

Update

Enabling Space and Place for Ministry



"Why do you look for the living among the dead? He is not here but has risen."

Luke 24:5

Easter blessings!

Featuring LCMS ministries served by the Lutheran Church Extension Fund (LCEF) in the Upper Midwest Region of Iowa, Minnesota, North Dakota and Wisconsin.

INSIDE

Contact Information	2
LCEF MISSION Statement	2
LCEF Serving IOWA	3
Consecrated Stewards in MN	4
North Dakota's K.I.D.S.	5
Trinity, Waterville 100 Years!	5
CAMP ministry in NWI	6
Stamps. How do they work?	7
LCEF LOAN Rates	7
Current Investment Rates	8

North Dakota Welcomes K.I.D.S.



Ruth Johnson (left) and her husband, Jim (center), are members of St. John Lutheran Church in Hillsboro; they kicked off their district's very first K.I.D.S. Stamp Program this year. (See story on page five.)



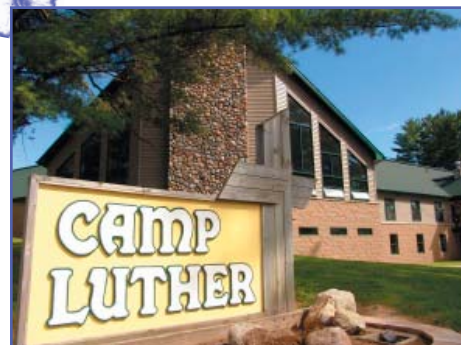
Rev. Kurt Lehmkuhl greets members after the service at Peace Lutheran Church in Arlington, Minn. The congregation celebrated Consecration Sunday on March 29, 2009. (See story on page four.)

Have Your Members Checked Their Financial Health Lately?

Order today

Plan today for your family's milestone moments. Taking your temperature is an indicator of your physical health. Similarly, taking the

Continued on next page



LCEF helped finance this camp ministry located in the beautiful north woods of Wisconsin. (See story on page six.)

New! Web Resource

lcef.org/uppermidwest

LCEF is blessed to serve the Lutheran Church — Missouri Synod. In order to

Continued on next page

LCEF Serving the Upper Midwest Region:

Iowa Districts East & West:
Vice President Carole White
877-439-5233
Carole.White@lcef.org

Minnesota South District:
Vice President Kurt Fuhr
952-223-2163
Kurt.Fuhr@MNSDistrict.org

North Dakota District:
Vice President Bill Sharpe
877-526-7633
NDExec@ideaone.net

North Wisconsin District:
Vice President Dennis Johnson
800-333-2421, x22
Dennis@NWDLCMS.org

Editor: Maria Hendrickson
612-802-9731
Maria.Hendrickson@MNSDistrict.org

Download this publication in full color at www.lcef.org/uppermidwest



National Office:

Lutheran Church
Extension Fund
1-800-843-5233
www.lcef.org

The *LCEF Update* is published for Lutheran Church—Missouri Synod leadership, members and LCEF volunteers in the Upper Midwest Region.

Financial Health?

Take your temperature

Continued from page one

“temperature” of your investment plan is an indicator of your *financial* health. When was the last time you “took the temperature” of your financial health plan? Many of your fellow congregation members may need a reminder too!

Investing with LCEF could be the right prescription for your financial health, while providing a place for ministry at the same time. Places where young and old learn to connect their faith to daily life. As LCEF investors, members can feel good about investments that benefit them and their families, while supporting a ministry that connects families with the good news of the saving grace of Jesus Christ.

It's the right thing to do.

Share the reminder. New spring bulletin inserts are now available. If you have not already done so, please order these free inserts today. These timely reminders should be distributed in your LCMS congregations and schools before the end of May.

Order LCEF inserts in pre-packaged increments of 100 by contacting your district (*see left*.) Posters are also available in smaller quantities (see sizes below):

- Small (8 1/2x11”)
- Medium (11x17”)
- Large (17x22”)

Share the reminder . . . a timely financial check up is a good idea for all of us. %

New! Resource

lcef.org/uppermidwest



Continued from page one

better resource church leaders and volunteers, we now offer a new online resource. This site has been created to provide more timely region-specific resources, in addition to hosting direct links to lcef.org. Please visit this new web site to view ongoing construction photo stories featuring upper Midwest LCMS ministries served by LCEF loans and services. Share these examples of our churches and schools who are supported by the LCEF ministry with your members.

