



# Lutheran Church Extension Fund

> the southeastern district

Newsletter for LCEF Advocates

October 2017



**A Mighty  
Fortress is  
Our God!**

**Celebrating  
500 years.**

## LUTHERAN YESTERDAY. LUTHERAN TODAY. LUTHERAN ALWAYS.



Since October 31, 1517, the task of every Lutheran has been to make known the love of Christ.

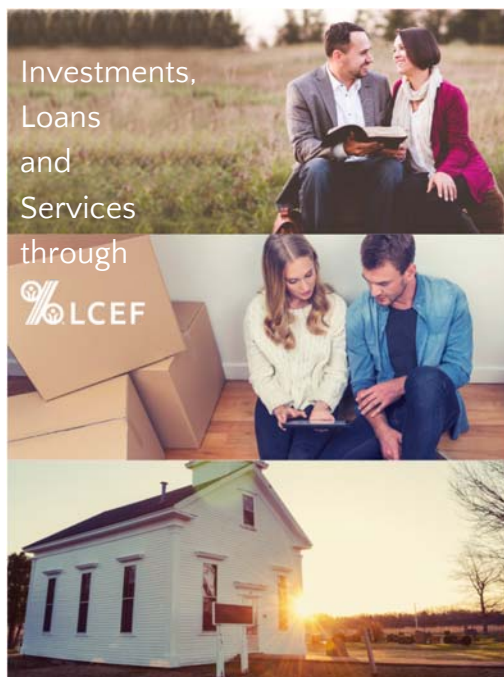
Since 1847, The Lutheran Church—Missouri Synod (LCMS) has pursued this mission by word and deed within our churches, communities and the world.

And since 1978, Lutheran Church Extension Fund (LCEF) has been the LCMS-based financial partner to help make the Gospel of Christ heard.

Whether it's ministries and individuals investing, borrowing or growing, you can feel good partnering with LCEF because we share your Lutheran beliefs. We also share your love of the Church. **Yesterday. Today. Always.**

Start borrowing, growing or investing with LCEF. **[lcef.org/get-started](http://lcef.org/get-started)** or contact the LCEF Southeastern District Office at 800-637-5723.

*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.*



Investments,  
Loans  
and  
Services  
through  
LCEF



[sedlcef.org](http://sedlcef.org)



## Southeastern District Congregations Receive \$113,266 from LCEF.



Prince of Peace, Springfield, Va.

Through the continued blessings of our Lord, LCEF was able to provide rebates during this past fiscal year to 25 Southeastern District congregations totaling \$113,266!

Congregations participating in LCEF's Shared Blessings Rebate Program receive a rebate on their loan based on the percentage of their members who are LCEF investors. Members of all ages – babies to grandparents – are able to help their congregation's rebate grow by investing in LCEF.

LCEF offers investments for everyone. And those investments are used to support LCMS ministries in the Southeastern District and beyond. In this photo LCEF Advocate, **Lori Grosz, Prince of Peace, Springfield, Va.** is presenting the "big rebate check" to their pastor.

LCEF investment options include:

- **1.00%\* Family Emergency StewardAccount®**

*\*Based on a minimum balance of \$25.*

The Family Emergency StewardAccount is designed to prepare you for those moments when you need funds outside of your monthly budget. Your investment builds over time and you can access your funds easily when you need them most.

- **3.50%\* Young Investors (Y.I.) Club StewardAccount**

*\*Based on a balance of \$25 to \$1,000.*

The Y.I. Club makes saving money fun while teaching children to give thanks for God's blessings. Through newsletters, activities and the online Y.I. Activity Center, your child learns the value of saving, spending and sharing money—while supporting ministries.



For more information on LCEF's Shared Blessings Rebate Program or LCEF investments, please contact Steve Heemann at [stephen.heemann@lcef.org](mailto:stephen.heemann@lcef.org) or visit [lcef.org](http://lcef.org).



## Check Out LCEF's NEW Interest Rates!

Higher interest rates for the following term notes are available beginning October 1, 2017. New LCEF investments will receive these rates AND any current applicable term notes will also receive a bump in its rates until the term expires. **These rates are available for both individuals and congregations.**

\$500 minimum deposit required.

6 mo.	0.625%	2 yr.	1.750%
9 mo.	0.750%	3 yr.	1.875%
1 yr.	1.500%	4 yr.	2.125%
18 mo.	1.625%	5 yr.	2.50%

Other investment options also available.

