



# PROFESSIONAL WORKER'S PACKET

Iowa District East—LCMS

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**March 2014**

THE PROFESSIONAL PACKET IS  
IOWA DISTRICT EAST'S MONTHLY  
NEWSLETTER SHARING UP-  
DATES ON VACANCIES,  
UPCOMING EVENTS, AND  
DISTRICT NEWS.

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[lcmside.org](http://lcmside.org)

Iowa District East  
is on Facebook!



[facebook.com/lcmside](https://facebook.com/lcmside)

This issue of the Professional Packet is the second issue of 2014. The deadline for content that you would like included in the next issue is **March 15th**. Content can be submitted anytime before then by emailing it to [jon@lcmside.org](mailto:jon@lcmside.org).

Rev. Dr. Brian S. Saunders

## for Peace

The month of February is known as the month of the Presidents (Washington and Lincoln) as well as the month of "love" (Valentine's Day). The Holy Scriptures have little to say about presidents but do speak at great length about love. The context in which we pastor, administrate, or teach has given love a very different meaning than does the Word of God. Today, love is all about emotions and doing what makes the other person "happy". In fact, happiness has become the new standard for the measurement of love. This takes the essence of love out of the Word and puts it in the desires of mankind. What happens when another person wants you to do something that is sinful in order to make them "happy"? Is that love? Can it be love?

It isn't in the understanding of Holy Scriptures. Sin and love are not companions. One is not an accurate expression of the other. How many of you have had to exercise discipline in the church or classroom and were reprimanded for doing so because it is said that discipline doesn't reflect love? How many times have you been told that "love is blind" and that love would not judge? That may be a portion of a hit song by the Beatles but it is not reflective of Holy Scripture or the Lutheran Confessions.

I Peter 1:22-23 says: *"Now that you have purified yourselves by obeying the truth so that you have sincere love for your brothers. Love one another deeply, from the heart. For you have been born anew, not of perishable seed, but of imperishable, through the living and enduring Word of God."* Also I Peter 4:8 says: *"Above all, love each other deeply, because love covers over a multitude of sins."* Peter is telling us that love follows faith. Love is an expression and action that flows from one who is repentant and forgiven by the Blood of Christ. The sequence that love follows faith presupposes a broken heart over sin that has been restored by the Grace of God in Christ Jesus. Love does not ignore sin; it does not excuse it in others. It moves us to care enough that we point out the sin (with gentleness and respect) in our lives and in the lives of others that we may have the joy

of receiving and bestowing Holy Absolution. It is the Blood of the Lamb, His uncompromising love for us that covers all our sin.

In the Apology to the Augsburg Confession (BOC Tappert 186:37), the Lutheran Fathers said: *"Nor is love present before faith has affected the reconciliation...This faith gradually grows and throughout life it struggles with sin to conquer sin and death. But love follows faith, as we have said above."* And again (BOC Tappert 140:239), *"Our love does not free us from shame when God judges and accuses us, but faith in Christ frees us in the midst of these fears and because we know that for Christ's sake we are forgiven."* Love is who and what God is for us in Christ Jesus. Faith receives divine love and holds onto the blessings earned by Jesus' sacrifice on the cross. Love did not ask what makes us happy; it was not an emotion of ecstasy. It is who God is and it is what God does for us driven by a perfect and sinless will. Love is most beautifully pictured by the battered and beaten body of Jesus on the cross while paying His Father for our iniquity. Jesus arms were spread out wide on the cross so that He could gather the transgressions of all humanity on Himself making restitution on our behalf. Love cannot be expressed or explained any clearer than what Mt. Calvary shows us.

Let not the modern day definition of love distract you from your calling as a servant of Christ. Love one another in the manner given you by the Savior Himself. Listen to the Holy Scriptures, learn what they have to say from the Lutheran Confessions concerning the action of love in the Church. Love was not afraid to step on the head of Satan and crush him. It is not afraid to recognize sin, our own as well, and with a gentle spirit bring our brothers and sisters to the joy of God's forgiveness.

God be with you all in His love,

*President Saunders*

# Calendar of Events

## February

**27<sup>TH</sup>**

**Cedar Rapids**

**Professional Church Workers**  
9:30 am  
Concordia Lutheran Church

## March

**5<sup>TH</sup>**

**Ash Wednesday**

**8<sup>TH</sup>**

**Cedar Falls**

**IDE Spelling Bee**  
Valley Lutheran School

**27<sup>TH</sup>**

**Solon**

**Professional Church Workers**  
9:30 am  
Camp Io-Dis-E-Ca

**29<sup>TH</sup>**

**Cedar Rapids**

**Lutheran Laymen's League  
Convention**  
10:00 am  
Trinity Lutheran Church

**29-30<sup>TH</sup>**

**Iowa City**

**Teaching Weekend**  
St. Paul Lutheran Chapel

## April

**11<sup>TH</sup>**

**Williamsburg**

**5th & 6th Grade Gathering**  
5:30pm  
Lutheran Interparish School

**18<sup>TH</sup>**

**Good Friday**  
District Office Closed

**20<sup>TH</sup>**

**Easter Sunday**

**24<sup>TH</sup>**

**Cedar Rapids**

**Professional Church Workers**  
9:30 am  
King of Kings Lutheran Church

**26<sup>TH</sup>**

**Cedar Rapids**

**Church Leaders' Conference**  
Bethany Lutheran Church

# Save the Dates

March 2014

## SAVE THE DATE.....APRIL 26, 2014



*How does LCMS doctrine apply in our hiring process? Should a background check be performed for church volunteers? Why does our church/school need an Employee Handbook? What controls are in place to prevent fraud and theft? How do we account for the gift of stock our church just received? Are the taxes being calculated correctly? Are we in compliance with the current health care laws? What do the retirement changes mean to our employees?*

Questions such as these will be addressed by experts in the field at the **Iowa District East Church Leaders Conference**. An attorney, a tax professional, and a Concordia Plan Services representative will be addressing these concerns and more.

