



Lutheran Church Extension Fund

> where investments build ministry

Loans—Ministry Support — August 2014

Suggested Newsletter Stories/Bulletin Notes

You may use any of these short features in your newsletters, website or bulletins.

Unexpected Blessings

An unexpected repair. An unplanned technology update. A variance in contributions over the summer months.

Congregations commonly face unexpected funding needs. Lutheran Church Extension Fund (LCEF) can help with a line of credit so there is no disruption in your ministry.

Put the funds thousands of dedicated LCMS members and organizations have invested with LCEF to work today. Visit lcef.org or call 800-843-5233.

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. NMLS#3444.

Your Mission is to Serve Your Community. Our Mission is to Serve You.

One way Lutheran Church Extension Fund (LCEF) serves you is with custom loans and top-notch service. Whether you are a Lutheran Church—Missouri Synod (LCMS) congregation, school, Recognized Service Organization or rostered church worker, LCEF serves you with a deep understanding of your mission and the funding you need. We understand Lutherans, because we are Lutheran.

Plan today for your ministry's future by exploring which LCEF loan best suits your needs. Visit lcef.org or call 800-843-5233.

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. NMLS#3444.

Putting Your Ministry *in Motion*.

God has a vision for your ministry, and invites you to participate in His work. His vision for your ministry is large and exciting, and can transform your congregation and community.

As you begin experiencing God's intent for your ministry, Lutheran Church Extension Fund (LCEF) is a valuable resource. Our Ministry Support staff helps your members gain clarity and alignment, and prepare for action.

Talk to us about putting your ministry *in motion*. Call 314-885-6444.

You Say 'Ministry,' We Say 'Support'

Many ministries are contemplating building projects or renovations while construction costs and interest rates remain low. With those thoughts come plenty of questions. Lutheran Church Extension Fund (LCEF) can help.

Q: What kind of facility should we build?

A: Start by backing up. VisionPath will help members discover the plans God has for your ministry and how to connect with your community. Clarifying your plan will ensure all members have a clear understanding of the mission, mobilizing them for maximum participation. This will help determine what kind of facility—if any—is needed. LCEF's Architectural Advisory Committee can provide guidance and assistance on the type of building or renovation, once you're ready for that step.

Q: Is there room to build on our current site, or will we have to look elsewhere for space?

A: Tap into LCEF's Architectural Advisory Committee resource. A professional Lutheran architect can provide a Site and Facility Analysis to determine:

- How well your site and facilities match your present ministry needs; and
- The capacity of your site and facilities to meet the needs of any new or expanded programs.

The committee members will use your existing site and facility plans, current design standards, agency requirements for your site, and ministry and community statistics to conduct the analysis.

Q: How can we fund our project?

A: To evaluate the best approach for your ministry, contact your District Vice President. He or she will walk you through the options and offer direction on what best suits your ministry's situation. A combination of a loan and a capital stewardship campaign may be the best solution. To build or renovate a facility, Laborers For Christ teams provide significant savings while adding to the spiritual health and volunteer base of the ministry.

We want to ensure you have all the answers as you put ministry in motion. Visit lcef.org to find contact information for your District Vice President or learn more about how we empower ministry in Kingdom work.

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. NMLS#3444.

Making Personal Finances, Personal

By investing with Lutheran Church Extension Fund (LCEF), you can meet your personal investment goals while sharing your passion for ministry. You can be confident your dollars are helping empower the ministries of The Lutheran Church—Missouri Synod.

LCEF offers competitive rates and easy accessibility to the funds. You can invest with LCEF for:

- Everyday transactions with StewardAccount®
- Retirement with traditional and Roth IRAs
- Education expenses with Coverdell Education Savings Account
- Medical expenses (with high-deductible health plans)
- Emergencies with Family Emergency StewardAccount
- Short- or long-term plans with designated-maturity notes
- Lessons in saving and stewardship for children through the Young Investors (Y.I.) Club

Invest today. Visit lcef.org or call 800-843-5233.

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. NMLS#3444.

Website Ministry Stories

- Amazing Grace Lutheran Church, Oxford, Florida, is a young missional congregation that is nearing completion on a new worship center. The congregation has been assisted by an LCEF loan and Architectural Advisory Committee member Greg Beste.
- Peace Lutheran, Kent, Washington, is completing a building project with the assistance of an LCEF loan. The congregation also used LCEF's Capital Funding Services.
- Trinity Family of Faith Lutheran, Bonner Springs, Kansas, is adding onto its learning center and preschool with an LCEF loan.
- St. Paul Lutheran, Oconomowoc, Wisconsin, members participated in LCEF's VisionPath process to give their ministry a sharper focus.
- St. Timothy, Houston, Texas, members committed just under \$3 million during a capital campaign with LCEF. They celebrated the groundbreaking on their new church in March.

Bible Verses

"Look to the Lord and his strength; seek his face always."—Psalm 105:4

"My son, do not forget my teaching, but let your heart keep my commandments, for length of days and years of life and peace they will add to you."—Proverbs 3:1-2

"May the God of hope fill you with all joy and peace in believing, so that by the power of the Holy Spirit you may abound in hope."—Romans 15:13

"I do it all for the sake of the gospel, that I may share with them in its blessings."—1 Corinthians 9:23

Talking Points

The goal is to cover one point in every call.

1. Focus of the month: Investments mean more with LCEF.
2. We empower ministries as they strive to build the Kingdom.
3. We are an exceptional provider of financial resources and related ministry support.
4. Our partnership becomes an investment in your faith community.