



LCEF ON THE MOVE

SOUTHERN ILLINOIS DISTRICT EDITION



October 2008

Dear Friends,

Welcome to the October 2008 edition of **LCEF on the Move**.

Aside from Christmas and Easter, I find this to be one of the most active times of year at churches. Many congregations have activities scheduled during this month that invite the local community in for a dinner, various presentations, craft fairs, and the like. My prayer is that congregations truly welcome their community and give guests a reason to return for worship and other church activities.

As I travel around the Missouri and Southern Illinois Districts of our Lutheran Church – Missouri Synod, congregation leaders often ask me about tools that might be available to help them, as leaders, in planning for the future. Sometimes these plans relate to building projects, but often what the leaders are looking for is help in governance issues and strategic planning. As a result, I am dedicating two prominent sections of this newsletter to services provided through LCEF that can help congregations determine the appropriate governance model for their ministry and begin to look at the future by doing some strategic planning.

Page Two of **LCEF on the Move** details *MissionFlex*, a one-day workshop that can help congregations with governance issues. The "At Your Service" section on Page Three details LCEF's Strategic Ministry Planning that provides on-site facilitation leading to the development of a strategic plan based upon the values and ministry opportunities unique to the local congregation. In both cases, I would encourage you to contact LCEF's Ministry Services Department at (800) 843-5233 for more information or visit the LCEF website at www.lcef.org.

During this month, I will also be privileged to attend several groundbreaking and dedications. God is continuing to do some wonderful things in our congregations and it is only through the faithful support of LCEF investors that LCEF is able to partner with these congregations in support of their ministry.

Thank you for your past, present, and future support of the ministry of Lutheran Church Extension Fund.

In HIS Service,

Dennis Klussman
LCEF Vice President

Is your congregation hampered by a complex, inflexible constitution?

Does your congregation leadership look for ways around your constitution because it is outdated and irrelevant?

Do you want a constitution that encourages change in response to new outreach opportunities?

If you answered “Yes” to any of the above, then you need

MISSIONFLEX™

MISSIONFLEX™ is a *one-day*, affordable workshop that leads your entire congregation through a process that results in a flexible, policy-based, mission-promoting constitution.

Moving Beyond the “Traditional” to the “Missional”

In one day, using the book, *Flexible, Missional Constitution/Bylaws* by Alan and Cheryl Klass, the entire congregation makes the 10 fundamental decisions needed for the constitution, and small discussion groups are guided through the major decisions needed for the bylaws.



The entire process is led by an LCEF facilitator trained and skilled in organization leadership.

For more information, call LCEF today at 1-800-843-5233.



KIDS Stamp Corner

Many churches are looking for ways to increase their stewardship emphasis. Often, this relates to adult giving. How about young people? How can children learn about Christian stewardship? One way is through use of LCEF’s KIDS program.

Kids stands for Kids Into Discipleship and Stewardship. 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 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.)

Lutheran Church Extension Fund exists to support Lutheran congregations in ministry. LCEF loans help provide “place and space” for ministry. LCEF services seek to enhance the quality of ministry carried out by congregations. Your investment in LCEF helps churches today, tomorrow, and for generations to come.

Call 1-800-THE-LCEF (843-5233) or visit www.lcef.org for more information on how you can become a partner in the support of ministry throughout the Lutheran Church-Missouri Synod.

At Your Service

(LCEF Services Update)

One of the jobs of a leader is to plan for the future. Many congregations realize that we live in a complex world that often requires a plan for making decisions. LCEF Strategic Ministry Planning is about making good decisions—decisions that foster a congregation’s spiritual and numerical growth.

LCEF’s Strategic Ministry Planning is based on the following premises:

- Seek an agenda from God the Father instead of consultants.
- Trust God the Son to set the example for actions instead of basing decisions on other congregations.
- Rely on the Holy Spirit for direction instead of relying on focus groups and surveys.

Unlike the services offered by many other strategic planning services, LCEF’s Strategic Ministry Planning is:

- Designed by Lutherans for Lutherans
- Grounded in the Word of God and bound by LCMS doctrine.
- About the work (calling) of the congregation.
- Committed to a comprehensive plan.

