



LCEF: Notes of Interest

Northwest District LCMS ■ Alaska ■ Idaho ■ Oregon ■ Washington ■ Pacific Rim

LUTHERAN CHURCH EXTENSION FUND

MARCH 2012



Participants at the LEST 50th Anniversary had a great time learning about LCEF

LEST: Competition and Celebration!

March is the annual observance of National Lutheran Schools Week. Lutheran Church Extension Fund (LCEF) is committed to partnering with Lutheran Schools as they provide Christ centered education and proclaim the love of Christ in their communities.

One of the opportunities in the Northwest District to demonstrate partnership with Lutheran Schools comes through LEST (Lutheran Elementary Schools Tournament).

LEST began in 1958 at Concordia High School which was then part

of the current Concordia University campus.

Founder, John Buuck was working for Concordia High School and interested in connecting with Lutheran Elementary Schools. The first tournament was held in 1962 and included four Oregon boys basketball teams. Since then the event has added competitions such as dance/drill/cheerleading; scholastic knowledge challenges; sports events for boys and girls; drama; music; and more. LEST now draws schools from the

Northwest District, Montana, California, and Nevada.

John attributes the success to the LEST directors that followed him after he became president of Concordia University Wisconsin in 1979. John says, "I am thrilled and thankful for what LEST has become. I know that for many of the participants, this is one experience from their elementary school days that they always remember. We thank God for His blessings on LEST."

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LEST 50th

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The theme for the 50th Anniversary LEST was from Matthew 28:19, "Therefore, go and make disciples of all nations..." The LCEF mission statement echoes this theme - being a partner with LCMS ministries in sharing the Gospel.

The Northwest District staff was on hand to conduct an LCEF "competition." Students were asked to consider which of several LCEF building projects they liked the best and why. They also answered several stewardship and financial questions. Each of these "challenges" gave them an entry into a drawing for their school. Winning schools will receive awards that will assist them in their classrooms and community

Attendees - students and adults - shared their appreciation for LCEF and the opportunity to learn more about the loans, investments, and ministry resources available.

Some comments about the LCEF projects were:

I think it's cool to help God by building churches. Andrew, age 10

(The project) is helpful to the community and it also teaches children about God. Brady, age 11

Well, every church needs a remodel. I think remodeling the temple of God is an excellent idea. Brandon, age 13

Because LCEF provides loans to build centers for mission and ministry. Kyler, age 10

Because I want to go do that, too. (build a church/school) Raina, age 13

I am part of a Lutheran church so I want to help other churches. Samuel, age 13

Because I want to be (a) Laborers for Christ. Hyanwoo, age 12

These comments are proof that Lutheran school kids are "quick studies." It was a blessing to be with LCEF's future ministry partners!

VBS Express: Unique Truck Ministry Rolled in for LEST



The Northwest District LCEF paid the costs of bringing the VBS Express to LEST from southern Oregon, and also sponsored the LEST Hospitality area - a quiet place for adults with email, snacks, and information about LCEF loans investments and services.



The VBS Express ministry is unique. Over the past several years it has been blessed to obtain two trucks each outfitted with stage, climbing walls, theater and more. Teams travel throughout the Northwest District assisting congregations and ministries with various outreach events.

The VBS Express had its start in partnership of dual congregations: Christ in Veneta, Oregon and Shepherd of the Valley in Junction City, Oregon. Financial support came through donations from individuals and congregations throughout the US.

Shepherd of the Valley in Junction City, Oregon has always done things a little differently. In 1980 they purchased "property comprised of two residential houses and a large dairy barn. The residential houses are (were) used as rentals for the church (as income) and the dairy barn was remodeled into the church." That unique solution worked well and the church grew, yet building a completely new structure was not an option - so they honored the past and built a new "barn" sanctuary with a loan from LCEF, dedicated April 26, 2009.

For more information about VBS Express www.thevbsexpress.org



Teaching Stewardship Early Through LCEF's KIDS Program

KIDS stands for Kids Into Discipleship and Stewardship. This program, offered in curriculum form under the name KIDS Count in day schools and Sunday schools, provides children with information and activities related to Christian stewardship and the opportunity to purchase stamps (KIDS 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.

