guide makes it easy to get started
6. Lessons can be taught in less than an hour
7. Hands-on activities keep kids engaged
8. Flexible to fit into your educational programs
9. Free K.I.D.S. Stamp Program puts learning into practice
10. It's fun for kids and teachers

For more information about K.I.D.S. Count, contact LCEF at (800) 843-5233 or visit a special website www.lcefkids.org.





KIDS Stamp Corner

For many years, LCEF has offered the KIDS Program as a way to help young people learn about Christian stewardship and the benefits of saving for the future. KIDS stands for **K**ids **I**nto **D**iscipleship and **S**tewardship. This program, offered in day schools and Sunday schools, allows children to purchase stamps that can be exchanged for investments in an LCEF account upon completion of a stamp booklet.

LCEF is also pleased to offer KIDS Count, a curriculum designed for day schools that digs deeper into the principles of Christian stewardship, as well as personal finance.

Whether it is through KIDS or KIDS Count, young people learn the benefits of investing for the future while also supporting the mission and ministry of a congregation. Activity books help keep kids involved and encourage them in their stewardship life.

For more information about the KIDS Count or the KIDS Program call LCEF at (800) 843-5233 or visit the LCEF website www.lcef.org.

The Blurb

(for use in church bulletins, newsletters, etc.)

As summer ends, children will be returning to Lutheran elementary and secondary schools to continue and further their education. Did you know that Lutheran Church Extension Fund has provided funds to thousands of school and early childhood programs in our Lutheran Church – Missouri Synod? Call 1-800-THE-LCEF (843-5233) or visit www.lcef.org for more information on how you can support these ministries as well.

At Your Service

(LCEF Services Update)

For many years, LCEF has supported the LCMS by providing demographics information to congregations, schools, and other ministries. This information has helped congregations to better serve the community, as the information identifies neighborhood trends.

In the past, congregations or schools worked with the LCEF National Office to define the parameters for a detailed demographic study, which was purchased at a significant charge.

LCEF recently upgraded its demographic services to a new provider (MissionInsite) and now has the capability to offer demographic information through the local district office and can even allow congregations that have significant interest in demographics information to prepare their own studies.

For more information about demographics, please contact Dennis Klussman at the address listed on Page 4 of LCEF on the Move.



Did You Know?

Did you know that LCEF is the beneficiary of numerous gifts each year?

Most people equate LCEF with investments. Yet, each year a number of investors remit gifts to LCEF after realizing the tremendous support that LCEF provides to LCMS ministries. For more information about making a gift to LCEF, please contact LCEF at (800) 843-5233 or visit the LCEF website www.lcef.org.

Current *LCEF* Loan Rates

Congregations (Loans Amortized Up To Twenty Years):

Annually-Adjusted Loan: 5.250%
(Loans > \$2 Million Adjusted Monthly)

Five - Year Balloon Note 5.750%

Ten - Year Balloon Note 6.375%

Construction Rate is 1% Higher During Construction Period

1% Loan Origination Fee

Rostered Church Worker Mortgage Loans (Loans Amortized Up To Thirty Years):

One Year Adjustable Rate Loan (10% Down payment): 4.375% - 4.875%

Five Year Adjustable Rate Loan (10% Down payment): 4.625% - 5.125%

Final Interest Rate Based Upon Down Payment and Credit History

LCEF On The Move

A Monthly Newsletter of the Missouri District LCEF

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For additional information, visit the LCEF website www.lcef.org or call (800)-843-5233.



Lutheran Church Extension Fund Investment Interest Rates

August 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%
\$1,000	-- 0.625%	0.626%
\$5,000	-- 0.750%	0.752%

Custodial accounts for minors: \$25

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%

Family Emergency StewardAccount Certificate

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

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

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%

Next Generation Note*

(Minimum Investment \$5000)

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

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 3.14%.

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.