

IOWA EAST & WEST LCEF

Lutheran Church Extension Fund

Iowa News

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LCEF investment dollars at work in Spirit Lake

Immanuel Lutheran Church in Spirit Lake refinanced their expansion project with LCEF last fall. "We no longer require out-of-state title insurance for Iowa projects, and LCEF's special loan rate piqued the congregation's interest. LCEF was blessed to refinance Immanuel's original loan which ballooned last August," said Iowa District West Vice President Carole White.

In 2006, the congregation opened *Joyful Journeys Child Development Center* which now serves more than 70 children. It's a Gospel-based child care and preschool ministry. Approximately 95% of these children are not current members of the congregation, so it has been a wonderful outreach opportunity for Immanuel. "It's such a blessing; our church allows us to operate rent-free to meet the needs of our community with a Christian-based curriculum," said Childcare Director Jen Howard.



Immanuel Lutheran Church in Spirit Lake leverages their family life center and classrooms to meet the spiritual and social needs of their community; programming serves those ranging in age from six weeks old to the elderly.



Is your family prepared for those rainy days?

Life is full of surprises; some of them costly!

The Lutheran Church Extension Fund (LCEF) offers a Family Emergency StewardAccount®, making it easy to put money away for a "rainy" day.

This investment can be started with as little as \$25 and provides limited check-writing privileges for those unexpected emergencies. A maximum number of 12 checks per year can be written for a minimum of \$250 each.

Through LCEF's monthly electronic investment feature (required minimum monthly investment of \$25 until the balance reaches \$10,000), you will accumulate funds steadily.

Is your family prepared for life's surprises? Consider opening an LCEF Family Emergency StewardAccount today.



"O sing to the Lord
a new song, for he has
done marvelous things."

Psalm 98:1

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. The offer is made solely by LCEF's Offering Circular. Investors should carefully read the Offering Circular, which more fully describes associated risks.