



Workers Together

An Email Publication of the Kansas District LCMS

December Issue

Each article title is listed in the Index below and linked to the location of the article in this document. After each article there is a link, "Index", which takes you back to the Index. So, you can scroll down and read each article or pick and choose from the Index. We welcome your comments/suggestions, sent to Lori Hennessey at lori@kslcms.org.

Congregations, please forward this publication to your boards and committees. Anyone is welcome to subscribe and may do so by emailing their email address to lori@kslcms.org and requesting to be added to the Kansas District Email List.

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District Office Contact Information

President's Office

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- Barb McComas, LCEF Promotions: barb@kslcms.org, 785-357-4441 or 800-357-4421 ext. 100

Retreat Center Reservations

- Barb McComas: barb@kslcms.org, 785-357-4441 or 800-357-4421 ext. 100

Communications – Workers Together, District Email List, Website

- Lori Hennessey: lori@kslcms.org, 785-357-4441 or 800-357-4421 ext. 223

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Call Updates

Calls Accepted

- Rev. Jeff Geske from Prince Peace, Amarillo, TX to Christ the King, Salina
- Rev. Charles Scott to Calvary, Council Grove

Calls Pending

- Rev. Michael Flannery from Our Savior, Laurel, MD to First, Paola
- Rev. Chad Trunkhill from Resurrection, Sunset Hills, MO to Our Redeemer, Hutchinson

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In Our Prayers

- Rev. Tim Heiney, Guinea missionary – recovery from surgery
- Rev. Jeff Frakes, St. John, Ellinwood – health concerns
- Becky Schotte, wife of Mark Schotte, principal at Trinity, Winfield – health concerns
- Rev. Ervin Daugherty, Trinity, Garnett – daughter, Shawn, battling cancer
- Rev. Don Miller, Lawrence – daughter, Kriss, battling cancer

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The Shortest Christmas Article by President Keith E. Kohlmeier



Merry CHRISTmas! It could be said with many words, but here is the heart of the season. **“For unto you is born this day in the city of David a Savior, who is Christ the Lord.”** There will be many Christmas messages, but nothing says it with more power or more purpose. There comes a point where every preacher should simply say, “Amen!”

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District Calendar

- Dec. 23 & 26 – District Office closed
- Dec. 30 – District Office closes at 2:00 p.m.
- Jan. 2 – District Office closed
- Jan. 22-23 – Circuit Counselors Conference – Wichita
- Jan. 23-25 – Pastors’ Pre-Lent Retreat – Wichita
- Jan. 27-28 – Board of Directors – Topeka
- Feb. TBA – Kansas Association of Independent and Religious Schools (KAIRS) Conference
- Feb. 3-4 – Churches Planting Churches Seminar – Trinity, Mission
- Feb. 17-18 – District Youth Ministry Team Retreat – Retreat Center, Herington
- Feb. 22 – Ash Wednesday
- Mar. 4-10 – National Lutheran Schools Week
- Mar. 15-19 – Council of Lutheran Youth Fellowship Representatives – St. Louis
- Mar. 22-24 – Regional DCE Conference – Beautiful Savior/La Vista, NE (Omaha)
- April 16-17 – Timothy Gathering – Retreat Center
- April 27-28 – Board of Directors – Retreat Center
- April 30-May 1 – Kansas District DCE Retreat, District Retreat Center
- May 30 – Kansas Information Data System (KIDS) Training - District Office, Topeka
- June 7-9 – Kansas District Convention – Maner Conference Center, Topeka

- June 22-24 – Teen Leadership Retreat – Webster Conference Center, Salina
- July 17-18 – Principal’s Spiritual Retreat – Retreat Center, Herington
- July 22-27 – Sr High Camp Week – Lutheran Valley Retreat – Woodland Park, CO
- July 28 – Early Childhood One-Day Workshop – Calvary, Topeka
- Sept. 20-21 – Principal’s Conference – District Office/Clubhouse Inn, Topeka
- Oct. 7-9 – District Educators Conference – Manhattan
- Oct. 14-16 – District Pastors Conference – Manhattan
- Oct. 26-27 – Junior High Youth Rallies – Rexford and Williamsburg, KS
- Nov. 16-18 – District Youth Gathering (Sr. Youth) – Capitol Plaza, Topeka

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2013 National Youth Gathering

It’s time! The National Youth Gathering - **live love(d)** - July 1-5, 2013 in San Antonio, Texas will be here before you know it! So, it’s time to begin planning for this spiritual growth opportunity for high school youth.

