BUSINESS MANAGER NEWS

Iowa District West Congregations' Mission Receipts



Month Ending September 2026	
Anticipated Amount	$110,000
Actual Receipts	$116,379
Year-to-Date Receipts	
Anticipated Amount	$880,000
Actual Receipts	$911,125
Over (under) anticipated amount	$31,125
Use of Mission Receipts	
Remitted to Synod (40%)	$352,000
Balance for District programs & ministries	$559,125
Total Receipts	$911,125
Mission Receipts Compared with Last Year	
Month ending September 2026	$911,125
Month ending September 2025	$871,183
Over (under) last year	$ 39,942

Partners in the Gospel - Monthly Mission Moment

Did you know that in addition to your congregational mission dollars, the District budget is supported by other income sources including an estate from the Soenksen Legacy Fund? This account has provided support for Synod Missions, World Missionaries, Ministerial Health, Lutheran School Outreach, Technology, and Professional Church Worker Loan Repayment. Since 2013, the account has supported these mission and ministries totaling nearly $1.8 million. This fall, the budget includes at least $50,000 for student debt reduction (known as the Ministry Excellence Fund). If you would like to fund important missions and ministries after your death, contact Gift Planning Counselor Leon Schoenfeld to develop a plan.

Stewardship Spark - by Ron Chewning, President of Stewardship Advisors, which provides year-round stewardship education resources for LCMS churches (248.644.6150 - stewardshipadv@aol.com)

"We are often exhorted to focus on Christ and not to look at our own circumstances in order to maintain an attitude of thankfulness, yet the Apostle Paul counsels, *"Be joyful always; pray continually; give thanks in all circumstances, for this is God's will for you in Christ Jesus"*
(1 Thessalonians 5:16-18).
Regardless of what this past year has brought you, we can give thanks for it, bad or good, because we know that it is God's will for us.



Church & Clergy Finance/Treasurer's Workshop

The next Treasurer's Workshop will now be held online on Saturday, November 7, from 9:00 a.m. to 11:30 a.m.

The Saturday, January 7 program will take place in person at Our Saviour Lutheran Church in Denison, with a snow date the following Saturday. Pastors and all individuals within the church who have financial responsibilities are encouraged to attend. The guest speaker will be Mr. Bob Joy, CPA. He is very knowledgeable and has nearly 30 years of financial experience. Bob owns his own accounting business specializing in clergy taxes and is the financial manager for a large church. Please register online. If you have any questions, contact Roger at 515-576-7666 or Roger@IowaDistrictWest.org.



What are Scholarship Granting Organizations?

Scholarship Granting Organizations (SGOs) are nonprofit organizations that raise and distribute scholarship funds to help K-12 students access educational opportunities, including private and religious schools such as Lutheran schools. Recent changes enacted through the federal tax credit program included in the "One Big Beautiful Bill Act" created a new federal tax credit of up to $1,700 for qualifying contributions to approved SGOs, beginning in 2027. This new incentive is expected to increase scholarship funding available to eligible Iowa students and families while complementing, rather than replacing, existing state tax-credit scholarship programs such as the Iowa Lutheran School Tuition Organization (www.iowalutheransto.com). This election season, Iowa voters should support candidates who share the vision of leaders such as Governor Kim Reynolds and who advocate for educational choice and scholarship programs that help families access the schools that best meet their children's needs. To learn more, go to www.iowaace.org/iowa-scholarship-granting-organization.

Concordia Plan Services Update

It will soon be Annual Compensation Reporting (ACR) time with Concordia Plans. Providing accurate and updated compensation information is very important so that both the ministries' billing for the Concordia Plans and workers' benefits (retirement, disability, and death benefits) will be correctly calculated for 2027.

ACRs should be completed by December 31, 2026, for accurate reporting in the new year. Be sure to visit ConcordiaPlans.org/ACR for additional ACR information and resources or call 888-927-7526 or info@ConcordiaPlans.org.

Open Enrollment is a great time to review your health care benefits, along with additional insurance and retirement savings benefits. Log into your member portal November 2-13. In summary, Open Enrollment is a great time to review:

- HealthEquity Personal Spending Accounts (PSA).
- Current life insurance coverage.
- Supplemental life or other additional injury/critical illness insurance benefits.
- Review pension/Concordia Retirement Savings Plan (CRSP) 403(b) savings.
- Dependents and beneficiaries.

CONCORDIA PLANS

An additional resource for your ministry is a webinar – "Preparing Employers for Member Benefits Open Enrollment" – at 1 p.m. on October 28. You'll get the details you need to help your workers through Open Enrollment. Sign up today! To learn more about Open Enrollment, go online - Employers link.

Giving Tuesday - December 1, 2026



Mark your calendars for Giving Tuesday on December 1, 2026, a Global Day of Generosity and an opportunity to support ministries and causes that share Christ's love with others. As you consider your year-end charitable giving, we encourage you to explore the helpful planning and generosity resources available through Thrivent. Visit thrivent.com/resources for articles, tools, and guidance on charitable giving, financial stewardship, and making a meaningful impact through your generosity.