



Invest In The Church's Future

Get a
fresh start
in 2018.

Get a fresh start for your new year while investing in the church's future, too! Open an emergency fund that also helps ministries share the good news.

Lutheran Church Extension Fund (LCEF) can help you build financial security while helping grow Lutheran Church—Missouri Synod ministries.

LCEF's **Family Emergency StewardAccount**® is designed to prepare you for those moments when you need funds not allocated in your monthly budget. Your investment builds over time with electronic funds transfer (EFT) and interest earned. You can access the funds conveniently when you need them most.

- > Minimum \$25 investment to open account.
- > Minimum \$25 monthly electronic investment required until account reaches and maintains a balance of \$10,000.
- > Monthly adjustable interest rate - **currently pays 1%.**
- > Limit of 12 checks per year, with per-check minimum of \$250.
- > Initial quantity of checks free.
- > Interest compounded and paid monthly.
- > No monthly maintenance or membership fees.
- > Free *MyAccount* online services, including e-statements.

1.0%
Interest Rate on
LCEF's Family
Emergency
StewardAccount
(January 2018)

Download an easy investment application at lcef.org.

The mission of Lutheran Church Extension Fund is 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 offers investments for everyone, from babies to grandparents. For current rates and details, visit lcef.org or call 800-843-5233.



sedlcef.org

Are You Saving Enough to Retire Comfortably?



LCEF's Individual Retirement Accounts Can Help.

Whether choosing a Traditional or a Roth IRA, your contributions are helping to save for your future while also knowing the funds are being used to support LCMS ministries.

Traditional IRA

Contributions are made pre-tax. Unlike retirement plans that require you to work a certain number of years before the funds are yours, a Traditional IRA is 100% yours from the beginning.

Roth IRA

The investment grows tax-free. Under certain situations, distributions are tax-free after five years. Contribution limits depend on your income and other IRA investments during the year.

To learn more about LCEF IRAs, please call 800-843-5233.

IRA Poster Included with this Newsletter

Please help us get the word out to the members of your congregation about LCEF's Individual Retirement Account investment opportunities.

The enclosed poster provides a snapshot of two IRA options and the telephone number to call for information. Please place this poster in a prominent location at your church.

We really appreciate your help promoting these tax-deferred or tax-free investment options that also support LCMS ministries.



Are You Looking for a Satisfying Next Chapter of Your Life?



Consider joining LCEF's Laborers For Christ.

Laborers For Christ (LFC) is a service provided by LCEF to help LCMS ministries save money on their building projects.

Laborers are retired carpenters, handy people, farmers, school teachers and other willing workers. They are committed to working at minimum wage for LCMS ministries who desire to undertake the construction and improvement of their own facilities. Laborers travel in their RVs to live on the property while working on a project. They become part of the congregation, worshipping on Sundays, joining in Bible studies or singing in the choir.

LFC projects range in size, duration and location. From coast to coast, laborers have:

Painted rooms, repaired patios and fences; installed doors and windows; replaced toilets, faucets, countertops and siding; constructed new sanctuaries and early childhood centers; built preschool and Sunday School classrooms; and remodeled old sanctuaries into fellowship halls and offices.

Do laborers need any particular skill?

No. Laborers just have to want to serve the Lord and work with fellow Christians. In fact, laborers, both men and women, learn by doing—what we call on-the-job training *with fellowship*.

More importantly, laborers are working for the glory of God.

Might Laborers For Christ be the servant opportunity you are looking for in 2018? It's an ideal ministry for those who want to build for eternity.

To view future projects or fill out an application, please visit lcef.org or call 314-885-6444.



Above, laborers raise a wall at Christ Lutheran Church in Perry, Ga. as part of its expansion to add classrooms and a fellowship hall.

Join Laborers For Christ today!

Connect with the SED-LCEF Ministry Team in January



The SED-LCEF Ministry Team Members, Vicki Edwards, Steve Heemann and Cindy Haupt.

January is the perfect time to re-connect with our LCEF congregational Advocates. **The Southeastern District LCEF Ministry team is planning two Advocate Connection Conversation opportunities in January.** These will be in the form of video conference calls. We would like your input on promotional events that are being planned for 2018.

Please RSVP to attend one of the follow conversation dates:

Monday, January 22 at 6:30 p.m.

or

Tuesday, January 23 at 10:00 a.m.

Contact Cindy at 703-501-7692 or chaupt@se.lcms.org to attend one of the dates listed above. We look forward to seeing and hearing from you soon. These conversations with our Advocates are important to us as we lay out our promotional strategies for 2018. Thank you for your continued efforts to keep the ministry of LCEF in front of the members of your congregation. You are a blessing to us.

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. LCEF StewardAccount® access features provided through UMB Bank n.a. Neither LCEF nor its representatives give legal, accounting or tax advice. Consult your tax advisor as to the applicability of this information to your own situation. UMB Bank serves as the custodian of the LCEF IRA/HSA. The Demand/Dedicated Certificate and StewardAccount are not available to investors in South Carolina. ConnectPLUS is not available to investors in Ohio and Pennsylvania. The Family Emergency StewardAccount is known as the Family StewardAccount in Ohio.



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NMLS#3444

Prayer Corner



We include the following people in our prayers as they celebrate their birthdays in January:

- 1/3 **Margaret White** - St. Paul's, Norlina, N.C.
- 1/7 **Vicki Edwards** - LCEF Promotional Assistant
- 1/10 **Stan Meyerhoff** - Peace, King George, Va.
- 1/11 **Ralph Knorr** - Trinity, Norfolk, Va.
- 1/12 **Ken Watkinson** - Vine & Branches, South Riding, Va.
- 1/19 **Mike Ramming** - Good Shepherd, Callao, Va.
- 1/27 **Susan Harman** - Concordia, Conover, N.C.
- 1/28 **Theresa Smith** - Grace, Concord, Va.
- 1/29 **Lynn Adams** - Redeemer, Hyattsville, N.C.

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Stephen M. Heemann, LCEF Vice President
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Distributed to LCEF Congregational Advocates,
Y.I. Stamp Coordinators, all SED Active Pastors,
Ministry Assistants, SED BOD, and LCEF VPs.