For more information, visit the district website, www.kslcms.org, look under **Quick Links** and click on 2013 National Youth Gathering. Downloadable brochures will be available soon to give to students and parents about the gathering, applying to be a Youth Adult Volunteer or a Community Life Builder and submitting a design for the District t-shirt. You can also visit the national site at www.lcmsgathering.com. Check out the information today!

The Kansas District coordinators, Elaine Whiteneck (ekwhite@messiahlutheran.org) and Arleata Harmon (Arleata@RisenSavior.net), are available to help you and answer questions.

"This is how God showed His love among us: He sent His one and only Son into the world that we might live through Him." 1 John 4:9

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What is the Church’s Role in Family Ministry?

Parents are the primary shapers of faith and life in their children; and the role of the church is to partner with the home in that process.

For parents to be successful in their role as primary faith and life shapers, they need to have a healthy marriage, parenting skills for every age and stage of family life, and faith imparting skills. They also need resources to shape their family’s view of human sexuality and the ability to use God-given resources effectively. And, if they lose a spouse through death or divorce, and choose to remarry, they will need a new set of skills to raise a blended family.

Therefore, the church’s family ministry is all about creating a culture at church that impacts positively on the home. This Biblical church culture supports parents and grandparents as the primary agents of faith formation and equips them for that role by providing an intentional training center. The church will then equip the home to be all God intended it to be.

In order to advance congregational leader training in family ministry, the Kansas District has raised up retired Emporia State University Family Studies Professor and Faith/Emporia member, Jan Borst, as a Family Friendly Partner Network (FFPN) trainer and retired Lutheran School Principal-Teacher, Keith Jopp (St. Paul/Cheney), as a FFPN Regional Administrator. They both attended the Workers Conference in Wichita in October and led the *Heart of Family Ministry* workshops and hosted an information booth.

It is now time for the next step – Jan and Keith invite you and all Kansas congregations to explore the three-year FFPN process to train and equip lay leaders and church workers desiring to be intentional in equipping families to pass on faith in Jesus Christ to the next generation. The first series of FFPN information meetings have been confirmed and will be offered in regional settings, as follows:

- ◆ Sunday, January 22, 2012 – Risen Savior Lutheran Church in Wichita, 2:30-4:30 p.m.
6770 E 34th St N
- ◆ Sunday, January 29, 2012 – Bethany Lutheran Church in Overland Park, 2:30-4:30 p.m.
9101 Lamar Avenue
- ◆ Sunday, February 5, 2012 – Trinity Lutheran Church in Salina, 2:30-4:30 p.m.
702 S 9th Street

These meetings are FREE to all who attend. We encourage a team of leaders, including the Pastor, to participate in one of these meetings. **For further information and to register for any of these meetings, please contact Jan Borst (whborst@att.net or 620-343-1154) or Keith Jopp (keith.jopp@gmail.com or 316-542-3527).**

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2012 Lutheran Singles Association Tour

What: A weekend of fellowship and learning with other Lutheran Single Adults from around the country includes a visit to NASA's Johnson Space Center. Space Center Houston's (SCH) unparalleled exhibits, attractions, special presentations and hands-on activities tell the story of NASA's manned space flight program. SCH is the only place in the world where visitors can see astronauts train for missions, touch a real moon rock, land a shuttle, and take a behind-the-scenes tour of NASA. A confirmation will be sent after your registration is received.

