

**NEWS FROM THE BUSINESS MANAGER**  
***Iowa District West Congregation's Mission Receipts***



<b>For the Month Ending June 2011</b>	
Anticipated Amount	\$ 146,250
Actual Receipts	\$ 159,231
<b>Fiscal Year-to-Date Receipts</b>	
Anticipated Amount	\$ 585,000
Actual Receipts	\$ 582,744
Over (under) anticipated amount	\$ (2,256)
<b>Use of Mission Receipts</b>	
Remitted to Synod (44%)	\$ 256,384
Balance for District programs/operations	\$ 345,554
Total Receipts	\$ 582,744
<b>Mission Receipts Compared With Last Year</b>	
Year-to-date 2011	\$ 582,744
Year-to-date 2010	\$ 575,616
Over (under) last year	\$ 7,128

**Lutheran Church Extension Fund**

The mission of Lutheran Church Extension Fund is to provide opportunity to make funds and services available in support of the Great Commission through The Lutheran Church - Missouri Synod.

As of June 2011, 993 investments in Iowa District West totaled \$31,260,832. Those investments are providing opportunity for 55 loans totaling \$10,013,773 plus commitments totaling nearly \$1,210,192. LCEF puts invested dollars to work in mission and ministry right here in Iowa District West.

If you are interested in investing in the ministry of LCEF or if you have questions on the loans and services provided to our congregations, please contact Carole White.

**Come, Join the Ministry!**



Pastors and Church Secretaries: How about including a brief note about LCEF in your church newsletter or bulletin? Please use the following short paragraph—thank you!

**Joyful  
Response®**

Discover another service of LCEF: The *Joyful Response®* program offers the option of making church contributions or tuition payments electronically. The service is convenient for families who enjoy electronic bill paying or for members who wish to make their tithes easily and consistently. It also helps enhance a more reliable cash flow, especially during the summer. Your school or congregation can sign up for this free LCEF service and make it available to all your families.

For more information, go to [www.lcef.org](http://www.lcef.org) to find *Joyful Response®* under "Services" or call Carole L. White at 877.439.5233 or email [carole.white@lcef.org](mailto:carole.white@lcef.org).

## Stewardship Spark / Monthly Money Mission Moment

Did you know that your congregational mission dollars support the District budget in a variety of areas? The 2011 budget provides about \$125,000 for student financial aid for students preparing for full-time ministry careers at LCMS seminaries and universities. Most of these funds are provided by endowments, LWML, and special "Joy in Ministry" supporters like you. Congregational and individual gifts are welcomed. Thank you for your generous contributions.

### IRS Mileage Rates Change

The IRS surprisingly made a mid-year change on the maximum rates paid for mileage reimbursements. Effective July 1, 2011, the standard business rate is now 55.5 cents (4.5 cent increase from the first six months of 2011). Complete details can be found online at [www.irs.gov](http://www.irs.gov) and click "Special Increase in 2011 Mileage Rates for Business, Medical or Moving Expenses."

### Selection of an Insurance Company

The selection of an insurance company, and specific coverages, should be an intentional process. Here are some suggestions that may help...

- Appoint an insurance committee that includes individuals who are capable of evaluating your insurance needs (such as an attorney, business professional, or insurance agent). The committee makes its recommendations to the church leadership for a final decision.
- Use an insurance company that is dedicated to the church market. These companies have acquired specialized knowledge of church risks, and can be of invaluable assistance in risk management, responding to claims, and in selecting appropriate coverages.
- Do not base decisions solely on price. Be wary of companies that do not specialize in the church market that offer lower premiums to attract business.
- Check out the A.M. Best Company ratings for insurers. It is recommended that insurance coverage is placed with a carrier that has an A.M. Best rating between A++ to A-. It also is a good idea to evaluate a company's rating trend history over a period of several years.

The Congregational Treasurer's Manual ([www.lcms.org/ctm](http://www.lcms.org/ctm)) has a complete chapter regarding insurance issues. The District's new insurance partnership company, Brotherhood Mutual ([www.brotherhoodmutual.com](http://www.brotherhoodmutual.com)) also has a plethora of resources online.



Brotherhood Mutual/American Church Group will offer a free **Church Safety / Security Conference** at Gloria Dei Lutheran Church, Urbandale on **October 22**. All pastors and church leaders are encouraged to attend. The conference will be from 9:00 a.m. to 12:00 noon. More information will be coming soon.

### Secretarial/Administrative Assistants Conference

The Iowa District West Secretarial/Administrative Assistants Conference will be held on Tuesday, **September 20** from 8:00 a.m. - 3:30 p.m. at Boulders Conference Center. Thanks to Thrivent Financial for Lutherans for their support. Vendors and exhibitors will be present to share their resources and products. Plan now to enjoy a full day in Denison. Brochures were mailed early July. Extra brochures can be printed from the Web site at

[http://www.idwlcms.org/district\\_news/secretarial\\_conference/brochure.pdf](http://www.idwlcms.org/district_news/secretarial_conference/brochure.pdf)

### Concordia Plan Services Update

Finance committees planning for next year's budget should be aware that Concordia Health Plan (CHP) contribution rate increases will be necessary in order to maintain the funding of the plan. The CHP rate increase for 2012 for active members will be 4.9% for all options (may be slightly less in certain zip code rating areas).

If you do not know your current rate, visit their website: [www.concordiaplans.org](http://www.concordiaplans.org) and click on "Healthcare" and "Rates," on the left side of the page, scroll down the page and click "To view rates for an Active Worker of an Employer, click here." Enter the 5 digit employer ZIP code and the applicable rate page for your ZIP code will appear. The rates vary by geographic location, so the 5 digit employer zip code needs to be entered.