



JUNE 2009

A Colonial Region Publication for the

Atlantic, Eastern, Florida-Georgia, New England, New Jersey, and Southeastern Districts

THE LUTHERAN CHURCH EXTENSION FUND

Colonial Connection



1-800-THE-LCEF
www.lcef.org

Investment Support Important for Ministry

If you have an investment note that is maturing or are making adjustments to your overall financial plan, please consider keeping your investment with LCEF or adding a new one to your portfolio.

The Lutheran Church Extension Fund is blessed with committed partners that believe in spreading the Gospel and meeting the spiritual needs of their communities. That partnership requires a balance between investment support and loan demand. Many LCMS churches, schools, and organizations rely on the biblical approach LCEF takes when supporting them in their ministry plans, and sometimes require extra funds. Strong investment support makes it possible for loans to be made and services to be offered that enhance leadership and volunteerism, stewardship, spiritual giving, and economic construction. LCEF investors can be proud of the strong and eternal "return" they receive.

Thank you to all the churches, schools, and members of the Atlantic, Eastern, Florida-Georgia, New England, New Jersey, and Southeastern Districts who have investments with the Lutheran Church Extension Fund. Your investment and gifted dollars do make a difference and help the LCMS fulfill the Great Commission.

Please see page four of this newsletter for more information on Gifting to LCEF.

"Now faith is being sure of what we hope for and certain of what we do not see."

Hebrews 11:1



Your Summer Giving Made Easy



Why not make your summer stewardship easy? Providing a planned stewardship gift to your congregation (even when you are away) can provide vital support and predictability. Without these continuous gifts, your ministry may not be able to reach out and help as many people as you and your fellow members would like.

LCEF offers a free, automated giving program that helps you conveniently give to your ministry. **Joyful Response** is a free service that reliably and safely transfers contributions through pre-authorized withdrawals from the bank account of your choice to your church's account.

So, take it easy and make it easy this summer – enroll in Joyful Response!

For more information, call the friendly LCEF representatives at 1-800-843-5233.

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Stewardship of Debt



“Every debt load should have a repayment strategy up front,” says Fred Franzwa summarizing the first-hand learning of **Hope Lutheran Church in Rochester, N.Y.**, where Fred is Director of Administration. With just over 600 in worship in 1994, the congregation took a \$1.7 million loan to finance a new 12-acre site and construct facilities. Twelve years later and over 1,100 in worship, their \$1.2 million loan balance was weighing heavily against their ministry plans. They were making only the minimum required payments on the 30-year loan.

Hope has always been proactive about seeking God’s vision and planning for the future, and in recent years they identified facility needs, staffing needs, and mission opportunities. All that required funding, but facilities would present the greatest challenge and biggest financial need. Managing current debt would be a key to leveraging ministry and working toward a financial position favorable to taking on the next phase of facilities construction needed to meet continuing growth.

Three strategies working together would be vital to Hope’s ministry plan: raise capital, reduce debt, and increase cash flow. So, Hope embarked on a capital campaign to raise \$1.2 million over three years to reduce existing debt by half, take care of some immediate physical needs of their well-used building, free up operating funds to bring on additional ministry staff, and provide seed money for a regional mission project.

All of the goals were impacted by campaign results. However the campaign provided only initial funding for new staff; sustained funding required another step. The new reduced loan balance would be refinanced, lowering the required loan payments. Precious operating dollars that previously had gone toward debt service now would be available to pay for new staff.

The leaders at Hope will not tell you any of this is easy. Congregation life regularly includes education about Biblical principles of stewardship, so as people grow spiritually they understand releasing God-given resources for the ministry. Hope Lutheran Church learned that healthy, ongoing stewardship builds an excellent foundation for the well-placed capital stewardship campaign to assist in reaching their ministry goals.

Holy Trinity Lutheran Church Restarting and Rebuilding After Fire

The picture at right is of Holy Trinity Lutheran Church in Rome, Georgia as they rebuild their new sanctuary after a fire in January of this year. They were close to completing their construction when on January 31, Pastor John Karch noticed the sanctuary on fire and filled with smoke. The fire investigators ruled out arson and determined that it was an accidental fire generated from some construction tools left in the altar area. Due to the heavy smoke damage the stained glass, carpeting and other fixtures had to be removed, cleaned and replaced. Additionally the entire inside had to be gutted, treated and replaced. This will delay their dedication by several months.



As Holy Trinity continues to grow “space and place for ministry” LCEF will continue to partner with them through the completion of the new sanctuary, and as they remodel their old sanctuary into classroom space. Your investment and gifted dollars help us provide low cost loans to LCMS congregations like Holy Trinity as together we seek to support the Great Commission.

Holy Trinity Lutheran Church gets a second facelift to their new sanctuary after a fire caused extensive damage during construction. Despite this setback, the congregation never wavered in their faith and commitment for outreach to the community of Rome.