Date: June 8-10th, 2012

Place: NASA 1601 NASA Parkway (formerly NASA Rd. 1), Houston, TX 77058, approximately 25 miles south of downtown Houston in the NASA/Clear Lake area

Cost: \$40.00 (Includes ticket for NASA & dinner at the Lighthouse Buffet)

Hotel: A block of rooms has been booked, checking in on June 8 and checking out on June 10th, 2012):

Holiday Inn Express

900 Rogers Court

Webster, TX 77598 Tel: 1 877 786 9480

Amenities include Free Express Start Breakfast Bar and an outdoor pool. They DO NOT have a shuttle to/from the airport.

Special Room Rate: \$ 94.00/night (tax not included). Participants must make their own reservations with the group LSA. Reservations must be made 30 days in advance for this rate to apply.

Registration Deadline: May 1, 2012

Contact: Carolyn Jean Morton, Tour Coordinator, at 832-247-4859 or tour@lsalcms.org.

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Churches Planting Churches Seminar

It's in your congregation's DNA to plant new congregations. It is NOT in your money, or possessions or some new scheme. Planting new congregations is natural, theological, and biblical. If a congregation in Iowa can plant a congregation in southern California, where might your congregation plant a daughter congregation? Please consider registering and participating in the Churches Planting Churches Seminar, Feb. 3-4, in Kansas City. This is a fact-finding workshop. However, you will be challenged to think on church planting from your vantage point. Congregational leaders will not be asked to commit to planting at this workshop, simply given a good conversational and prayer piece to take back to your congregation. You will have much to talk about when you head home. We strongly urge a team of people to come from a congregation: the Pastor and at least three to five lay people.

When: Feb. 3-4, 2012

Friday – 9:00 a.m. to 5:30 p.m.

Saturday – 8:30 a.m. to Noon

Where: Trinity Lutheran Church

5601 W 62nd St

Mission, KS 66202

Presenters: Rev. Mike Ruhl, Center for United States Missions

Rev. Mark Frith, Assistant to the President for Mission & Stewardship, Kansas District LCMS

Rev. Lee Hovel, Senior Pastor, Trinity, Mission

Who should attend: Pastor and 3-5 key leaders

Cost: \$125/congregation through 12/31

\$175/congregation, 1/1 to 1/22

\$250/congregation after 1/22

Registration includes lunch Friday & Saturday, snacks, all materials

Registration deadline is Jan. 27.

[Registration Form](#)

Lodging: Drury Inn

9009 Shawnee Mission Parkway
Merriam, KS, 66202

Rate is \$90.90, including tax for two double beds – Free Hot QUIKSTART® Breakfast, Free 5:30 p.m. Kickback® - Hot Food & Cold Beverages, Free 60 Minutes of Long Distance, Free Soda/Popcorn in Lobby (daily 3-10 p.m.), Free Wireless Internet

To make reservations, call 1-800-325-0720 and refer to Group Number 2133925 or go online to

<http://www.druryhotels.com/Reservations.aspx?groupno=2133925>.

Cut-off date for group rate is Jan. 2.

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Transforming Churches Network by Rev. Mark Frith

Transforming Churches Network (TCN) is a Registered Service Organization of the Lutheran Church-Missouri Synod and now a partnering organization with the Kansas District. In August of 2011, three Pastoral Learning Communities were formed, meeting in Topeka, Olathe, and Humboldt respectively. This month we are working to form two to three more Pastoral Learning Communities. These new communities we hope to locate in the central Kansas regions. In these pastoral learning communities, our pastors come together to pray for one another, challenge one another and encourage one another as pastoral leaders in their communities.

There is so much that I could tell you about the components of these groups. I recommend that you go to our webpage and read more about these facets. Let me tell you about one of these components. The pastors and congregations engaging in the TCN Process receive a pastoral coach. The pastoral coach helps the pastor focus on concrete plans for being a strong pastoral leader. The coach brings a healthy sense of accountability for the pastor. The coach helps the pastor work wisely. It isn't about becoming more busy, but working efficiently. The coach also helps the pastor coach his lay leaders, empowering them to work efficiently and faithfully. As our pastors and congregations participating in TCN progress, we will delight in sharing with you the fruits that the Lord is producing through this transformational process. For more information on this subject please see our website at www.kslcms.org and click on Missions.

