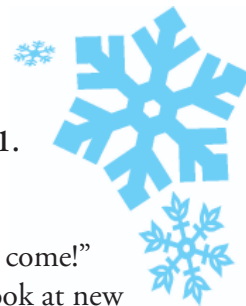




2009-10 LCEF Bulletin Bits

Also available electronically for your editor/secretary.

Contact Maria.Hendrickson@MNSDistrict.org or call 612-802-9731.



January: Welcome the New Year with LCEF

“Therefore, if anyone is in Christ, he is a new creation; the old has gone, the new has come!”

-2 Cor. 5:17 *Happy New Year from LCEF!* The first days of 2010 are a good time to look at new investments. As a ministry serving the Synod, LCEF offers individuals various investment opportunities; these investments in turn support the Church through affordable loan funding. Visit lcef.org or call 1-800 THE LCEF (1-800-843-5233) for more information.



February: Family Emergencies - Be Prepared with LCEF

Family emergency funds are not as common as they used to be and yet for most families carrying large amounts of debt, the need is greater. LCEF's **Family Emergency Account** is an opportunity to set aside funds for the unexpected and unplanned expense, while earning competitive rates of interest. For current rates, click on lcef.org or call 1-800 THE LCEF (1-800-843-5233) for more information.

March: World Ministry Fund

LCEF's *Special Interest Fund* allows investors to contribute all or part of their interest earned from their LCEF account for a specific time period to a specific LCMS ministry such as a congregation, school, mission field, partner church, social ministry, or recognized service organization. Any LCEF investor can participate and help fund short-term ministry needs or start-up costs for new ministries of LCMS partner churches around the world. Visit lcef.org or call 1-800-843-5233.



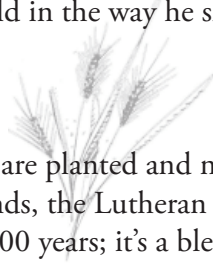
April: Kickoff with K.I.D.S.!

LCEF's K.I.D.S. Stamp program is a family's opportunity to help their children learn how to support the Church and learn the first steps of investing before they get into unmanageable debt as young adults. Kickoff a K.I.D.S. program at your church/school, contact lcef.org or call 1-800 THE LCEF (1-800-843-5233) for more info'. "Train a child in the way he should go, and when he is old he will not turn from it." -Proverbs 22:6



May: Helping Seeds Grow with LCEF Loans

LCMS ministry flourishes when seeds of faith are planted and nourished; the Lord provides in so many ways. When it comes to LCMS loan funds, the Lutheran Church Extension Fund (LCEF) has supported our churches and schools for over 100 years; it's a blessing to serve. Learn how LCEF can serve your church/school at lcef.org or call 1-800 THE LCEF (1-800-843-5233.)



June: LCEF's CFS

“Now faith is the assurance of things hoped for, the conviction of things not seen” - Heb. 11:1 By grace, through faith, God makes His vision for each Christian a reality. Building this same foundation, LCEF Capital Funding Services (CFS) brings your LCMS congregation or school scripture-based, fund-raising services that raise up Christian stewards to be examples of faith. Since 1992, CFS has helped over 700 congregations and agencies raise funds for building renovation, new construction, debt retirement, program expansion, mission starts or relocation—the things they hoped for. By grace, we are His. And unlike other fund-raising firms, we are uniquely yours: called and equipped to make your vision a reality...by grace, through faith. Learn more at lcef.org or call 1-800-843-5233.

2009-10 LCEF Bulletin Bits *continued*



July: Consecrated Stewards

“God helped us understand that stewardship is not about the needs of the church. Rather, it is about the need of the giver to give to the Lord in reflection of our love for Him.” This is how Mike Mickelson felt after his congregation, Timothy Lutheran of Blue Springs, Missouri, engaged in Consecrated Stewards (CS,) a four-week program. Mickelson learned firsthand that Consecrated Stewards can raise people to a new level of spiritual commitment by urging members to take a step forward in faith in light of God’s grace. Call 1-800 THE LCEF (1-800-843-5233) for more information.

August: Is Joyful Response[©] for You?

“...they celebrated joyfully.” -2 Chronicles 30:23 With the Joyful Response Electronic Offering Program, congregations have the ability to offer members an automated method of meeting their members’ financial stewardship commitments through electronic funds transfers. This free service allows direct contributions from a member’s personal account to the church, also available to LCMS day schools for tuition payment. Visit lcef.org or call 1-800 THE LCEF (1-800-843-5233) for more information.



September: LCEF Loans for LCMS Ministry Needs

LCEF loans, provided with the partnership of investors throughout the church, are helping to make ministry happen. To learn more, contact your LCEF Vice President, the Lutheran Church Extension Fund at 1-800-843-5233, or visit lcef.org.

October: Are Your Kids Saving?

Credit card companies are aggressively marketing our young adults, so the fact that 18-34 year olds are one of the fastest growing age segments filing for bankruptcy today is hardly surprising. However, it’s not what we wish for our children and grandchildren. The Lutheran Church Extension Fund (LCEF)’s K.I.D.S. Stamp program helps children learn to invest, plus they’re helping the Church at the same time. Visit lcef.org or call 1-800-843-5233 and ask about a K.I.D.S. Stamp program.



November: LCEF’s HSA. What is it?

With the onset of rising health care costs, one viable health plan option for some employees is the high-deductible health plan. Many employers, including Concordia Plan Services, offer an HDHP as one of their health coverage options. HDHPs that are compatible with health savings accounts allow employees to use an HSA to pay qualified medical expenses with pre-tax and tax-deductible dollars. See if an LCEF HSA is right for you, contact lcef.org or call 1-800 THE LCEF (1-800-843-5233) for more info’.

December: Merry Christmas from LCEF!

LCEF wishes you a very Merry Christmas! “...they will call him Immanuel” - which means, “God with us.” -Matthew 1:23 LCEF has funded over 80% of LCMS churches and schools; it’s a blessing to serve. Special thanks to all investors and loan recipients for your continued support of the ministry. Visit www.lcef.org or call 1-800-843-5233 for LCEF loans, investments, and services information.