For more information about LCEF’s Strategic Ministry Planning, contact LCEF at (800) 843-5233 or visit the LCEF website www.lcef.org.

Did You Know?

Did you know that LCEF now has more than \$1.5 Billion in loans outstanding to congregations and Rostered Church Workers?

LCEF provides loans to congregations and schools for place and space in support of ministry and to Rostered Church Workers for housing and debt consolidation at competitive rates and favorable terms. Call Dennis Klussman at the contact information on Page 4 for more information.

Current *LCEF* Loan Rates

Congregations (Loans Amortized Up To Twenty Years):

Annually-Adjusted Loan: 5.750%
(Loans > \$2 Million Adjusted Monthly)

Five - Year Balloon Note 6.250%

Ten - Year Balloon Note 7.000%

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): 5.250% - 5.750%

Five Year Adjustable Rate Loan (10% Down payment): 5.500% - 6.000%

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.

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Lutheran Church Extension Fund

Congregation Endowment

(5-Year Fixed)

Minimum Investment	Rate	APY
\$1,000	-- 3.945%	4.004%
\$10,000	-- 4.070%	4.133%
\$100,000	-- 4.195%	4.261%

Congregation Endowment

(60-Month Floating)

Minimum Investment	Rate	APY
\$1,000	-- 3.945%	4.004%
\$10,000	-- 4.070%	4.133%
\$100,000	-- 4.195%	4.261%

Fixed Term Notes

(Minimum Investment \$500)

	Rate	APY
6 Month	-- 2.000%	2.015%
9 Month	-- 2.000%	2.015%
1 Year	-- 2.250%	2.269%
18 Month	-- 2.375%	2.396%
2 Year	-- 2.625%	2.651%
3 Year	-- 2.750%	2.778%
5 Year	-- 3.625%	3.675%
6 - 10 Year	-- 3.875%	3.932%
11 - 15 Year	-- 4.125%	4.189%
16 - 20 Year	-- 4.375%	4.447%

Congregation Certificates

(Minimum Investment \$100)

	Rate	APY
Demand	-- 1.875%	1.888%
StewardAccount@	--	--
\$100	-- 2.875%	2.913%
\$250,000	-- 3.000%	3.042%
\$500,000	-- 3.125%	3.170%
\$1,000,000 +	-- 3.250%	3.299%

Floating Term Notes

(Minimum Investment \$100)

	Rate	APY
2½ Year (30 Month)	-- 2.560%	2.585%
5 Year (60 Month)	-- 3.570%	3.618%

IRA Jumbo

(Minimum Investment \$100,000)

	Rate	APY
5 Year Fixed	-- 4.000%	4.060%
60 Month Floating	-- 3.945%	4.004%

IRA Dedicated Certificates

Minimum Investment	Rate	APY
\$100	-- 1.250%	1.256%
\$1,000	-- 1.375%	1.382%
\$5,000	-- 1.750%	1.762%
\$10,000	-- 2.875%	2.906%

Family Emergency StewardAccount

Minimum Investment	Rate	APY
\$25	-- 3.750%	3.815%

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

StewardAccount® Certificates

Minimum Investment	Rate	APY
\$100	-- 1.250%	1.257%
\$1,000	-- 1.375%	1.384%
\$5,000	-- 1.750%	1.764%
\$10,000	-- 2.875%	2.913%

HSA FlexPlus Certificates

Minimum Investment	Rate	APY
\$1	-- 3.375%	3.428%
\$2,500	-- 3.875%	3.945%
\$5,000	-- 4.375%	4.464%
\$15,000	-- 4.875%	4.985%

Cemetery Perpetual Care

StewardAccount®

	Rate	APY
\$1,000	-- 3.125%	3.170%
\$25,000	-- 3.375%	3.428%
\$50,000	-- 3.625%	3.686%
\$100,000 +	-- 3.875%	3.945%

Dedicated Certificates

Minimum Investment	Rate	APY
\$100	-- 0.500%	0.501%
Custodial accounts for minors: \$25		
\$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.