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Lutheran Hour Ministries Special Speaker Series Webinars

The Special Speaker Series is a series of monthly webinars featuring an expert speaker in a particular area of evangelism or outreach. He or she will provide in-depth training on sharing the Gospel within a certain cultural or social context or to a specific group. This live, interactive training provides viewers with ample time to ask specific questions of the special speaker. It is available to both MISSION U students and to visitors at no cost. Each webinar occurs on the second Saturday of the month from 10:00 a.m. to 11:00 a.m.

Special Speaker Series Webinars:

- December 3, 2011: 10 a.m. - 11 a.m. CST

A Mission Trip to Our Own Neighborhood

Speaker: Greg Finke, Dwelling 1:14

If you were placed as a missionary in a foreign land, what would you actually do, how would you get started? This webinar give you simple practices to help you get started as a missionary in your own neighborhood. It's easier than you think and a whole lot more fun!

Join us at <http://connectpro31217790.adobeconnect.com/gregfinke/>. Enter as a "guest."

- January 14, 2012: 10 a.m. - 11 a.m. CST

Urban Ministry

Those who profess faith in Christ are called upon to demonstrate and validate their commitment by acts of love to God and to people of all races and stations in life. We'll explore the 'best practices' of successful urban congregations located in the inner city and how their congregants and volunteers express the love of God to their neighbors.

Join us at <http://connectpro31217790.adobeconnect.com/lindastewart/>. Enter as a "guest."

For more details about the Special Speaker Series, visit <http://www.whatsmissionu.com/speakerseries.asp>.

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MOST Ministries Eyeglass Clinic Trip to Guinea

The Kansas District and [MOST Ministries](#) are planning an Eyeglass Clinic Trip to Guinea, March 16-25, 2012. We're looking for 8-10 people who would love to travel to Guinea, West Africa to experience not only the warmth of the African climate, but also the warmth and generosity of the African people. This trip will be to the capital city of Conakry.

Participants on these mission trips will assist Guineans with selecting eyewear that has been pre-tested and coded. Daily clinics will be held to test vision and distribute eyeglasses to those in need. MOST Ministries uses a very simple testing system which was created by an optometrist. This simple yet effective system allows for accurate testing for appropriate prescriptions. Patients are tested for both far- and near-sightedness and then fitted with corrective glasses.

A team might serve between 100-300 people each day of the clinic. All patients are registered and these registrations provide names and contact information for the local Guinean church for follow-up evangelism. Eyeglass Clinics minister to the physical and spiritual needs of the patients, with the witness station being the most important part of the clinic. The witness station allows the local missionary, national pastor or lay minister to speak one-on-one with each individual who comes through the clinic. During this time, the Gospel message and information about the local church is shared. The Guinea Lutheran Church is the primary worker at the witness station so that they are the ones building relationships with the local people.

Participants must be 14 years of age or older, and have the stamina to withstand bumpy roads, long days, and living conditions of a third world country. MOST Ministries provides the eyeglass training. Tickets, VISA's, logistics, etc. will be coordinated with the Kansas District and MOST Ministries. The cost is approximately \$3,000 for this trip. Grants up to \$500/person are available from the Kansas District.

Please contact Jane Limback at jane.limback@gmail.com for more information or if you have any questions.

The deadline to register is December 21.

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Collecting Eyeglasses for Guinea

We have two separate eyeglass collections for Guinea:

- Jack & Cathy Carlos are continuing ministry from the February 2011 Eyeglass Clinic Trip – Some of the reading prescriptions are all gone and they need ONLY READERS. The readers don't need to be new, but they have to be labeled with the prescription number +1.0, +1.25, etc. You can send the readers (cases, too) to: Kansas District Office
Attn: Lori Hennessey
1000 SW 10th Ave
Topeka, KS 66604-1104

Jack & Cathy will be in Kansas in January and will take the glasses back to Guinea.