Bucky, the dog and his friends are waiting for your child to learn with them!



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

The Value of Teaching Children About Money by Crown Financial Ministries

It's important to teach your children about money and how to manage it. But, even more important than understanding the basics of making and spending money, children need to learn what the Bible says about money and how it affects our spiritual lives. How we handle money is an outside indicator of our inside spiritual condition. It has a direct link to our relationship with the Lord and the gifts he graciously gives us.

Many times, the only thing children learn about money is that "it doesn't grow on trees." But how often do children hear phrases like "being a good steward" or "using money wisely"? Teaching them the biblical truths of finances will have a "return on investment" far greater than we can imagine.

It changes their perspective

Once children gain an understanding of how money is earned and what happens once it is spent, they will better understand the financial decisions that you make each day. They will learn how a household is managed, that resources are sometimes limited, and how to be a good steward God's gifts to them.

They will also begin to see the difference between a "want" and a "need." Today's society places such a great value on material goods. Children are exposed at very young ages to all types of items that they just know they *need*. Teaching them about being a good steward will help them discern between a true "need" and a simple "want" and how to find the balance between the two.

They will also learn to save up for items they want to buy. This goes against the "instant gratification" that our society craves. Teaching them to save for things will bring a greater appreciation of what they have and a sense of satisfaction when they are able to buy something.

It helps them with future decisions

Children who are brought up with biblical financial principles are able to make better financial decisions once they are adults. The things they have learned in childhood and young adulthood will translate to their lives once they are on their own, whether as singles or young married couples, and when they start a family.

They will have learned that all money and possessions come from God and that they are merely stewards of His resources. They will know the difference between their wants and their needs, and they will know the benefits of saving up for items instead of buying impulsively on credit.

These adults will be able to make wise purchase decisions regarding homes and automobiles, buying something of good quality that fits within their budget instead of becoming prey to the advertising world that tells them to get the biggest and the best.

They will know the dangers of debt, especially credit card debt. Instead of starting their adult lives saddled with college loans, credit card debt, and other problems, they can know the freedom of a debt-free lifestyle.

It strengthens their relationship with God

God knew that money would be the number one competitor for our love and attention. When children learn the biblical truths about money, they will see God as their Provider, the source of all they need. Their faith will be strengthened as they learn to look to Him for what they need and as they see Him answer prayers and provide for them.

Being a good steward of God's possessions brings us into an intimate walk with Christ. As children mature in their Christian walk, they will be sensitive to the Holy Spirit's leading to help others. The Bible says that "*God loves a cheerful giver*" (2 Cor. 9:7, NIV), and children who are taught God's financial principles learn that it truly is "*more blessed to give than to receive*" (Act 20:35, NIV).

Learning to be generous as children will create generous adults who see God's blessings on their lives as opportunities to bless others. God's work will be funded and many will come to know Christ through the generosity of His people.

Conclusion

A child's view of money will have a great impact on his or her life. Choosing to make wise financial decisions is as important as choosing whom to marry and what career path to take. When it comes to what to teach your children, teaching them God's financial principles will have lasting value.



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.

March: National Lutheran Schools Month

Investments Build Schools

Lutheran Church Extension Fund (LCEF) investments help provide funds for low-cost loans to seminaries, colleges, high schools, grade schools and childcare centers—allowing them to continue teaching the Good News of Jesus. Contact your Northwest LCEF office for the latest information on investment interest rates at 1-888-693-5267 ext. 20 or visit LCEF online at www.lcef.org

A good education is never out of reach with a Coverdell education savings account.

 A good education can make a world of difference to a child.

Are you looking for a way to ensure that the child in your life has a bright future? A solid education may be the key. You can help a child get off to the right start by opening a Coverdell education savings account and making contributions each year.



Build a Future Full of Hope

Building a solid future for LCMS churches and schools is important. Building a solid financial future for your family is important too. Do both through an investment with Lutheran Church Extension Fund (LCEF). When you invest a portion of God's blessings with LCEF, you create a personal stewardship ministry and provide hope for ministries that need loans and services to stay vital and responsive. Contact LCEF for the latest information on investment interest rates at 1-800-843-5233 or visit www.lcef.org.