■ Connecting with the Southeastern District

Southeastern district covers York County, PA, Delaware, Maryland, Virginia, District of Columbia, North and South Carolina.

Good Shepherd, Midlothian VA Blessed By a Welcoming New Community

Good Shepherd Lutheran Church is the daughter mission planting project of Redeemer in Richmond VA. The construction of this new multi-purpose Child Development Center and Worship facility has plans for completion by early September, 2009.

This construction project is a wonderful story about a new planned community embracing the development of Good Shepherd's multipurpose worship and child care facility. Good Shepherd already has their Child Care Director in place, Ms. Michele McTague. Conveniently, Michele's office is located in one of the model homes of this new community, so she has immediate contact with interested families who plan to move there. Ms. McTague said, "We have already enrolled our thirteenth child without even having a facility to show parents.

I couldn't be more blessed to have this office space and the wonderful opportunity to partner with the realty company." Michele also mentioned that Sunday, May 31st will be their first official "hard hat walk through" for the public. Mission Developer, Pastor Rick Carlton has also been blessed with the local bank offering free use of their space for small group meetings. Pastor Carlton and Good Shepherd's core group and new members gather once a month to worship there also.

The Lutheran Church Extension Fund is pleased to be a partner with Redeemer Lutheran Church and Good Shepherd Lutheran Church. LCEF has assisted them with a low cost loan and also worked together with their congregational leaders on defined demographic studies to determine this vital ministry location.



Good Shepherd in Midlothian VA recently held their first "hard hat walk through". Even the youngest attendees were impressed with the new facilities being constructed..

■ Connecting with the New Jersey District

This district covers the entire state of New Jersey

St. Peter Lutheran Church, Lambertville in Hopewell, NJ



The members of St. Peter Lutheran Church are excited to visualize their expansion project.

Over the years, St. Peter Lutheran Church and Child Care facility has grown, but not without experiencing growing pains. Their Early childhood program was hampered by limited space; their Sunday School and Bible classes were in make-shift spaces; and no space to casually mingle with brothers and sisters of the faith.

With the help of an LCEF loan, St. Peter is well underway to expand facilities to address these problems. Their new sanctuary will provide a modest increase in worship seating and be equipped with modern technology. Worshippers will appreciate a spacious area to gather in fellowship outside the sanctuary. An elevator will help people move between floors. On the lower level, the remodeled Early Childhood Program will more than double their present space. This new configuration will also have rooms for education and meetings.

While Pastor Stephen Gewecke keeps the congregation focused on ministry, a construction manager eases the work required of the dedicated congregation leaders who oversee the project.

The LCEF is pleased to finance this project as a partner in the Great Commission with St. Peter.

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■ Connecting with the New England District

Our Savior Lutheran Church South Windsor, CT

What a celebration it was! On Sunday, May 3, 2009, the congregation of Our Savior Lutheran Church in South Windsor, CT celebrated the beginning of their exciting vision for outreach with groundbreaking service. This expansion project, funded with the assistance of an LCEF loan, will include a 5,000 square foot fellowship hall, large kitchen and new restrooms. This new addition will enable further outreach opportunities to the community and will allow more fellowship space for the members of Our Savior. Rev. Randal Pekari said, "we are blessed to begin this project with the partnership of LCEF."



Groundbreaking
May 3, 2009



Giftling Options Supporting LCEF Through Gifts

The Lutheran Church Extension Fund is a unique ministry-through-investment organization that offers LC-MS members the opportunity to invest their money, earn interest, and help build churches and schools at the same time. Your gifts help to continue our support of the Great Commission. We understand that there are many worthy ministry options needing the support of faithful individuals like yourself. LCEF is honored that you might consider a gift to our ministry.

Your gift helps LCEF build God's Kingdom, helps lower the loan rates offered by LCEF, and leaves a lasting legacy. Making a direct gift online lets you participate in the LCEF ministry quickly and easily. We also offer a link to our partners at the LCMS Foundation for a deferred gift, ensuring the estate plan in your heart is realized.

LCEF Values the support we receive through prayer, investments, and gifts. Gifts to LCEF can be made in different ways:

■ Direct Gift to LCEF

LCEF offers a secure online catalog of gifting options to insure your privacy and the opportunity to impact ministry right away with your generous gift! These gifts could be designated for the Arthur C. Haake World Ministry Fund, the General LCEF Fund, Laborers For Christ, or Rostered Church Workers. For more information about the LCEF ministry areas you can support and how to process your gift, please visit:

www.lcef.org/services/gift_planning

■ Deferred Gift to LCEF

A well thought-out plan allows you the choice of when and how your property is distributed after you are called to heaven. We have professional partners at the LCMS Foundation that can help put a plan in place. We encourage you to invite them to apply their expertise to the process.



The mission of the 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 the funds and services are available now and in the future.