- Future MOST Ministries Eyeglass Clinic Trips – Below are the different types of glasses needed and the address to send them to. Thank you for your help!

MOST Ministries accepts the following type of glasses:

- Adult-sized Glasses
- Children-sized Glasses
- Non-prescription Sunglasses
- Over-the-Counter Reading Glasses – especially 1.0 and 1.5

Please sort the eyeglasses before mailing as broken glasses cannot be used.

For shipping purposes please send all glasses to:

MOST Ministries
C/O: The Michigan District
3773 Geddes Road
Ann Arbor, MI 48105

Contact [Lynn Wrightson](#) (MOST Ministries' Eyeglass Coordinator) for additional information.

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Guinea Prayer Requests

Prayers from the Carlos family

Editor's note: Jack & Cathy will be visiting congregations in Kansas in January 2012 – schedule.

- Thanksgiving for smooth travel to the United States
- Thanksgiving for our very special time home with family and friends
- Thanksgiving for great doctors who will be helping Jack with his Parkinson's Disease to prepare us to return to Guinea
- For all the church presentations that we have lined up - it is so awesome to connect with the people back home who are praying for and supporting us
- For the people back in Guinea, that the seeds planted during our time with them would grow in their hearts until we are reunited.

Prayers from the Heiney family

- For Tim and his recovery from surgery
- For the church in Conakry as they work to purchase a piece of property

Prayers from the Norton family

- Prayers that Tim can have the stamina to try and complete this master's program this year. It is technically possible, but he will need to do seven more courses next semester (a big load)
- Thank God for providing good help for Philip in his school
- Pray for God to lead us and guide us as we consider our next steps in ministry

Praises from Andrea Herman

- That the Heineys were able to get back to the United States and get good medical care
- That God has provided me with the opportunity to focus on and hopefully finish my Masters thesis
- Having the opportunity to spend Thanksgiving and Christmas with my family for the first time in six years
- For God's provision through faithful supporters and encouragement through your prayers

Prayers from Andrea Herman

- Full and speedy recovery for Tim Heiney
- Safe travels for Jack & Cathy Carlos while they are fundraising in the United States
- For me to be able to complete my Masters thesis in the next month while I am unexpectedly in the United States
- For the seekers and believers I had to leave behind in Guinea on short notice, that God would demonstrate His faithfulness and love for them in extra special ways during our absence
- For Corrine, that God would encourage her and protect her from a forced marriage that is underway, that her family had already agreed to
- For Guinea, that the upcoming legislative elections would take place without violence and that the country can move forward in unity
- For God to provide workers for the harvest: He has recently been opening more doors in ministry than we have people to walk through those doors

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Making a Change by Chaplain Rocky Mease

Most of us have one thing about the congregations we are currently serving that we would like to change. I have heard workers asking for a call, because they think the new congregation will have that one thing changed already. Unfortunately, the new congregation will have another thing the worker would like to see changed.

In a time when we don't see a lot of people moving due to the economy, lack of calls, etc., now would be a good time to practice a new way to produce change. Instead of looking for one thing about the congregation we would like to change, what is one thing you could change about yourself? I am not talking big change. I am thinking small change.

It is interesting that when we make a small change in the way we interact with people it has an effect on our relationships in ways we might not have imagined. A small change might actually change the one thing you would currently like to see changed. Imagine that - getting the new congregation, without packing your library or moving.

You will still find one thing you would like to change, but when you learn to make the change yourself, you will be empowered in ways you may not have thought possible.

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Help Needed in Joplin

Trent Davis, the Director of Disaster Response at Immanuel Lutheran Church in Joplin, sent the following: "The Lord has blessed us with the ability to get five decent sized projects under roof before the weather has gotten too ugly here, however we have only a few teams committed from Dec.-Feb. We need additional teams. All help will be greatly appreciated. Types of skills we are looking for include: electricians, plumbers, HVAC, drywall, painters and interior trim. Not everyone on a team needs to be skilled, but we need enough skilled folks to give direction to the willing. Thanks and Blessings!"