Put this date on your calendar and plan to join us! Invite your church & school leaders, congregational, elder, & trustee chairmen, business & office managers, treasurers, and pastors!

## Spring Workers' Conference May 5-6, 2014

Presenter: Rev. Peter Bender, *Peace Lutheran Church Sussex, WI*

Bethany Lutheran Church  
2202 Forest Drive SE  
Cedar Rapids, IA 52403

Registration materials are included in this packet.

## IDE Golf Outing Monday June 23rd, 2014

**Fawn Creek Country Club**  
1601 130th Street  
Anamosa, IA 52205

# Lenten Devotions

Iowa District East will be featuring daily devotions on its website for the season of Lent. These devotions, written by pastors in the Mt. Pleasant, Williamsburg, Clinton and Dubuque Circuits will reflect on the three lectionary readings for each Sunday in Lent.

These devotions will appear on the website, Monday through Saturday, and look at the coming Sunday's readings.

Keep an eye on [lcmside.org](http://lcmside.org) and [facebook.com/lcmside](https://www.facebook.com/lcmside) beginning March 5th to access these devotions.



## Congregational Statistics

The annual congregational statistics for 2013 were sent out via email to each congregation. Please remember to return these to the LCMS Office of Rosters and Statistics and a copy to the IDE office.

# Vacancy Updates

March 2014

## Calling Congregations:

Lowden, Trinity—Outreach Missionary  
Reinbeck, St. John—calling candidate  
Riceville, St. Peter  
Vacancy Pastor: B Northwick

## Pastors Call Update:

**Accepted:** Stuart Rethwisch, Waterloo, IL to St. John, Victor  
**Pending:** Mark A. Preus, Plano, TX to St. Peter, Riceville  
Michael Wagnitz to Trinity, Lowden as Outreach Missionary  
**Declined:** Gary Sears, Conroy to Zion, Ellendale, ND

## DCE / School / Teacher Calls:

**Vacancies:** Our Savior, Bettendorf – DCE  
Trinity, Davenport—4th grade teacher  
Dubuque Lutheran—teacher  
Central, Newhall—Principal  
LIS, Williamsburg—1st grade teacher  
**Accepted:** Rhonda Dedor, S MN to Bethlehem, Mason City  
**Pending:** Timothy Leech, Grand Island, NE to Central, Newhall  
**Declined:**

# Directory Updates

March 2014

*Please take a moment to add these changes to your Fall 2013 directory.*

<b>Page</b>	<b>Name</b>	<b>Change</b>
3 & 37	<b>Brustuen, Keith Waverly—St. Paul</b>	Replace Home number with Cell Number: 319-404-8425
17	<b>Scheer, Harold</b>	New Email: has2@mediacombb.net
New	<b>Hyatt, Gregory</b>	Hyatt, Gregory D. PO Box 826 (103 SE E St..) Melcher-Dallas, IA 50163  Pastor—Lacona/Melcher-Dallas  Email: ghyatt12@gmail.com Mobile: 641-218-8180
30 & 32	<b>Lacona, St. Paul Melcher-Dallas, St. John</b>	Pastor: Gregory Hyatt ghyatt12@gmail.com 641-218-8180
37	<b>Westgate—St. Peter</b>	Email: pastorhcm3@gmail.com
65	<b>Camp Io-Dis-E-Ca</b>	Remove Luke Fischer and luke@campiodiseca.org

*Please notify the District Office of any changes in email address, home address or staff changes. Include all professional worker changes within your congregation, school or preschool.*

March 2014

# Is It That Time Again?

Rev. Dr. Dean F. Rothchild



Has it ever happened that a deadline snuck up on you? Maybe a bill was misplaced and you were late in getting the payment in. You can't hardly miss the deadline for taxes as they are due at the same time each year. It could be something as simple as missing the oil change for your vehicle. The fact of the matter is time keeps marching on whether we like it or not. Each day we move closer to the return of Christ Jesus on the last day.

The season of winter is the same each year on the calendar. What is different is the extremeness and length of the cold which we have experienced this year. I grew up in North Dakota and our Iowa winter this year has reminded me a great deal of those long past years. While there is nothing we can do about it, it always makes for good conversation. I do feel for the students and teachers who are having to make up all those missed days.

Because of sin, ours included, we needed someone to intervene for us. It says in Leviticus 19:2: "*You shall be holy, for I the LORD your God am holy.*" As I examine my own life, I don't see that holiness in me. I see sin, I see failures, and I see words which do not always reflect the love of God in Christ Jesus. Paul said: "*For all have sinned and fallen short of the glory of God*" (Romans 3:23).

Into that scenario, God sends His Son Jesus Christ. "*But when the fullness of the time came, God send forth His Son, born of a woman, born under the Law, in order that He might redeem those who under the Law, that we might receive the adoption as sons*" (Galatians. 4:4-5). We also read: "*For there is one God, and one mediator also between God and men, the man Christ Jesus,*

*who gave Himself as a ransom for all, the testimony borne at the proper time*" (I Timothy 2:5-6).

