With $30 million in construction loans to churches currently in progress, WELS CEF is excited to offer these new interest rates to support those churches with their building projects and mission goals. With the ongoing need for funds, WELS CEF seeks to raise approximately $10 million in new money investments.

The interest rate bonus is available for both existing maturing and new investment certificates with two-year and longer maturities at the $25,000 mark. Doubling an existing investment to $25,000 and greater or simply making a new investment of $25,000 will provide the interest rate bonus. The opportunity to invest under these bonus terms ends as soon as WELS CEF reaches its new investment goal.

WELS CEF makes loans below or at market rates for new WELS mission churches that are building for the first time or established congregations with a new mission-focused initiative. WELS CEF funds these loans through WELS congregations’ and members’ investments in WELS CEF products.

Mr. Scott Page, executive director of WELS CEF, says, “WELS Church Extension Fund would like to thank all of our investors and provide an incentive to help us do more. These investments help WELS mission and self-supporting congregations build and expand their ministries. We are pleased to assist you in being good stewards of your gifts while also providing funding to help spread the gospel throughout the United States.”

Because of the uncertainty due to COVID-19, WELS CEF will be suspending new loan originations through July 31, 2020. The CEF Loan Committee will be monitoring this monthly, and the CEF Board of Directors reserves the right to extend or shorten the suspension of lending activities. This suspension in lending activity applies to new loan applications only and does not impact existing loans, loan commitments, or construction loans in process.

View rates online at wels.net/cef. New IRA investors should contact WELS CEF at 866-511-7793 for investment materials. Investors can also manage their accounts and investments online.

Did you know...
- WELS has a Facebook page? facebook.com/welslutherans
- WELS has Instagram? instagram.com/welslutherans
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To sign up for the e-mail version, visit wels.net/together.
Martin Luther College announces commencement plans

In consultation with the 2020 graduating class, faculty/staff, and local health authorities, Martin Luther College (MLC), New Ulm, Minn., has decided that its graduation and Call Day services will be held remotely, with graduating seniors viewing from their homes.

The 2020 commencement worship service will be broadcast via MLC’s Livestream page at 10 a.m. CT, May 16. The reading of the assignments will immediately follow the commencement service. Both events will be pre-recorded at the Chapel of the Christ on MLC’s campus. Assignment lists will be posted on MLC’s and on WELS’ websites immediately following the events.

To help the graduates celebrate, MLC is sending a “graduation box” to every senior and encouraging students to send pictures of themselves in their caps and gowns and videos of their watch parties. Stay tuned to MLC’s social media to see photos and videos.

In late March, MLC already had announced that alternative/distance learning would extend to the end of the 2019–20 school year, a decision made taking into account directives from the state of Minnesota. Distance learning started March 23.

“We thank everyone for their patience and their understanding in these crazy, crazy times as God has set them before us,” says Dr. Jeff Wiechman, MLC’s vice president for academics. “But we forge ahead knowing that he’s in total control and knowing that he has our best interests at heart. His will is being done for us and for our ministry in his kingdom.”

To help celebrate the graduates, MLC has decided to focus its annual MLC Day on its seniors, offering current students, families, friends, and MLC supporters an opportunity to give a shout-out to these future called workers. This online social media event, which also provides ways to support WELS’ College of Ministry with gifts and prayers, takes place May 6. Go to mlclay.com to learn more and to access resources and message prompts.

Commencement plans for Wisconsin Lutheran Seminary (WLS), Mequon, Wis., will be finalized in early May. With the Wisconsin governor’s “Safer at Home” orders extended until May 26, WLS already has decided to hold classes online until the end of the school year. To learn more or tune into the commencement worship service, visit mlc-wels.edu.

New family devotions from WELS Discipleship

WELS Commission on Discipleship has started offering devotions developed for the entire family to use. The devotions will coincide with the previous Sunday’s Bible readings. Each devotion is complete with a set of questions for different age groups, a prayer, and hymn verses that can be sung or spoken. Downloadable printable versions are available as well.

You can subscribe to have the devotions e-mailed to you at wels.net/subscribe, find them on the WELS Facebook page fb.com/welslutherans, or visit wels.net/family-devotions.

“The foundation of the Christian family begins at home. What an opportunity in coming weeks for parents to commit to starting and sustaining a good and godly habit,” says Rev. Donn Dobberstein, director of WELS Commission on Discipleship. These family devotions will be offered three times a week. Dobberstein says this should more likely set up families for success. “We didn’t want to set up families to feel like they are failing if they miss a devotion. The goal is to create a doable program to help families who may have no devotional life or who struggle to keep it going. With this model, families can use them as they have time throughout the week.”

He says the devotions have been developed to assist parents and children in the spiritual life at home, encourage people to follow God’s instructions for home devotional life, teach families how and when to have home devotions, and encourage congregations in their support of their member families.

“Just a few short weeks ago, family calendars were blissfully filled with future events, meetings, games, and activities,” says Dobberstein. “These devotions can help parents spend spiritual time with their children during this time of upheaval and uncertainty.”

WELS VEBA premium holiday in August 2020

The WELS VEBA Commission is offering a one-month premium holiday for the WELS VEBA Group Health Care Plan (“WELS VEBA”). No premiums will be due for WELS VEBA medical benefits for the month of August 2020. Premiums for voluntary benefits, such as dental, life, and optional long-term disability, will still be due and payable for the month of August 2020, as will any premiums due for WELS VEBA coverage prior to August 2020.

Mr. Joshua Peterman, director of Benefit Plans, says, “During this uncertain time, the commission is pleased to provide relief to our participating organizations that will total approximately $4.2 million in savings. In scheduling the premium holiday for August 2020, the commission’s goal is to provide relief as soon as possible while allowing ministries to realize the full benefits of any loans received under the federal Paycheck Protection Program. We are thankful to the Lord for blessing WELS VEBA with the financial flexibility to pass on these savings while maintaining its long-term viability.”

All sponsoring organizations that participate in WELS VEBA will receive communications in the coming months with more details and important items to note.

If you have questions, contact the Benefit Plans Office at bpo@wels.net; 414-256-3299.

WELS Church Extension Fund offering limited-time special rates

To benefit WELS home missions and mission-minded congregations, WELS Church Extension Fund (WELS CEF) is offering special higher interest rates to new and existing investors for a limited time.