LCEF is always looking for ways to improve service and better partner with our ministries. Please contact Maria (*see left*) to share your stories and ideas. Together we are serving to help expand God's kingdom. %

LCEF Mission Statement



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.

LCEF Serving Iowa District West

LCEF investments at work in Polk City supporting Christian child care

Beautiful Beginnings Preschool and Childcare in Polk City has put a little spring in their step! Operations Director Jessica Paulin (pictured below) joined the staff last fall, and Rev. Mark Schwalenberg (lower right photo) provides chapel and serves Beautiful Savior Lutheran

Church. Located northwest of the Des Moines metro area, Polk City has grown by 39% since the year 2000. Plus, projected growth rates are 16% for the next five years, thanks in part to a four-lane corridor connecting this community to Des Moines. Blessed by the opportunity of many young families moving into their neighborhood, this ministry part-

nered with LCEF to fund an expansion in 2006. They are now able to offer quality, Lutheran preschool, before- and after- school age care, and all-day child care throughout the year. Beautiful Beginnings promotes their use of age-appropriate curricula written by Concordia Publishing House, including inspirational morning devotions. The center also provides transportation to and from the local grade school which is a wonderful service for working parents. Visit <http://beautifulbeginnings.info/> to learn more. ☼



“Each day we help instill . . . the love of God, and respect for each other.”
Beautiful Beginnings Staff



LCEF Serving Iowa District East

LCEF investments at work in Cedar Rapids supporting deaf ministry



Like other missions, the deaf have their own language (American Sign Language) and culture, but many deaf people live in our neighborhoods. They make up roughly six to seven percent of the world's population; this is one of the largest unreached people groups in the world. Word of God Lutheran Church in

Cedar Rapids is uniquely qualified for this ministry. They have their own church building (LCEF helped finance handicapped accessibility and siding,) and Word of God is also blessed by Rev. Mark Anderson. Growing up deaf and sharing a similar education and background “enables Anderson to more easily minister to the deaf community,”

said Missionary-at-Large to the Deaf Rev. Tim Eckert. For more information on ministries for the Deaf in the Iowa East District, please visit www.iowaeastdeaf.org. ☼



LCEF helped fund Word of God Lutheran Church for the Deaf in Cedar Rapids (served by Rev. Mark Anderson (upper left.))

LCEF Serving the Minnesota South District

All generations celebrate Consecrated Stewards in Arlington



Rev. Evan Schiller (left) was the Consecrated Stewards guest leader at Peace on March 29, 2009.



Pastor Kurt Lehmkuhl greets members (photos left and below.) Member Elia Peterson shared her personal stewardship journey (right.)



“Loving Father, on this special *Consecration Sunday*, move us to act in a way which affirms the life and mission which You have given us. We pray in Jesus’ name. Amen.” This was the opening prayer of the entire congregation, young and old, on Sunday, March 29 at Peace Lutheran Church in Arlington. Children sang, members and visitors alike participated in the Bible study, “Giving Life to the Next Generation; a present from the past for the future,” the congregation worshipped together and also submitted pledge cards as a sign of their commitment to giving.

Contact your district LCEF vice president (see page two) to find out how *Consecrated Stewards* can bring your members together to pray, discover and learn how to give back to God for all that we have been given. ☼

Let us fix
our eyes
on Jesus



- Hebrews 12:2



Children open worship in song at Peace Lutheran Church.



Members and visitors enjoyed the celebration luncheon following worship.



Peace Lutheran Church in Arlington

First K.I.D.S. Stamp Program in the North Dakota District!

Ruth gives children an opportunity to learn to invest for life



New K.I.D.S. Coordinators Ruth (left) and Jim (right) Johnson serving St. John Lutheran Church in Hillsboro.

Ruth Johnson serves as St. John Lutheran Church secretary in Hillsboro. Having a heart for children and the Church, Ruth contacted LCEF for more information about the K.I.D.S. stamp program. Even though their Sunday School was small, Ruth realized the need for these children to have an opportunity to both help the Church and learn how to invest for their own future needs. Her husband, Jim, is a church elder and together they kicked off the stamp program for the students this year.