It was also in time when God brought that completed work of redemption to us through the water and Word of Holy Baptism. "*Having been buried with Him in baptism, in which you were also raised up with Him through faith in the working of God, who raised Him from the dead.*" (Colossians 2:12). In our baptism, we were splintered and splattered with the atoning work of Christ Jesus upon the cross at Calvary. That same body and blood is given to us in the Lord's Supper – in, with, and under the bread and wine for the forgiveness of our sins!

It is that message of the Holy Gospel which Christ has entrusted to His Church to be proclaimed, both at home and throughout the world. When that Word has been preached to all creation, then shall the end come. Each day, the words of Jesus bring us comfort as He says: "*Be of good cheer; your sins be forgiven you*" (Matthew 9:2). One could ask, "Is it that time again?" Whatever the time may be we can rejoice as did the Psalmist who said: "*But as for me, I trust in Thee, O LORD, I say, 'Thou art my God.' My times are in Thy hand.*" (Psalm 31:14-15a).

*Rev. Dr. Dean F. Rothchild is Assistant to the President and the Director of the Proclaiming Christ Jesus Capital Campaign.*

# Capital Campaign Update



## Proclaiming Christ Jesus! Luke 24:46-47

### **Capital Campaign (Update: 2-14-14)**

*approved on 6/29/12 by Iowa District East in Convention.*

- Pastors are being contacted by phone for potential names of those saints in Christ Jesus who may wish to make an individual gift.
- Dr. Rothchild will send a letter of introduction to potential donors and will follow-up with a phone call to schedule a personal visit.
- Dr. Rothchild will show the DVD and share other information at the time of his visit and the saints will be given a donor form to complete as they deem appropriate.

### **Update:**

Gifts received to date: \$341,404

Gifts promised in next 1-10 years: \$49,717

**Total to Date: \$ 391,121**

For further information, please contact Rev. Dr. Dean F. Rothchild at 319-373-2112 (office), 319-350-9564 (cell) or deanrothchild@lcmiside.org.

# Youth Leaders' Page

March 2014

## Upcoming Youth Events of Iowa District East

### UPDATE! 5th & 6th Grade Gathering

We have a new schedule for the 5th & 6th Grade Gathering at Williamsburg on April 25, 2014. The retreat will now be a Friday evening event rather than an overnight event. Registration will start at 5:30pm and the event will conclude at 11:30pm. We hope to see you there.

Registrations for the 5th and 6th Grade Retreat are due **April 11th, 2014**.

### IDE 5th & 6th Grade Gathering

**When:** April 25, 2014  
**Where:** Lutheran Interparish  
School

**Topic:** "Clothed with Christ"

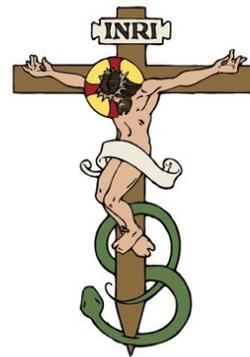
Register by Apr. 11

The 5th & 6th Grade Gathering registration form is included in this professional packet.

If you have questions, feel free to contact Rev. Sean Hansen, Youth committee chairman at 319-895-8772.

## Higher Things

The mission of Higher Things is to assist parents, congregations, and pastors in cultivating, encouraging and promoting a distinctively Lutheran identity among their youth and young adults. Through summer conferences, youth from around the country participate with hundreds of other Lutheran youth in worshipping as Lutherans, learning as Lutherans, and playing as Lutherans. The theme for the 2014 conferences is "Crucified." 1 Corinthians 2:2 says "For I decided to know nothing among you except Christ and Him crucified." Can't get much more Lutheran than that! Contact Crysten Sanchez – 319-389-0105.



**July 1-4**  
**University of Florida**  
*Gainesville, FL*

**July 8-11**  
**Concordia University WI**  
*Mequon, WI*

**July 22-25**  
**Utah State University**  
*Logan, UT*

# Camp Io-Dis-E-Ca



March 2014

## Camp Scholarship Funds Needed!

### Discount Registration Deadline is March 1

Normally, Camp Io-Dis-E-Ca goes through around \$4,000 annually to provide scholarship funds for campers from new families and for campers who cannot afford the full cost of camp. Camp supporters have donated to help send kids to camp, and so far, have contributed about \$1,800 toward camp scholarships for the 2014 camp season. We need your help to cover the approximate \$2,200 needed to help send these kids to camp! To donate, write "scholarship" in the memo line of your check or online contribution. Your donation directly supports our primary mission of providing young people with outdoor recreation and Lutheran outdoor education!



### Camp Site Manager Position

Camp Io-Dis-E-Ca is a year-round retreat center and summer camp seeking a highly motivated individual to occupy the full-time and year-round position of Site Manager. Responsibilities include maintenance of the Camp's lodges and cabins, equipment maintenance, grounds work and care, swimming pool operation, campground management, user-group hosting, and program support. We are seeking someone mechanically oriented, with experience in landscaping, tractor operation, plumbing, carpentry, construction, vehicle and tractor maintenance, and electrical and janitorial services. Ability to lead and supervise volunteers and training of support staff also important. Applicants must possess a current drivers' license and have the ability to lift/carry at least 50lbs. On-site housing and benefits are provided. Résumés can be either mailed to the camp or emailed to [camp@campiodiseca.org](mailto:camp@campiodiseca.org).