Contact information for Trent is: Trent Davis, Director of Disaster Response, Immanuel Lutheran Church – LCMS; 2616 Connecticut Ave; Joplin, MO 64804; 417-624-0333; tdavis@immanueljoplin.com.

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2012 District Convention Assessments

The District Board of Directors has set the congregational assessment for the 2012 District Convention at 99 cents per communicant member. Assessments were calculated based on the communicant membership number received from congregations' 2010 statistical reports. If the 2010 report has not been received, the most recent statistical report submitted by your congregation was used. The assessment letter with your congregation's assessment amount was mailed September 1.

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Lutheran Witness Renewals

Renewal packets for Lutheran Witness 2011/2012 subscriptions were sent to each congregation in early July. All changes for renewals, cancellations, additions or address changes are due back to the district office **as soon as possible**. Any changes made after the August 15th deadline will not be guaranteed by Concordia Publishing House to take effect immediately so please strive to meet this deadline.

Lutheran Witness invoices will be sent to congregations in October with final payment due by December 31, 2011. If you have any questions or need additional information, please contact Barb McComas at 800-357-4421 ext. 100 or barb@kslcms.org.

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Year End Checklist

It is not too early to start planning for the end of the calendar year. As we approach the end of 2011, congregational treasurers need to be aware of the following items.

Kansas District Fiscal Year to Close

The District will close its 2011 fiscal year on **Friday, Jan. 13, 2012**. Any receipt received after that date will be credited to the fiscal year 2012 for your congregation. In order to meet the standards for a not-for-profit corporation audit, we cannot credit any 2011 mission gift received after the close of our fiscal year, so please work to meet this deadline. If you are sending any 2012 gift prior to January 13, please indicate that the gift is for 2012 so that we may credit it correctly for your congregation.

Housing Allowance

Housing allowances for Pastors and Commissioned Ministers should be approved by Dec. 31 in order to obtain the full annual benefit of housing allowance exclusion for 2012. The designation should be adopted during a regular or special meeting of the church board and should be contained in the minutes of the meeting. A worksheet for calculating the housing allowance is included in the Congregational Treasurer's Manual which is available on our website.

W-4

Have all full-time and part-time employees complete a new W-4 for 2012. This will insure that your withholding records for the year will be accurate. If the employee does not provide a completed W-4, the employer must withhold federal income tax as if the worker were single with no withholding allowance.

Charitable Contributions

Charitable contributions for 2011 must be received before the first worship service in 2012 in order to claim the deduction. A contribution received after that date is counted as a contribution for 2012 for income tax purposes even if the check was written in 2011. However, checks that are written, mailed and postmarked in 2011 will still be deductible. A reminder in your weekly bulletin would be appropriate.

Gifts to Church Workers

Christmas gifts to Church Workers from the congregation in most cases represent taxable income and not a tax-free gift. Be sure to report correctly on the recipients W-2 or 1099 the amount of these gifts. Also important to note - donations made by members for these gifts are not included as tax deductible contributions recorded by the church office.

PLEASE CAREFULLY CHECK THE YEAR-TO-DATE STATEMENT OF RECEIPTS TO MAKE SURE EVERYTHING IS CORRECT. These statements are sent after the 15th of each month. Contact Lori at 800-357-4421 ext. 223 or 785-357-4441 ext. 223 or lori@kslcms.org if any changes need to be made.

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Congregational Resources

Do you need help with W-2 and 1099 preparation? The updated 2011 [Congregational Treasurer's Manual](#) is now available online and will guide you through the process. Go to www.kslcms.org, click on *Publications - Resources* at the top of the page, look under Business Office - Synod. You are able to view or print the manuals from this site. Congregations will not automatically receive a copy of the updated Treasurer's Manual. If you are not able to access it on the website and would like us to send you a copy, contact the Business Office at 800-357-4421 ext. 223, 785-357-4441 ext. 223 or lori@kslcms.org. Cost of a CD of the 2011 Treasurer's Manual is \$6.00.