Once stamps were available on Sundays, St. John had several grandparents that became interested in helping their grandchildren get started out on the right foot of stewardship and investing too. "In only a few weeks, the Johnsons had more than \$100 in stamps sold. Not only are the children involved in supporting the ministry of church extension, but so are the grandparents," said LCEF Vice President Bill Sharpe.

LCEF's K.I.D.S. stamp program can complement your ministry's stewardship emphasis (check out the cool, new stewardship boxes now available.) K.I.D.S. stamps can also serve as a simple tool for practicing Biblical financial management.

See more K.I.D.S. stamp information on page seven; it just might be a good fit for your LCMS church or school. %



St. John Lutheran Church in Hillsboro now offers K.I.D.S. stamps.



LWML Quilt Day at St. John Lutheran Church in Hillsboro.

Celebrating 100 Years

LCEF supports ministry in Waterville, Minn.

Trinity Lutheran Church in Waterville, Minn. celebrated 100 years of ministry on Sunday, March 22, 2009 and welcomed back a former pastor to serve as their guest preacher. Rev. Jeff Miller, LCEF Senior Vice President of District and National Ministry Resources, served Trinity in the late 1970's into the early '80's. Rev. Miller and his wife, Anita, were recognized during a meal following the service. Minnesota South District LCEF Vice President Kurt Fuhr also attended.

LCEF partners with Trinity by providing their mortgage loan and assisted with the financing of past church renovations. Rev. David Mumme and Visitation Pastor Victor Roth currently serve the congregation. %

North Wisconsin Invests In Its Youth

Camp Luther in the beautiful north woods of Wisconsin



LCEF was blessed to finance Camp Luther's retreat center above.

“As a ministry of the district, our experience with LCEF loan funding was seamless. Had we worked with an outside source, I’m sure there would have been various roadblocks to contend with,” said Camp Luther Director Gary Vought. “Dennis Johnson took great care of us.”



Summer fun at Camp Luther.

LCEF Vice President Dennis Johnson serves the North Wisconsin District and partners with ministries to provide affordable financing and personal service. When Camp Luther’s original dormitory facility was filled to capacity, LCEF helped fund a new retreat center with 112 beds on the main floor, 28 guest rooms and four meeting rooms including a chapel. Located just north of Three



Camp Luther Chapel in the retreat center.

Lakes in the beautiful north woods of Wisconsin, this camp is just 90 miles north of Wausau, Wisc. and 130 miles northwest of Green Bay.

The retreat center was a timely addition to the camp in 2001. Following its completion, the program “Every Kid to Camp (EK2C)” increased its enrollment by more than 200 camp-



Children enjoying the beach at Camp Luther which is located on the Three Lakes — Eagle River Chain of 28 lakes.

ers per season. “EK2C was created in response to the district’s vision that every child in the North Wisconsin District, LCMS should have the opportunity to attend a week of summer camp. EK2C and Camp Luther are making a difference in the spiritual lives of kids and families throughout the district; for example, in the past three years 430 children (in grades three through eight) who have never had the opportunity to attend Camp Luther before . . . attended free! This year, 250 kids will benefit from free tuition and experience the Christian habits, values, beliefs and attitudes that can strengthen their faith for the future,” said Johnson. “Camp ministry is a unique and effective way to help kids continue to grow in their faith and build a strong spiritual foundation. LCEF is proud to partner with this critical ministry.”

Created with flexibility in mind, Camp Luther’s versatile retreat center houses summer campers, year-around family, adult and youth retreats, plus small conferences. For more information visit <http://www.camluther.com/>. For LCEF loan information, contact your district vice president (*see page two.*) %

Remaining NWI LCEF Spring Training Sessions

Tues., April 14 - 5:30 p.m. (Circuits 9, 15, 20) Eau Claire, WI
 Thurs., April 16 - 5:30 p.m. (Circuits 18,19) Green Bay, WI
 Sat., April 18 - 12:00 p.m. (Cir. 2) Marquette, MI
 Tues., April 21 - 5:30 p.m. (Cir. 6, 10, 11) Wausau, WI
 Thurs., April 23 - 5:30 p.m. (Cir. 5, 7) Eagle River, WI
 Sat., April 25 - 12:00 p.m. (Cir. 3, 4, 8) Rice Lake, WI

K.I.D.S. Stamps

How do they work?



