



Lutheran Church Extension Fund

> where investments build ministry



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Interest Time is a quarterly magazine that informs and educates LCEF partners—investors, borrowers and ministry support clients—on how LCEF

is supporting the Church in fulfilling its mission of sharing the Gospel. Visit InterestTime.org.

From Dollars and Demographics—to Doughnuts

It's both a privilege and a blessing to travel district-wide and work with congregations, schools and investors.

I cannot help but notice that in the course of my visits, many of our conversations take turns that open my eyes to what God is doing among His people and the gifts with which He uniquely blesses them to accomplish His will.

Sometimes new opportunities present themselves, opportunities that might not have been apparent if not for genuine, face-to-face interaction (with doughnuts, of course!).

If I haven't been to your congregation lately, please know that I would appreciate visiting soon. Depending on your needs, I am available to conduct a no-nonsense review of your books and/or your facility. I am also happy to present a short overview of ministry opportunities.

The communities surrounding congregations change over time. It often helps to look at population changes in your own neighborhood. I can provide some excellent community and faith-based data customized for your ministry area.



Lutheran Church Extension Fund offers these demographic presentations free; I am blessed to share them with you. And, yes, doughnuts are included!

Please contact me to discuss a date and time for my visit to your congregation; I'll be there.

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. The State of Washington has adopted a regulatory position that currently prohibits residents of Washington State from opening a new investment unless they are already an LCEF investor and 18 years or older. Visit lcef.org for details.