Chapter 19: Church Extension Fund

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19.100: Introduction

The mission of the Lutheran Church Extension Fund (LCEF) 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.

Church Extension Fund programs provide a source of low-cost loans for congregations and ministries, as well as rostered church workers. These programs are administered through a national network of districts, LCEF, or district-specific Church Extension Fund (CEF) offices. Congregations and individual members should consult with their district office or call 1-800-843-5233 regarding the policies and programs offered.

19.200: Investment Opportunities

The dollars loaned to LCMS organizations are raised through interest-bearing instruments issued to individuals, organizations, congregations and all related entities of the Synod.

Different types of investments are offered by LCEF and district CEFs. Interest rates are dependent on the type and term of the investment. Typically, the investments offered are as follows:

1. StewardAccount® (investment offering check-writing access, an optional debit card and online services, including e-statements)
2. Fixed-term notes (six and 18 months; one, two, three, four and five years)
3. Floating-rate term notes (30 and 60 months)
4. Family Emergency StewardAccount
5. IRAs (All notes above are available.)
6. Health Savings Accounts (HSAs) (Available to those enrolled in compatible high-deductible health plans.)
7. Congregational investments (demand, term, endowment, StewardAccount)
8. Cemetery Endowment
9. Young Investors (Y.I.) StewardAccount *(see information below.)*

Young Investors (Y.I.) Club

The Y.I. Club was created because children are never too young to learn that God gives us many blessings to use wisely and share with others. And by sharing, we can help others hear about Jesus!

Sharing and learning can start at birth and continue into the high-school years. The Y.I. Club is meant to help prepare our future leaders to be good stewards of their money and other God-given gifts, while giving them the benefits of investing with LCEF.

Open to LCMS members with children up to age 18, the Y.I. Club begins with $25 invested in a Y.I. StewardAccount (which earns a premium rate on balances up to $1,000). Y.I. Club investments can be opened with Y.I. Stamps (formerly known as K.I.D.S. Stamps) or other funds.

19.300: Loans

Church Extension Fund loans are available to all congregations, schools and affiliated agencies (RSOs, SMOs, etc.) of the Synod. Loans are available for capital expenditure, operations and lines-of-credit, residential, home equity and consolidation loans to rostered church workers (available to applicants in approved states who meet specific underwriting guidelines). LCEF also offers a Pastoral Education Loan Repayment program. Loans can be made to congregations or newly ordained pastors to help reduce debt (aside from federally subsidized loans) incurred during seminary. Visit lcef.org or call 800-843-5233 for details.

Congregations who wish to borrow from the Church Extension Fund should contact their district office for the loan application and guidelines under which the loans are made. Loan applications are reviewed by the local district board and/or the national LCEF office.

19.400: Ministry Support

The kingdom of God moves forward as the people of God live out the Gospel. LCEF, through its Ministry Support department, can help put ministry in motion with plans defined, funds raised believers mobilized, buildings constructed, relationships built, vision realized and communities impacted.

VisionPath helps ministries achieve clarity, helping them determine how to effectively live out the Gospel in their particular community.

Capital Funding Services assists ministries in raising the funds necessary to move forward, and will embed Biblical stewardship principles and practices as a result.

The Architectural Advisory Committee and Laborers For Christ will provide invaluable assistance for ministries that require facility enhancement, or even simply some advice on how to most effectively position their facilities to move ministry forward,

Demographic Services will help ministries understand the community they serve.

LCEF's Pastor Coaching Ministry helps pastors recover a sense of joy and effectiveness as they lead their congregations into ministry.

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19.500: Gifting

LCEF shares a partnership with The LCMS Foundation in its mission for long-term charitable giving assistance. LCEF encourages gifting through direct donations as well as the Special Interest Program, which allows interest from investments to be designated to LCEF and its ministries such as Laborers For Christ and Architectural Advisory Committee, rostered church worker loans and mission starts. Interest may also be directed to the LCMS or individual congregations.

In addition, LCEF's free Joyful Response® program makes gifting to your ministry convenient. (See more under "Stewardship Resources.")

19.600: Stewardship Resources

There are many ways stewardship can be taught and experienced. Supporting your efforts, LCEF has resources that can supplement or begin your stewardship education program:

- Joyful Response®: Many financial transactions are conducted electronically these days, including offerings and tuition payments. It is important for you to be able to offer contributors convenient, transportable options for maintaining their commitment. LCEF offers e-tithing and e-tuition payments through its Joyful Response program, a free stewardship service for congregations, schools and ministry service organizations.
- Journey of Discovery: A Bible study resource designed to help congregations explore their stewardship practices during financial stewardship programs that occur any time throughout the year.
- Y.I. Stamps (part of Y.I. Club): LCEF's well-known Kids Into Discipleship and Stewardship (K.I.D.S.) Stamp program teaches young people the importance of sharing what God has shared with us. To encourage students already participating in the K.I.D.S. Stamp program to continue saving, K.I.D.S. is being incorporated into the new Y.I. Club. The concept remains the same: stamps purchased still serve as credit to an LCEF investment. The $1 stamps are added to the special Y.I. stamp sheet, and then mailed to LCEF to start or add funds to a Y.I. StewardAccount for the child.
  The Y.I. Stamp Program provides schools and congregations with the opportunity to teach stewardship concepts and families can have fun adding to a child's investment, a stamp at a time.

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19.700: District Church Extension Fund Contacts

District Name	Church Extension Contact	Numbers
Atlantic	Peter Labenberg 171 White Plains Road Bronxville, NY 10708	Phone (914) 337-5700, Ext. 3 Fax (914) 337-7471 peter.labenberg@ad-lcms.org
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