## JOB OPENING

### Camp Staffing Changes

On January 25<sup>th</sup>, the Camp Io-Dis-E-Ca Board of Directors named Daniel Sanchez to the title of Interim Camp Director. Daniel has served as Camp Io-Dis-E-Ca's Program Director since 2006 and has been involved with Lutheran camps since 2004. The Camp Director position will combine many of the former Executive Director and Program Director responsibilities.



As Program Director, Daniel had been in charge of managing Camp's summer program and staff, promotions and publications, user-groups and retreats, and camp activities among a host of other responsibilities. He lives on site with his wife Crysten and their daughter Lydia.

3271 Sandy Beach Road NE, Solon, IA 52333

phone 319.848.4187

web [www.campiodiseca.org](http://www.campiodiseca.org)

email [camp@campiodiseca.org](mailto:camp@campiodiseca.org)

## Camp Presentations

Would you like to know more about Camp Io-Dis-E-Ca? Camp Director Daniel Sanchez is available to speak to congregations and groups about Camp Io-Dis-E-Ca's mission, facilities, and programs. Call 319-848-4187 to schedule a speaker!



## THRIVENT CHOICE

Our total Thrivent Choice for 2013 contributions was \$14,653! Thank you donors for making this program a success for Camp Io-Dis-E-Ca. Will you help make 2014 another excellent year in Thrivent Choice giving?

Go to <https://www.thrivent.com/thriventchoice/> or call 800-THRIVENT (800-847-4836) and state "Thrivent Choice" to



**Thrivent Financial  
for Lutherans®**

designate your choice dollars for Camp Io-Dis-E-Ca today. Thank you for making Thrivent Choice a valuable stream of revenue for Camp Io-Dis-E-Ca!

## Needs List

Miscellaneous Legos; Kickballs (10); Service Truck; Convection Oven; First Class Postage Stamps; Copy Paper; Smoke Detectors; Carbon Monoxide Detectors; Dining Room Chairs. **Please see our web site for a complete list:** [www.campiodiseca.org](http://www.campiodiseca.org).

## 2014 Summer Staff & Junior Counselors

Camp Io-Dis-E-Ca needs LC-MS college-aged individuals to serve as camp counselors. Camp counselors serve as faithful witnesses, teachers, and mentors for youth while at summer camp in addition to leading fun games, hilarious songs, and adventurous activities. Apply online now at [www.nloma.org](http://www.nloma.org).

Junior Counselors (JC's) are also needed to assist the summer program. Applicants should be at least 15 years old and have completed the ninth grade. JCs spend the week with a cabin group enjoying the many camp activities and serving as a positive role model and motivator for younger campers while helping the cabin counselors supervise younger campers. Great fun and a great experience for only \$90 per week. Please contact our Program Director, Daniel Sanchez for more information.



## Important Dates

March 1

*Early Bird Discount  
Registration Deadline 1 (\$35)*

April 26 & May 3  
*Spring Workdays*

April 28  
*Early Bird Discount  
Registration Deadline 1 (\$10)*

June 18  
*First Day of Summer Camp*



Become a fan of Camp Io-Dis-E-Ca by clicking the 'Like' button on our Facebook page.

3271 Sandy Beach Road NE, Solon, IA 52333

phone 319.848.4187

web [www.campiodiseca.org](http://www.campiodiseca.org)

email [camp@campiodiseca.org](mailto:camp@campiodiseca.org)



IOWA EAST & WEST LCEF



For more information on LCEF loans, investments, and services, please contact:

**Carole L. White** LCEF  
V.P. Iowa East & West  
1150 Home Park Blvd #7  
Waterloo, IA 50702

Toll Free Phone:  
1-877-439-5233  
carole.white@lcef.org



**Rev. Bob Riggert**  
Director of Customer  
Services  
bob.riggert@ialcef.org



**Ruth Gerken**  
Promotions Director  
Iowa East & West  
ruth.gerken@ialcef.org

Spring Into Savings with  
LCEF's Young Investors

**Y.I. Club**



Help the children  
in your life spring  
into healthy savings  
and sharing habits.

Help the children in your life spring into healthy savings and sharing habits. There is nothing more reassuring than knowing that your child is God's child, saved for eternity by His grace and love. Now your child's savings

can help others experience God's love and grace through the sharing of the Gospel. Lutheran Church Extension Fund (LCEF) offers the **Young Investors (Y.I.) Club StewardAccount<sup>®</sup>** with features such as:

Minimum of \$25 to open account

Premium interest rate on balances up to \$1,000

Savings grow with the child, and are accessible

Interest compounded and paid monthly

Extra credit for good grades and community service for school-age students

Over and over again, the Gospel is being shared as ministries move forward with loans and ministry-support made possible through investments with LCEF.

### Y.I. Club Challenge held in Iowa.

You could hear the click of keys and see the concentration as children took the Y.I. Club challenge. Conversations were held across Iowa about how to handle the money God has given us. The quiz started with a fill in the blank Bible verse "*Train up a \_\_\_\_\_ in the way he should go and even when he is old he will not depart from it.* - Proverbs 22:6 . The quiz continued with some problem solving and later with the true false question "*Christian stewardship is the free and joyous activity of the child of God and God's family, the church, in managing all of life and life's resources for God's purposes.* There were also questions about the Y.I. Club.

Denise Block, 7th & 8th grade teacher at Central Lutheran in Newhall, shared her thoughts on the challenge, "The Y.I. Club challenge gave our teachers and parents opportunities to talk with our students about Christian stewardship and how they can become involved in a rewarding saving opportunity. The Y.I. Club allows money to be saved and interest earned while helping spread the Gospel."

