



LCEF ON THE MOVE

SOUTHERN ILLINOIS DISTRICT EDITION



May 2009

Dear Friends,

Welcome to the May issue of **LCEF on the Move**.

We are now basking in the after glow of our Easter celebrations and soon our thoughts will turn to the end of school and even summer activities. While the church calendar may not be as full of activities as in preceding months, the mission of sharing the news of our Risen Savior should still dominate our time.

Regardless of the time of year, LCEF is providing support of LCMS congregations and schools through loans and a variety of services. LCEF is currently meeting the demand for loans from congregations and schools and we have found that some churches that have often been able to obtain funds at local financial institutions are now finding such to be more difficult. As a result, LCEF is in a position to provide even more assistance to these congregations, who then are learning about the variety of services that LCEF offers in support of congregational and school ministry.

In the coming months, a substantial number of LCEF investors will be renewing investments that were made 18 or 24 months ago when the economy was quite different than it is today. These funds are vital for LCEF to use in continuing its support of churches, so please join me in praying that our LORD will lead these investors to keep their investments with LCEF; even if the rate of return on these investments is less than it was when the investment was first initiated.

I would also encourage you to consider use of LCEF Marketing Resources designed for Lutheran pre-schools, elementary schools, and high schools. More information about these services is found on page 2 of this newsletter and at a special LCEF website www.lcefmarketing.com.

Thanks again for your past, present, and future support of LCEF.

In HIS Service,

Dennis Klussman
LCEF Vice President

LCEF Marketing Resources Help Lutheran Schools



One of the key ministries of many Lutheran congregations is an educational program consisting of a pre-school, an elementary school, or even participation in a Lutheran high school association. A question that is often raised by governing boards of these institutions is "How can we better market our schools to the community?"

Because of its support of and commitment to congregational ministries, LCEF has developed four series of marketing campaigns designed for use by Lutheran schools; including pre-schools, elementary schools, and high schools. Each series contains a number of professional quality mailing and promotional pieces that allow for some customization including school name, logo, etc. Due to the extensive variety of pieces in each campaign, each campaign can be used for extended periods of time. Furthermore, because of LCEF's involvement and the fact that each school that uses the materials will not be 'recreating the wheel', the cost per item to the school is far less than if it were custom-designed for the school's exclusive use.

A very effective way to distribute the materials is by also utilizing LCEF's direct mailing lists available for a fee as an addition to a demographic study. In so doing, the school can target its mailings to those most interested in it.

For more information about these services, contact LCEF at (800) 843-5233 or visit the LCEF Marketing website www.lcefmarketing.com.



KIDS Stamp Corner

Many schools may be wrapping up another year very soon, but there is never a bad time to talk about Christian stewardship and, especially, how young people can learn to be good stewards. That is why LCEF developed the KIDS Program.

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.

Kids also 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 Program call LCEF at (800) 843-5233.

The Blurb

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

At Pentecost, the Holy Spirit came upon the disciples of Christ and empowered them to carry the Gospel to every corner of the world. This saving work of the church continues to this day, as our congregations share the good news of Jesus Christ in their communities. Your investment in Lutheran Church Extension Fund makes a difference in that it provides funds to assist congregations in their ministry. Call 1-800-THE-LCEF (843-5233) or visit www.lcef.org for more information.

At Your Service

(LCEF Services Update)

Over the past few years, more congregations have utilized LCEF Demographic Services than any other service offered by LCEF. This service allows users to define an area consisting of their community and then learn more about that community based on changes in population and other trends including how people spend their time and money.

When a user looks through the reports generated as part of a study, there is considerable emphasis placed on market segmentation: key demographic segments in a community with like-minded attitudes and habits. Every community tends to have three or four significant segments in it and LCEF has designed a way for congregations and schools to reach out to these groups.

When a demographic study is ordered from LCEF's National Office, one follow-up order can be mailing lists based on demographic segments. These segments may include potential school families, singles or families of a given age, seniors, etc. By using these mailing lists, a church or school can communicate directly with those in the community who might be most interested in the subject of the mailing.

For more information about LCEF direct mailing, contact LCEF at (800) 843-5233 or visit the LCEF website www.lcef.org.

Did You Know?

Did you know that LCEF currently has more than \$1.5 billion invested by more than 63,000 investors that have funded more than \$1.2 billion in loans to churches, schools, and other LCMS entities?

In spite of an economic slowdown, the need for LCEF investments is greater than ever to fund the loan needs of churches and schools. Your LCEF investment does make a difference!

Current *LCEF* Loan Rates

Congregations (Loans Amortized Up To Twenty Years):

Annually-Adjusted Loan: 5.875%
(Loans > \$2 Million Adjusted Monthly)

Five - Year Balloon Note 6.375%

Ten - Year Balloon Note 6.875%

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): 4.625% - 5.125%

Five Year Adjustable Rate Loan (10% Down payment): 4.875% - 5.375%

Final Interest Rate Based Upon Down Payment and Credit History

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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.



May 2009



Congregation Endowment
(5-Year Fixed)

Minimum Investment	Rate	APY
\$1,000	-- 2.735%	2.763%
\$10,000	-- 2.860%	2.891%
\$100,000	-- 2.985%	3.019%

Congregation Endowment
(60-Month Floating)

Minimum Investment	Rate	APY
\$1,000	-- 2.735%	2.763%
\$10,000	-- 2.860%	2.891%
\$100,000	-- 2.985%	3.019%

Congregation Certificates
(Minimum Investment \$100)

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

IRA Jumbo
(Minimum Investment \$100,000)

	Rate	APY
5 Year Fixed	-- 3.000%	3.034%
60 Month Floating	-- 2.735%	2.763%

Family Emergency StewardAccount

Minimum Investment	Rate	APY
\$25	-- 2.500%	2.529%

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

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%

Cemetery Perpetual Care StewardAccount®

	Rate	APY
\$1,000	-- 2.000%	2.018%
\$25,000	-- 2.250%	2.273%
\$50,000	-- 2.500%	2.529%
\$100,000 +	-- 2.750%	2.785%

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	-- 2.625%	2.651%
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)	-- 1.700%	1.711%
5 Year (60 Month)	-- 2.360%	2.381%

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%



Lutheran Church Extension Fund

HSA FlexPlus Certificates

Minimum Investment	Rate	APY
\$1	-- 2.125%	2.146%
\$2,500	-- 2.625%	2.657%
\$5,000	-- 3.125%	3.170%
\$15,000	-- 3.625%	3.686%

Dedicated Certificates

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%

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.