In the K.I.D.S. (Kids Into Discipleship & Stewardship) Program, children buy stamps at their school or church. When

the stamp books are filled, they are sent to LCEF and become custodial investments that earn interest! At the same time, LCEF loans this money to LCMS organizations that want to build or remodel worship facilities. Millicent and her friends enjoy showing kids a fun way to invest money and help others share the

Good News of Jesus Christ—all at the same time.

New Participants:

Organizations that join now will receive their first order of stamps, up to \$100, FREE! Call LCEF or e-mail info.kids@lcef.org to request an introductory packet.

What is that box for?

The K.I.D.S. program uses the Stewardship Box to help children learn important basic lessons of financial responsibility, including giving to God our “first and best” (Proverbs 3:9).

Each labeled box introduces the message of SHARING, SAVING, and SPENDING.





Use the K.I.D.S. Stewardship Box for a stewardship-building, faith-growing opportunity for you and your children. %



New Congregation/School Loans:	April 2009
New Mission Starts (first 5 years)	4.125%
Specialized Ministries	4.125%
Monthly, Quarterly or Annually Adjustable	5.875%
5 yr fixed rate balloon, 2% prepayment penalty (subject to availability of funds)	6.375%
10 yr fixed rate balloon, 2% prepayment penalty (subject to availability of funds)	6.875%
Rostered Church Worker Home Equity Loans:	
Loan Term up to 5 Years, Fixed Rate	5.625% - 6.125%
Loan Term 6-10 Years, Fixed Rate	6.625% - 7.125%
Loan Term 11-15 Years, Fixed Rate	7.625% - 8.125%
Rostered Church Worker Residential Loans:	
1 Year ARM Rate (10% down payment)	5.000% - 5.500%
5 Year ARM Rate (10% down payment)	5.250% - 5.750%
10 Year ARM or 15 Year FIXED (10% down payment)	5.750% - 6.250%
1 Year ARM Rate (5% down payment)	5.250% - 5.750%
5 Year ARM Rate (5% down payment)	5.500% - 6.000%
10 Year ARM or 15 Year FIXED (5% down payment)	6.000% - 6.500%
Rostered Church Worker Consolidation Loans:	
1 Year to 7 Year Terms, Adjusted Annually	7.125% - 9.125%

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.

			<i>April 2009</i>	
 Spiritually Responsible Investing Serving the Lutheran Church — Missouri Synod (LCMS)	\$ Minimum Investment	% Rate	% APY	
Congregation Endowment (5-Year FIXED)	1,000	2.775	2.804	
	10,000	2.900	2.932	
	100,000	3.025	3.059	
Congregation Endowment (60-Month FLOATING)	1,000	2.775	2.804	
	10,000	2.900	2.932	
	100,000	3.025	3.059	
Congregation Certificates - Demand	100	1.250	1.256	
Congregation Certificates - <i>StewardAccount</i> [®]	100	2.250	2.273	
	250,000	2.375	2.401	
	1,000,000+	2.625	2.657	
Cemetery Perpetual Care <i>StewardAccount</i> [®]	1,000	2.125	2.146	
	25,000	2.375	2.401	
	100,000	2.875	2.913	
Individual Dedicated Certificates (*Custodial accts. for minors)	*25	0.500	0.501	
Individual <i>StewardAccount</i> [®] Certificates	100	0.625	0.627	
	1,000	0.750	0.753	
	10,000	2.250	2.273	
Fixed Term Note - 18 Months	500	1.175	1.762	
Fixed Term Note - 2 Year	500	1.875	1.888	
Fixed Term Note - 5 Year	500	2.750	2.778	
Fixed Term Note - 6-10 Years	500	2.875	2.906	
Fixed Term Note - 11-15 Years	500	3.125	3.162	
Fixed Term Note - 16-20 Years	500	3.375	3.418	
Floating Term Note - 2 1/2 Years	100	1.760	1.772	
Floating Term Note - 5 Years	100	2.400	2.422	
*FAMILY EMERGENCY STEWARDACCOUNT	25	2.625	2.657	
<i>*Balances of <\$10,000 require monthly electronic investments.</i>				
HSA FlexPlus Certificates	1	2.250	2.273	
	2,500	2.750	2.785	
	5,000	3.250	3.299	
	15,000	3.750	3.815	
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For complete current investment rates contact 1-800-843-5233 or visit www.lcef.org.				