Block was thankful for the support shown by LCEF to Lutheran education. She continued, "The \$1,000 incentive demonstrates the support that the LCEF gives to other ministries in order to further God's kingdom. This was a great way to remind our students about all that God provides and educate our students about LCEF and the benefits of godly stewardship with their time, talents, and treasures."

At the end of the contest a \$1,000 award was given to a LCMS school in Iowa. Go to <http://lcefuppermidwest.org> to find out who the winner was.





*I am  
the  
way.*

*John 14:6*

Lutheran  
Church  
Extension  
Fund



## GOLDEN TREASURE TRUTHS

By Rev. Bob Riggert

*“Moses lifted up his hand and struck the rock with his staff twice, and water came out abundantly, and the congregation drank, and their livestock. And the Lord said to Moses and Aaron, ‘Because you did not believe in me...you shall not bring this assembly into the land that I have given them.’” (Numbers 20:11-12)*

“It’s my way or the highway!” Whether we are an immature 2 year old, or a self-centered 82 year old, many of us try to live by this philosophy. I want my way. When Moses tried to administer justice his way by killing an Egyptian, God sends him to a 40 year “time out” in Midian. As God’s chosen leader of the exodus, Moses had observed the power of God’s ways in freeing His people from Egypt and providing for them in the desert. While we would hope that Moses would trust God’s ways, even the leader who is now over 100 years old continues to be a student of God’s ways in the desert.

When there was a water crisis for the Israelites, God had clearly directed Moses to simply “tell the rock before their eyes to yield its water.” (Ex. 20:8) God’s Word through Moses would provide the miracle of water. Moses can’t resist doing things his way and strikes the rock twice. God responds to Moses’ disobedience and lack of trust by prohibiting Moses’ entry into the Promised Land. We can all identify with Moses. God has demonstrated and declared that we can trust Him in all circumstances. Yet, we attempt to take the staff in our own hands and hope the miracles of provision, reconciliation, health . . . will come about through our efforts. Fortunately God responds, *“Neither are your ways my ways.” (Isaiah 55:8)* God’s ways are always trustworthy. The One who says *“I am the way,” (John 14:6)* has sacrificially provided the way to His heavenly Father. The way to eternal life is certain. With our heavenly destination sure, we can trust His ways in all our earthly circumstances.

Lutheran Church Extension Fund provides resources for congregations to be about God’s ways sharing His grace in communities and into the world. LCEF offers many ways for investors of all ages to save and to share God’s story. Visit [www.lcef.org](http://www.lcef.org) or contact your District vice president for additional information.

Reflections: Can you think of other occasions where Moses and the Israelites chose “my way” over “God’s way”? When have you resisted His way? How has following God’s way blessed you?

Prayer: “You are the way, the truth, the life; Grant us that way to know, That truth to keep, that life to win Whose joys eternal flow.” LSB #526, vs. 4

Carole White, District Vice-President ([carole.white@lcef.org](mailto:carole.white@lcef.org))  
Rev. Bob Riggert, Director of Customer Services ([bob.riggert@lcef.org](mailto:bob.riggert@lcef.org))  
Ruth Gerken, Promotions Director ([ruth.gerken@lcef.org](mailto:ruth.gerken@lcef.org))

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.



### Investment Interest Rates

800-843-5233

lcef.org

10733 Sunset Office Drive  
Suite 300  
St. Louis, MO 63127

#### StewardAccount® Certificate

Minimum Investment	Rate	APY
\$100	-- 0.125%	0.125%
\$1,000	-- 0.250%	0.250%
\$5,000	-- 0.375%	0.376%
\$10,000	-- 0.625%	0.627%

#### Floating Term Notes

(Minimum Investment \$100)

	Rate	APY
2½ Year (30 Month)	-- 0.310%	0.310%
5 Year (60 Month)	-- 0.740%	0.742%

#### Fixed Term Notes

(Minimum Investment \$500)

	Rate	APY
6 Month	-- 0.125%	0.125%
9 Month	-- 0.250%	0.250%
1 Year	-- 0.375%	0.376%
18 Month	-- 0.500%	0.501%
2 Year	-- 0.625%	0.626%
3 Year	-- 0.875%	0.878%
4 Year	-- 1.000%	1.004%
5 Year	-- 1.250%	1.256%

#### Y.I. StewardAccount

Minimum Investment	Rate	APY
\$25-\$999	3.500%	3.557%
\$1,000 and over	0.750%	0.753%

Portion of balance > \$999.99 earns second tier rate.

#### Family Emergency StewardAccount Certificate

Minimum Investment	Rate	APY
\$25	-- 0.750%	0.753%

Balances of <\$10,000 require monthly electronic investments

#### Dedicated Certificate

Minimum Investment	Rate	APY
\$100	-- 0.125%	0.125%
\$1,000	-- 0.250%	0.250%
\$5,000	-- 0.375%	0.376%

Custodial accounts for minors: \$25

#### HSA FlexPlus Certificate

Minimum Investment	Rate	APY
\$1	-- 0.625%	0.627%
\$2,500	-- 1.125%	1.131%
\$5,000	-- 1.500%	1.510%
\$15,000	-- 2.125%	2.146%

#### IRA Dedicated Certificate

Minimum Investment	Rate	APY
\$100	-- 0.125%	0.125%
\$1,000	-- 0.250%	0.250%
\$5,000	-- 0.375%	0.376%
\$10,000	-- 0.625%	0.626%

