



LCEF: Notes of Interest

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

LUTHERAN CHURCH EXTENSION FUND

APRIL 2012



Congregation holding up their "little pigs" in appreciation to LCEF



(L) Rudy Boelter, Congr Chairman and (R) Kevin Steuhm, Facilities Chairman accepting the LCEF Check

100% Results! It doesn't get better...or does it?

The congregation at Crown of Life in Rigby, ID is continuously blessed by their partnership with Lutheran Church Extension Fund. We were recently selected as one of the recipients of the \$1,000 award for highest participation in the recent campaign, "Discovering LCEF in the Northwest."

We went "whole hog" from the beginning. We wanted to win! The basement of our new worship center is currently undergoing completion and that \$1,000 would help us with our project.

This is how we did it! Our campaign began with weekly information published in our worship folders and included in a power point presentation. Once we were able to complete the LCEF surveys online we had a special lunch following worship that included pulled pork sandwiches with all of the trimmings. There were hard copy

surveys available for review and/or completion along with two laptops and the church computer ready to accept the input from the congregation. On that Sunday we had 48 surveys completed! Dave Schilling, Licensed Deacon who leads our ministry was making members visits and he had LCEF surveys that were shared with those who had not yet completed a survey. We worked hard to get the information into the hands of all who wanted to participate. We had done our best going whole hog and turned in 81 surveys! A big effort for a small, rural congregation!

Thank you, LCEF, for the \$1,000! The funds will be used to purchase new light fixtures for our basement which, upon completion, will become our new Education Center.

It is the gift that keeps on giving!
The congregation decided to use the LCEF "little pigs" to continue

giving through the end of the year. The first Sunday of each month the pigs are brought back to church for a special offering. We intend to match the \$1,000 LCEF funding.

Congratulations to the Crown of Life "family" and to their LCEF Congregational Rep, Naomi Schilling! LCEF is honored to be a partner in ministry with you.



(L) Dave Schilling and (R) Ken Haider, Licensed Deacons at Crown of Life "going whole hog."

Washington Churches Discover LCEF and Help Ministry

Article written by Rev. Laurance Meyer

On March 10 two District congregations were recognized as two of the top three participants in last November's *Discover LCEF in the Northwest* and formally awarded with a ceremonial check.

Inland Empire Lutheran Church Extension Fund Rep Rev. Laurence Meyer made the presentations to Licensed Deacon John Halvorson and Verla Reed, LCEF Rep at First Lutheran, Spirit Lake, ID and to Robert Hacking, LCEF rep, assisted by Sandra Hacking and Cheryl Danielson at Hope Lutheran, Spokane Valley, WA.

Each congregation received \$1,000 for having the highest percentage of participants. They also received \$75 for the efforts of their representative who registered to encourage members to learn more about LCEF and complete the survey.

Each congregation could designate the \$1,075 award for specific ministry. First's congregation chose to add the money to their building fund. Hope's congregation chose to use it as scholarship support for member Peter Knutson who is a first year student at Concordia Theological Seminary, Ft. Wayne, IN.

First's church building is over 100 years old and has developed maintenance challenges. The church has grown in membership and thus outgrown its space so it has decided to build a new church. In preparation it has purchased several adjacent lots as they became available, hired an architect to design a new facility, conducted a fundraising campaign and planned for engaging Laborers for Christ. Much planning needs yet to be done but the new design would provide classrooms as well as the sanctuary and fellowship facilities all on the same level. The church would have an enhanced presence in the town of Spirit Lake which has about 1300 residents.



Rev. Laurence Meyer presents "Discover LCEF" award to Verla Reed and Licensed Deacon John Halvorson at First Lutheran, Spirit Lake, ID.



LCEF Rep Robert Hacking along with Sandra Hacking and Cheryl Danielson receive the 'Discover LCEF' award from Rev. L. Meyer, Inland Empire LCEF Rep.

Hope will support its first member to prepare for the pastoral ministry. Peter Knutson did graduate from Christ, Irvine, CA as a Director of Music Ministry. While serving in an Alabama congregation as a Director of Music, he was led to enroll at the seminary to prepare for the pastoral ministry. By providing scholarship support through its LCEF award, Hope will support pastoral ministry for sometime in the future.

Meyer says " LCEF is happy to support congregations in their unique ministries. May God be glorified and people strengthened in faith as His people serve Him."

LCEF: Connecting Investors with Ministry!

Lutheran Church Extension Fund (LCEF) connects you with nearly 74,000 investors to make funds available to congregations and schools for building, upgrading or remodeling. Discover how these loans make ministry happen at www.lcef.org/discover.

Contact your Northwest LCEF office for the latest information on investment interest rates or call 1-888-693-5267 ext. 20 or visit LCEF online at www.lcef.org

Build Your Retirement Nest Egg with LCEF

Successfully save for retirement with Lutheran Church Extension Fund IRAs. LCEF offers Roth and Traditional IRAs with no startup or annual maintenance fees, competitive interest rates and more great features. Your dollars earn more than interest with LCEF. They make ministry happen! Contact LCEF for the latest information on investment interest rates.



Hallelujah!

Christ is risen!

He is risen, indeed!



Lord,
May we each
be your light in
a broken world
so that all will
come to know
you as Savior
and Lord.

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View loan and investments
rates at anytime. Go to:

www.lcef.org
or to
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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

April 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	-- 1.000%	1.005%

Dedicated Certificate

Minimum Investment	Rate	APY
\$100	-- 0.250%	0.250%
<i>Custodial accounts for minors: \$25</i>		
\$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)	-- 0.500%	0.501%
5 Year (60 Month)	-- 1.040%	1.044%

Family Emergency StewardAccount Certificate

Minimum Investment	Rate	APY
\$25	-- 1.125%	1.131%
<i>Balances of <\$10,000 require monthly electronic investments</i>		

HSA FlexPlus Certificate

Minimum Investment	Rate	APY
\$1	-- 0.875%	0.879%
\$2,500	-- 1.375%	1.384%
\$5,000	-- 1.750%	1.764%
\$15,000	-- 2.375%	2.401%

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	-- 1.000%	1.004%

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

	Rate	APY
5 Year Fixed	-- 2.000%	2.015%
60 Month Floating	-- 1.415%	1.423%

Cemetery Perpetual Care StewardAccount® Certificate

	Rate	APY
\$1,000	-- 0.750%	0.753%
\$25,000	-- 0.875%	0.879%
\$50,000	-- 1.000%	1.005%
\$100,000 +	-- 1.250%	1.257%

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	-- 0.750%	0.753%
\$250,000	-- 0.875%	0.879%
\$500,000	-- 1.000%	1.005%
\$1,000,000 +	-- 1.125%	1.131%

*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