## The Gift of LCEF Earnings

As a not-for-profit organization of the LCMS, have you ever wondered how LCEF handles operating revenues that exceed the amount needed to cover expenses? One of the places to which LCEF earnings are directed is to the Synod itself and to partnering LCMS districts.

As a result of LCEF's strong operating performance for the fiscal year ending June 30, 2017, President and CEO Rich Robertson recently announced at a meeting of the Council of District Presidents, that LCEF will be sharing an earnings distribution in excess of **\$2.0 million** with the Synod and member districts, including **\$101,751 to the Southeastern District**. This distribution is based on the district size and investor participation.

Robertson shared his additional thoughts about LCEF's strong operating performance and the partnership that LCEF shares with Districts and Synod. He stated, *"Despite the ongoing volatility of the global economic environment, LCEF has navigated these challenges and continues to show business improvements to remain positioned to provide needed resources to our partners for LCMS ministry opportunities."*

The Southeastern District gives thanks to God for the availability of these funds which will be used to supplement local mission and outreach efforts as plans for the 2018 SED ministry initiatives are finalized.



LCEF President, Rich Robertson

As President and CEO Robertson transitions this month with the next LCEF President and CEO, Rev. Bart Day, we wish both of these servants God's richest blessings!



## Construction Is Full Speed Ahead

Vine & Branches, South Riding, Va.

**Vine & Branches Lutheran Church, South Riding, Va.** broke ground just over a year ago and now is in the final construction phases and is poised to complete construction of its new ministry facility and Christian Child Development Center in early 2018.

From its conception to now seeing walls, a steeple, classrooms and meeting space take shape, many prayers have surrounded this project, funded by LCEF.

Ken Watkinson, Vine & Branches' Ministry Administrator, said, *"LCEF is a blessing by providing the loan for land and construction of Phase One of our ministry building."*

LCEF is blessed to partner with Vine & Branches in this exciting, new ministry expansion and building project set to open its doors to the South Riding, Va. community in March, 2018.

## Two Completed - Two Still Remaining! Treasurers and Stewardship Workshops are Getting Rave Reviews!

Growing in Numbers,  
Growing in  
Grace.



### Topics include:

- Updates on CPS
- Onboarding New Employees
- Treasurer's Manual
- Introducing StewardPath!
- Planned Giving
- Creating a Stewardship Culture

The two remaining Treasurers and Stewardship Workshops will be held in North Carolina.

**Friday, October 6 at Our Savior, Raleigh, N.C.**

1500 Glenwood Avenue

**Saturday, October 7 at Concordia, Conover, N.C.**

216 5th Avenue, SE

**There is still time to register to attend.**

**“Growing in Numbers, Growing in Grace”** is the theme for this year’s dual-track workshops designed to equip your ministry team with resources for Treasurers, Finance and Stewardship leaders. FREE one-day workshops are from 8:30 a.m.- 3:30 p.m. with lunch included. Last weekend’s attendee said, **“This was the best workshop I’ve been to. The stewardship presentation was fantastic!”**

**R.S.V.P to Vicki at [vedwards@se.lcms.org](mailto:vedwards@se.lcms.org) or 800-637-5723.**

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.



Lutheran Church  
Extension Fund

10733 Sunset Office Dr.  
Suite 300  
St. Louis, MO  
63127-1020

800-843-5233  
**lcef.org**  
NMLS#3444

### Prayer Corner



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

- 10/2 **Dan Vines** - Messiah, Charlotte, N.C.  
 10/2 **Arleen Bohlmann** - Bethany, Waynesboro, Va.  
 10/13 **Rev. Ralph Wiechmann** - Consecrated Stewards Guest Leader, Our Savior’s Way, Ashburn, Va.  
 10/14 **Bob Hinkle** - Christ the King, Danville, Va.  
 10/18 **Rev. Ron Wiese** - Consecrated Stewards Guest Leader, Messiah, Charlotte, N.C.  
 10/30 **Ken Mauer** - Holy Nativity, Baltimore, Md.  
 10/30 **Harold Kroninger** - Calvary, Charleston, S.C.  
 10/31 **500th Anniversary of Reformation Day**

A publication of the LCEF  
Southeastern District  
6315 Grovedale Drive  
Alexandria, VA 22310-2501  
703-971-9371 or 800-637-5723

Stephen M. Heemann, LCEF Vice President  
Cindy Haupt, Administrative Assistant  
Vicki Edwards, LCEF Assistant

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