#### IRA Jumbo Notes

(Minimum Investment \$100,000)

	Rate	APY
5 Year Fixed	-- 1.625%	1.635%
60 Month Floating	-- 1.115%	1.120%

#### Cemetery Perpetual Care StewardAccount Certificate

	Rate	APY
\$1,000	-- 0.375%	0.376%
\$25,000	-- 0.500%	0.501%
\$50,000	-- 0.625%	0.627%
\$100,000 +	-- 0.875%	0.879%

#### Congregation Endowment Note

(60-Month Floating)

Minimum Investment	Rate	APY
\$1,000	-- 1.115%	1.120%
\$10,000	-- 1.240%	1.246%
\$100,000	-- 1.365%	1.372%

#### Congregation Endowment Note

(5-Year Fixed)

Minimum Investment	Rate	APY
\$1,000	-- 1.115%	1.120%
\$10,000	-- 1.240%	1.246%
\$100,000	-- 1.365%	1.372%

#### Congregation Certificates

(Minimum Investment \$100)

	Rate	APY
Demand	-- 0.125%	0.125%
StewardAccount® Certificates		
\$100	-- 0.375%	0.376%
\$250,000	-- 0.500%	0.501%
\$500,000	-- 0.625%	0.627%
\$1,000,000 +	-- 0.750%	0.753%

LCEF StewardAccount access features provided through UMB Bank n.a. The StewardAccount is not available to investors living in South Carolina. LCEF is a nonprofit religious organization; therefore, LCEF investments are not FDIC-insured bank deposit accounts. This is not an offer to sell LCEF 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.

## Lutheran Hour Speaker, Rev. Greg Seltz, coming to Trinity, Cedar Rapids, March 29<sup>th</sup>



We are "the church of the Lutheran Hour." What does this mean? Rev. Gregory Seltz will answer this question on March 29th when he is the Lutheran Laymen's League (LLL) guest speaker at Trinity Lutheran School, 1361 - 7th Ave. SW, Cedar Rapids, IA, 52404. All people (men, women, and children) are welcome to attend the 71st annual IDE LLL convention. Rev. Seltz will be sharing how Lutheran Hour Ministries is crossing cultures and building bridges for the Gospel Ministry all over the world. Registration begins at 9:00am and the convention at 10:00am. A noon meal will be served by the Trinity Fellowship Committee in the church basement. The convention will conclude by 4:00pm.

Please register for the convention so we can have an accurate count for the meal. The pre-registration fee is \$18 per person or \$20 if you register at the door. We cannot promise a meal if you do not pre-register, however you can attend the sessions for \$10 with no meal. Make checks payable to IDE LLL (Iowa District East Lutheran Laymen's League). **Deadline for pre-registration is Monday, March 24, 2014.** Please pre-register by contacting Richard Hoelz, President IDE LLL. He can be reached at:

Telephone (319) 363-1214

E-mail [rahoelz@imonmail.com](mailto:rahoelz@imonmail.com)

Mail 3519 Heatheridge Dr. NE, Cedar Rapids, IA 52402

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Yes, we will be attending the 2014 LLL Convention on Saturday, March 29, 2014. Registration is \$18 per person if done **before March 24, 2014** and includes the noon meal.

Name(s) \_\_\_\_\_

Address \_\_\_\_\_

Please make checks payable to IDE LLL



# IDE 5<sup>th</sup> & 6<sup>th</sup> Grade Gathering

## Clothed With Christ

Who: 5<sup>th</sup> or 6<sup>th</sup> grade members of an LCMS church  
Guests and friends also welcome!  
(Registered)

When: April 25, 2014

Where: Lutheran Interparish School, Williamsburg

Time: 5:30 - 11:30pm

Cost: \$20 per youth (adults are free)

Gathering Director: **Seth Illich**

DCE2@ourredeemer.org or 319-338-5626

### WHY ATTEND?

It's an awesome night of swimming, bowling, games, music, pizza, and fun with friends as we learn about and celebrate our Life in Christ!

The clothes we wear say something about who we are and what we do.

Adam and Eve sewed fig leaves together to cover the shame of their sin - and we've all inherited and wear these clothes of sin.

But just as God clothed them in garments made from animal skins, He sees our situation and gives us new clothes, too. In Jesus, God came down from heaven and clothed himself in humanity to take care of our sin. Now, through God's Word and Sacraments, we are given heavenly clothes and have "put on Christ."



District Office – (319) 373-2112 or [DeanRothchild@lcmSIDE.org](mailto:DeanRothchild@lcmSIDE.org)  
THIS FORM AND PRICES ARE SUBJECT TO CHANGE. CHECK THE DISTRICT WEBSITE  
FOR CURRENT REGISTRATION INFORMATION.

# IDE Youth Event Registration Form

**Return to your Youth Counselor:  
Registration Form, Registration Fee, Signed "IDE Youth Event Health Form"  
Registration deadline is two weeks prior to the event.**

**Please mark the event for which you are registering:**

**5th & 6th Grade Gathering**  
**\$20 per registration (youth only)**

\*Registrations Due: April 11\*

**Other:** \_\_\_\_\_

This registration is for a:  Youth  Adult Counselor (please check one)

Name: \_\_\_\_\_ Male \_\_\_\_\_ Female \_\_\_\_\_ Email: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Grade: \_\_\_\_\_ Parent(s): \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Home Church: \_\_\_\_\_

Youth Counselor: \_\_\_\_\_

**AMOUNT ENCLOSED:** \_\_\_\_\_

Make checks payable to "Iowa District East" or "IDE." On the memo line, write the name of the event.

