



LCEF ON THE MOVE

SOUTHERN ILLINOIS DISTRICT EDITION



November 2008

Dear Friends,

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

The year is passing quickly and we are nearing the end of the Church Year, as well as the end of the calendar year.

The past two months have been filled with tremendous upheaval in the financial markets. The stock markets have traded wildly up and down and the bulk of our newscasts have been filled with stories about economic gloom and doom.

What does this all mean? I am not certain. If I knew what the future holds for our economy, I would probably be in a different line of work. Here is what I do know regarding a few issues. The management of Lutheran Church Extension Fund takes its fiduciary responsibility to our investors very seriously. The overwhelming majority of our funds are used to make loans to churches, schools, and Rostered Church Workers. None of these loans are "subprime". Funds not needed to make loans are invested in a prudent manner until needed. LCEF maintains reserves that far exceed the level maintained by most banks and other financial institutions. Many people I know have taken money out of the stock market and put it into an LCEF account until things settle down. I think that is a testament to the financial strength of LCEF. I also know that Church Extension activities have been going on within the LCMS since before 1900 and during that time no one has ever lost a penny in a Church Extension Fund account – including during the Great Depression.

I hope the above helps to soothe any concerns you might have. I also know that ultimately our great and loving God is in charge of everything – so what do I really need to worry about?

LCEF will continue on in its mission of supporting the Great Commission efforts of churches, schools, and other LCMS agencies committed to sharing the Gospel.

On a personal note, a change occurred on November 1 in one of the ways in which you can contact me. Please note that my e-mail address has changed to Dennis.Klussman@lcef.org.

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

In HIS Service,

Dennis Klussman
LCEF Vice President

L C E F

DEMOGRAPHIC SERVICES



A service of the
L u t h e r a n C h u r c h E x t e n s i o n F u n d

“Our hope is that, as your faith continues to grow, our area of activity among you will greatly expand, so that we can preach the Gospel in the regions beyond you.”

2 Corinthians 10:15-16



L C E F

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Do you know your mission field? LCEF’s Demographic Services offers your congregation or organization up-to-date population data and resources to help you understand and reach the households in your surrounding community.

LCEF’s **“In Our Community”** demographic study provides your congregation or organization a comprehensive look at your surrounding community, helping you:

- Understand the issues facing people within reach of your ministry.
- Find what does and doesn’t work to get their attention.
- Know expected trends in population statistics and how these could impact your own membership trends.
- Become aware of the worship styles likely to make visitors feel most comfortable.
- Uncover ministry needs that aren’t being met.

Through LCEF’s **“Neighbor to Neighbor”** mailing list service, you can purchase “targeted” mailing lists to reach the most receptive audience.

LCEF will provide your congregation or organization names and addresses of selected households in your area based on specific demographic characteristics, helping you:

- Reach out to people likely to be drawn to your current ministries.
- Reach out to people likely to be drawn to a new ministry that meets previously unmet needs.
- Become a beacon of hope, support, and Christian witness in your neighborhood and community!

To learn more about how your congregation can benefit from Demographic Services, call LCEF today.

LCEF’s Demographic Services offers community population studies and select mailing lists that use up-to-date population and marketing research data to help you understand and reach households in your community.



KIDS Stamp Corner

In today's turbulent economic times, stewardship is an issue that is discussed regularly. However, how many times do we talk about Christian stewardship with our children? One way to present Christian stewardship principles is through 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.)

It's hard to be thankful when you have so much. During this month, we thank God that not only has He given us temporal blessings, but that he gave us the ultimate gift—His Son, Jesus Christ. Each of us has different levels of temporal blessings in our lives, but we all have the same blessing of eternal life through Christ. Your investment in Lutheran Church Extension Fund helps provide the place and space for churches to reach out with the Good News.

Call 1-800-THE-LCEF (843-5233) or visit www.lcef.org for more information.

At Your Service

(LCEF Services Update)

At a recent conference of Missouri District pastors who serve parishes in rural areas or in small towns, one of the speakers mentioned the availability and usefulness of LCEF Demographics studies.

LCEF has worked with a nationally-renowned firm named Claritas to make information about communities available to local congregations and schools. The studies include information about population trends, including changes in racial and cultural composition, as well as education, income levels, employment classifications, etc. Most of this data is available through the Census Bureau. However, the studies go beyond this information to include "lifestyle" profiles of the population based on how people spend their time and money. This data has a direct implication on how churches can reach out to their communities.

For more information about LCEF Demographics, contact Dennis Klussman at the contact information located on page 4 of **LCEF on the Move**.



Did You Know?

Did you know that LCEF currently has more than 62,000 investors worldwide?

LCEF investors really "get it". They understand that LCEF investment pays a fair rate of return, is backed by an organization with an unparalleled history of safety and soundness, and includes the "ministry dividend" of knowing that funds invested with LCEF are used to build churches.

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	-- 3.655%	3.705%
\$10,000	-- 3.780%	3.834%
\$100,000	-- 3.905%	3.963%

Congregation Endowment

(60-Month Floating)

Minimum Investment	Rate	APY
\$1,000	-- 3.655%	3.705%
\$10,000	-- 3.780%	3.834%
\$100,000	-- 3.905%	3.963%

Fixed Term Notes

(Minimum Investment \$500)

	Rate	APY
6 Month	-- 2.000%	2.015%
9 Month	-- 2.125%	2.142%
1 Year	-- 2.250%	2.269%
18 Month	-- 2.500%	2.524%
2 Year	-- 2.625%	2.651%
3 Year	-- 2.750%	2.778%
5 Year	-- 3.375%	3.418%
6 – 10 Year	-- 3.625%	3.675%
11 – 15 Year	-- 3.875%	3.932%
16 – 20 Year	-- 4.125%	4.189%

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)	-- 2.530%	2.554%
5 Year (60 Month)	-- 3.280%	3.321%

IRA Jumbo

(Minimum Investment \$100,000)

	Rate	APY
5 Year Fixed	-- 3.750%	3.803%
60 Month Floating	-- 3.655%	3.705%

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	-- 3.500%	3.557%

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	-- 3.125%	3.170%
\$2,500	-- 3.625%	3.686%
\$5,000	-- 4.125%	4.204%
\$15,000	-- 4.625%	4.724%

Cemetery Perpetual Care StewardAccount®

	Rate	APY
\$1,000	-- 3.000%	3.042%
\$25,000	-- 3.250%	3.299%
\$50,000	-- 3.500%	3.557%
\$100,000 +	-- 3.750%	3.815%

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.