Connect with LCEF "Fans" on Facebook

If you haven't joined the LCEF family on Facebook, here's what you can discover:

- Ministry stories from congregations in your area.
- Project updates and photos, including Laborers For Christ projects.
- Notes on office closings or important dates (i.e. the 2012 adjusted tax-filing deadline).
- Links to other LCMS friends and ministries that may be of interest.

Join our conversation at www.facebook.com/MyLCEF.

Be sure to "like" us and check out the other pages we like such as Laborers For Christ, NAILS and Project School Zone. You can also link to Facebook from www.lcef.org.

Contacts:

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View loan and investments rates at anytime. Go to:

www.lcef.org
or to
www.lcefnorthwest.org

Investments with Ministry Dividends!

Lutheran Church Extension Fund is the major source of capital funding for LCMS congregations and schools worldwide.

LCEF offers interest-earning investments that provide competitive interest rates, while providing loan dollars to LCMS organizations that work to make known the love of Jesus Christ.

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. LCEF will offer and sell its securities only in states where authorized. The offer is made solely by LCEF's Offering Circular. Investors should carefully read the Offering Circular, which more fully describes associated risks.



Lutheran Church Extension Fund Investment Interest Rates

March 2012

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	-- 1.125%	1.131%

Dedicated Certificate

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

Fixed Term Notes (Minimum Investment \$500)

	Rate	APY
6 Month	-- 0.250%	0.250%
9 Month	-- 0.375%	0.376%
1 Year	-- 0.500%	0.501%
18 Month	-- 0.625%	0.626%
2 Year	-- 0.750%	0.752%
3 Year	-- 1.000%	1.004%
5 Year	-- 1.625%	1.635%
6-10 Year	-- 1.875%	1.888%
11-15 Year	-- 2.125%	2.142%
16-20 Year	-- 2.750%	2.778%

Floating Term Notes (Minimum Investment \$100)

	Rate	APY
2½ Year (30 Month)	-- 0.695%	0.697%
5 Year (60 Month)	-- 1.355%	1.362%

Family Emergency StewardAccount Certificate

Minimum Investment	Rate	APY
\$25	-- 1.250%	1.257%
Balances of <\$10,000 require monthly electronic investments		

HSA FlexPlus Certificate

Minimum Investment	Rate	APY
\$1	-- 1.000%	1.005%
\$2,500	-- 1.500%	1.510%
\$5,000	-- 2.000%	2.018%
\$15,000	-- 2.500%	2.529%

Next Generation Note* (Minimum Investment \$5000)

	Fixed Term - Rate	APY
Next Generation	-- 3.125%	3.162%

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	-- 1.125%	1.130%

IRA Jumbo Notes (Minimum Investment \$100,000)

	Rate	APY
5 Year Fixed	-- 2.000%	2.015%
60 Month Floating	-- 1.730%	1.741%

Cemetery Perpetual Care StewardAccount® Certificate

	Rate	APY
\$1,000	-- 0.875%	0.879%
\$25,000	-- 1.000%	1.005%
\$50,000	-- 1.125%	1.131%
\$100,000 +	-- 1.375%	1.384%

Congregation Endowment Note (60-Month Floating)

Minimum Investment	Rate	APY
\$1,000	-- 1.425%	1.433%
\$10,000	-- 1.550%	1.559%
\$100,000	-- 1.675%	1.686%

Congregation Endowment Note (5-Year Fixed)

Minimum Investment	Rate	APY
\$1,000	-- 1.425%	1.433%
\$10,000	-- 1.550%	1.559%
\$100,000	-- 1.675%	1.686%

Congregation Certificates (Minimum Investment \$100)

	Rate	APY
Demand	-- 0.500%	0.501%
StewardAccount® Certificates		
\$100	-- 0.875%	0.879%
\$250,000	-- 1.000%	1.005%
\$500,000	-- 1.125%	1.131%
\$1,000,000 +	-- 1.250%	1.257%

*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 3.162%. 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 1.45%.

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LCEF: Spiritually Responsible Investments