Youth Counselors: Send checks with the registration forms to:

Iowa District East, 1100 Blairs Ferry Rd. Marion, IA 52302-3093

## WHAT SHOULD I BRING?

Bible  
Sleeping bag  
Pillow  
Appropriate clothing and shoes for activities  
Swimsuit/trunks & towel  
Snacks to share during movies

## WHAT SHOULD I NOT BRING?

Irreplaceable or valuable items  
Cell phones  
iPods, mp3 Players, etc.  
Extra money  
Nuisance items that distract from the purpose of the event  
\*You are responsible for any property you bring to the event\*

## Iowa District East Youth Event Health Form and Photo Release

First Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Gender \_\_\_\_\_ Birthday \_\_/\_\_/\_\_ Age \_\_\_\_ Grade this Fall \_\_\_\_\_  
Address \_\_\_\_\_ Information Provided By: \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_ Zip \_\_\_\_\_ Home Phone \_\_\_\_\_  
Parent 1 First Name \_\_\_\_\_ Last Name \_\_\_\_\_ Cell \_\_\_\_\_ Work \_\_\_\_\_  
Parent 2 First Name \_\_\_\_\_ Last Name \_\_\_\_\_ Cell \_\_\_\_\_ Work \_\_\_\_\_

### IF NOT AVAILABLE IN AN EMERGENCY, NOTIFY:

Name \_\_\_\_\_ Relationship \_\_\_\_\_ Phone \_\_\_\_\_ Cell \_\_\_\_\_  
Doctor \_\_\_\_\_ Phone \_\_\_\_\_  
Dentist \_\_\_\_\_ Phone \_\_\_\_\_  
Pharmacy \_\_\_\_\_ Phone \_\_\_\_\_

### NAME OF FAMILY MEDICAL/HOSPITAL INSURANCE:

Insurance Carrier \_\_\_\_\_ Policy # \_\_\_\_\_  
Insurance Phone # (if applicable) \_\_\_\_\_ Primary Insured's Name \_\_\_\_\_  
Activity Restrictions by parent's/physician's advice?: \_\_\_\_\_  
Other information we need to know? \_\_\_\_\_

ALLERGIES:  Hay Fever  Poison Ivy  Insect Stings  Asthma  Food(s): \_\_\_\_\_  
 Peanut Butter  Nuts  Penicillin  Other Drugs: \_\_\_\_\_

Medications Brought To Event: \_\_\_\_\_ Notes on Giving: \_\_\_\_\_

Acetaminophen, Ibuprofen, antacids, anti-diarrhea medication and first aid MAY / MAY NOT (CIRCLE ONE) be administered to my child, as needed, by designated chaperones.

Special Considerations? \_\_\_\_\_

### AUTHORIZATIONS AND PHOTO RELEASE:

This health history is correct so far as I know and the person herein described has permission to engage in all prescribed event activities except as noted above. I also give permission to the event coordinator or chaperone to order x-rays, routine tests and treatment. In the event I cannot be reached in an emergency, I give permission to the physician selected by the event coordinator to transport, hospitalize and secure proper treatment, order injection and/or anesthesia and/or surgery.

I grant to Iowa District East the right to take photographs of me and my family in connection with the Iowa District East youth events and retreats. I authorize Iowa District East, its assigns and transferees to copyright, use and publish the same in print and/or electronically. I agree that Iowa District East may use such photographs of me and my family with or without my name and for any lawful purpose, including, for example, such purposes as publicity, illustration, advertising, and Web content. I agree that if I have any concerns or questions regarding the use of such photographs I should contact the Iowa District East office, in writing, in a timely manner.

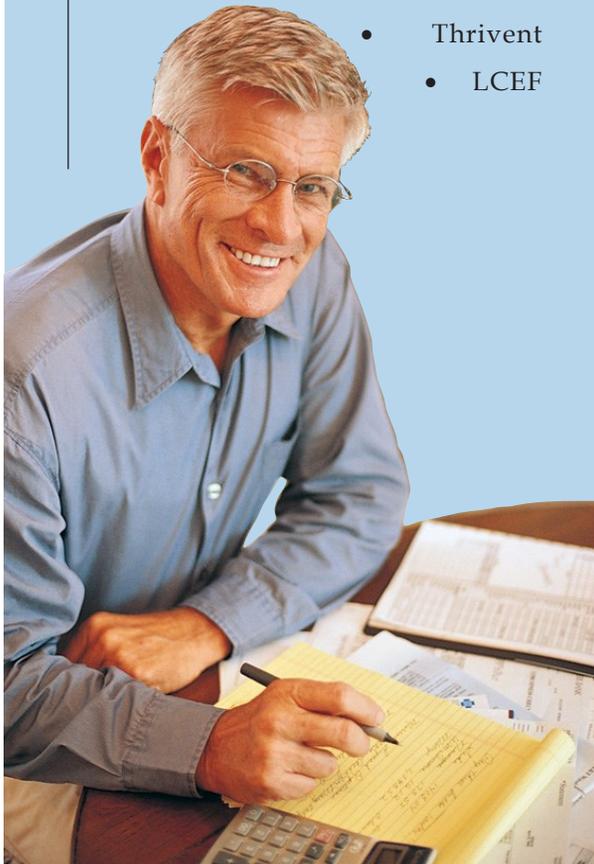
Signature of Parent/Guardian \_\_\_\_\_ Date \_\_\_\_\_