Church Administration Resources:

- [Taxes and Ministers](#)
- [Congregational Constitution and Bylaws Guidelines](#)
- [Employment Resource Manual](#)
- [Sample Performance Appraisal Worksheets](#)
- Job Descriptions

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New Concordia Plan Retirement Account Option Coming Soon

Employers will be able to choose if they would like to offer to new *non-rostered workers only*; a different retirement program than the Traditional Concordia Retirement Plan. The CRP-AO is in test market in several areas, and will be available to all employers this fall to evaluate for January adoption.

- Employer determines if they want to have a different retirement plan for *non-rostered workers*. Do nothing and nothing will change.
- Employer determines if the new CRP—AO applies to: only hourly, only salaried, or both groups of *non-rostered workers*.
- Employer rate will be 3% less than the prevailing rate of the Concordia Retirement Plan, for the first five years of the workers employment.
- Employer may also elect a one year waiting period, from date of hire, for the CRP—AO waiting period, with zero CRP—AO costs during the waiting period.
- If the employer is in *The Church's Plan*, the worker is permitted to contribute to the Concordia Retirement Savings Plan and is fully vested in the Basic Match.

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FlexPlus® Health Savings Account

Save for your high-deductible health plan with LCEF's FlexPlus® Health Savings Account. More and more people are learning that a health savings account can provide a smart way to pay qualified medical expenses and save money with many tax-saving features.

If you are enrolled in a health savings account-compatible high-deductible health plan, look to LCEF's FlexPlus® Health Savings Account to help you take control of your health care dollars.

LCEF's FlexPlus® Health Savings Account offers:

- Competitive interest rates
- Convenient fund access via checks and debit card
- Invested dollar work for you and the Church at the same time.

Contact Steve Bremer at 785-357-4441 ext. 118 or 800-357-4421 ext. 118 or sbremer@kslcms.org for more information OR speak to an LCEF Information Representative at 800-843-5233.

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LCEF Interest Rates

LCEF Interest Rates, December 2011

Steward Account Rates:

Congregational Certificates

Demand: 0.375%

Steward Account: 1.125%

Individual Accounts

Less than \$1,000: 0.375%

\$1,000 - less than \$5,000: 0.500%

\$5,000 - less than \$10,000: 0.625%

\$10,000 and over: 1.250%

Congregation Loan Rates

Monthly, quarterly or annual adjustable: 4.750%

5 Year fixed: Call Steve Bremer at 1-800-357-4421 ext. 118

Congregation Endowment (60-Month Fixed or Floating)

Min. Investment	Rate	APY
\$1,000	1.605%	1.615%
\$10,000	1.730%	1.741%
\$100,000	1.855%	1.868%

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Thrivent Builds with Habitat for Humanity Trip to Guatemala

John and Jenny Peimann, members of Trinity, Mission, are recruiting individuals to join a Thrivent Builds with Habitat for Humanity trip to Xela, Guatemala. The trip is scheduled for March 10-18, 2012. Some basic details of the trip are:

- 1) Trip cost is \$800 for Thrivent benefit members, \$1,300 for other team members. Thrivent benefit members are those who own insurance or annuity products through Thrivent Financial. Trip cost includes most meals, all lodging and team ground transportation in Guatemala. Team members are responsible for transportation to Guatemala City, Guatemala, passport costs and personal expenses.
- 2) Thrivent Financial donates \$8,000 to the local Guatemalan Habitat for Humanity affiliate if the team is comprised of at least 50% Thrivent members. This donation provides enough money to construct more than 1.5 houses in Guatemala. Team members will spend five days of the trip working with local contractors and homeowners to construct their future homes. No prior construction experience is needed to join the team.

The team needs to be filled by approximately mid-January, 2012. Please consider joining like-minded individuals in helping Thrivent Builds and Habitat for Humanity in Habitat's mission of providing safe, affordable housing to those in need. For information, contact John Peimann via email at jpeimann66067@yahoo.com or via cell phone at 785-248-1221. Further information is also available at www.thriventbuilds.com.

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