## Featured Speakers

- Brad Petersen  
Concordia Plan Services
- Bob Joy, CPA
- Matt Dummermuth,  
Attorney

## Exhibitors

- Church Mutual
  - Thrivent
  - LCEF



Iowa District East  
LCMS

1100 Blairs Ferry Rd  
Marion, IA 52302  
(319) 373-2112  
(319) 373-9827 fax  
<http://lcmside.org>

## Church Leaders' Conference

SATURDAY  
APRIL 26TH, 2014

BETHANY  
LUTHERAN  
CEDAR RAPIDS



Sponsored by:  
Iowa  
District  
East  
and  
Thrivent

## Who Should Attend?

- Church & School Leaders
- Congregational Chairmen
- Treasurers
- Business Managers
- Office Managers
- Board Chairmen (Finance, Elders, etc.)
- Pastors & Other Rostered Workers



## Topics

- Healthcare Compliance
- Retirement Changes
- Background Checks
- Internal Bookkeeping Control
- Payroll, Employees & Business Expenses

## Tentative Schedule

8:00-8:30am	<b>Registration</b>
8:30-8:55am	<b>Opening Devotion and Instructions</b>
9:00-10:15am	<b>Matt Dummermuth (Attorney)</b>
10:30-11:45am	<b>Concordia Plan Services</b>
11:45am-12:30pm	<b>Lunch</b>
12:30-1:45pm	<b>Concordia Plan Services Bob Joy</b>
2:00-3:15pm	<b>Bob Joy</b>
3:15-3:45pm	<b>Thrivent</b>

## Church Leaders Conference Registration Form

Church/School: \_\_\_\_\_

City: \_\_\_\_\_

Email: \_\_\_\_\_

Phone: \_\_\_\_\_

Participant Names:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## What does it cost?

The cost is \$35 per church or school which will enroll up to a maximum of 5 participants each. Lunch will be provided. Space is limited to the first 250 registered participants so register early to secure your spot!

Complete the registration form and return with payment by April 11th, 2014 .

## Questions?

Call Rev. Dr. Dean Rothchild at 319-373-2112 or email him at [deanrothchild@lcmSIDE.org](mailto:deanrothchild@lcmSIDE.org)

## IDE Church Leaders Conference

Informative workshops designed to provide a day of education, encouragement, support, and resources to the congregations and schools of IDE in order to better equip them with the knowledge and tools to carry out their vocations to the best of their

Lunch will be provided

## Return Registration Form

and \$35 fee no later than April 11, 2014.

Iowa District East – LCMS  
1100 Blairs Ferry Road  
Marion, IA 52302

Make check payable to:  
**Iowa District East**



# IOWA DISTRICT EAST SPRING WORKERS' CONFERENCE

Bethany Lutheran Church, 2202 Forest Drive SE Cedar Rapids, IA 52403

**May 5-6, 2014**

**Topic:** Catechesis, Pastoral Care, and Admission to the Lord's Altar: Preparing Congregations and Catechumens for Ongoing Faithful Reception of the Lord's Supper

**Presenter:** Rev. Peter Bender, Pastor  
Peace Lutheran Church - Sussex, Wisconsin

**Registration Fee:** (Includes meals on Monday and Tuesday and breaks)

\$ 55.00 - Pastors, Vicars, DCEs, Deaconesses and other church workers

\$ 25.00 - Wives, Emeriti

**Housing** (you are responsible for making your own reservation)

**Days Inn & Suite, Cedar Rapids**

Phone: 319/378-3948

2215 Blairs Ferry Road NE

Cedar Rapids, IA 52404-7031

IDE Spring Conference Rate: \$64.95 plus tax  
(Includes breakfast). Make your motel  
reservation by May 4, 2014.

## Schedule

### Monday, May 5

12:00 – 12:50 Registration

1:00 Opening Worship

2:00 Session 1

3:15 Break

3:45 Session 2

5:00 Closing Devotions

**Supper on your own**

*Evening Free*

### Tuesday, May 6

8:45 Opening Devotions

9:00 Session 3

10:00 Break

10:20 District Business

10:45 Session 4

12:00 Lunch Break at Bethany

1:15 Session 5

2:15 **President's Report**

3:15 Break

3:30 Session 6 (wrap up)

4:00 Closing Devotions

## Directions to Bethany Lutheran Church

I-380 to Exit 20B. 7<sup>th</sup> St to 1<sup>st</sup> Ave. Turn left on 1<sup>st</sup> Ave. Turn right onto Cottage Grove Avenue SE. Take second left onto Forest Drive SE. Arrive at 2202 Forest Drive SE on left.

# IOWA DISTRICT EAST SPRING WORKERS' CONFERENCE

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**Presenter:** Rev. Peter Bender, Pastor  
Peace Lutheran Church - Sussex, Wisconsin

Name: \_\_\_\_\_

Spouse: \_\_\_\_\_ (if Attending)

Congregation/City: \_\_\_\_\_

## **Fees:**

### **Conference Fees**

Pastors, Vicars (\$55) \$ \_\_\_\_\_

DCEs, Deaconesses and other church workers

Wives, Emeriti (\$25) \$ \_\_\_\_\_

**Amount enclosed:** \$ \_\_\_\_\_

## **Make checks payable and mail to:**

Iowa District East  
1100 Blairs Ferry Road  
Marion, IA 52302-3093

Memo: *Spring Worker's Conference*

Registration Deadline: **April 21, 2014**