

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



<u>For the fiscal period ending January 2010</u>	
Anticipated Amount	\$154,167
Actual Receipts	\$224,070
<u>Fiscal Year-to-date receipts</u>	
Anticipated Amount	\$1,850,000
Actual Receipts	\$1,841,714
Over (under) anticipated amount	\$ (8,286)
<u>Use of Mission Receipts</u>	
Remitted to Synod (42%)	\$ 777,777
Balance for District programs/operations	\$ 1,063,937
Total Receipts	\$1,841,714
<u>Mission Receipts Compared With Last Year</u>	
Year-to-date 2009	\$1,841,714
Year-to-date 2008	<u>\$1,949,572</u>
Over (under) last year	\$ (107,858)

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 January 2010, 1001 investments in Iowa District West totaled \$28,072,570. Those investments are providing opportunity for 57 loans totaling \$11,905,018 plus commitments totaling nearly \$990,000. 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!

Lent is here! A time to reflect on everything God has done for us. It's also an opportunity for us to think of ways in which we might reflect and share His love. One unexpected way is by investing with Lutheran Church Extension Fund. In doing that, you not only receive interest on your money you also help spread the Word of God. LCEF loans money to schools and churches at a low interest rate to help further the Kingdom of God. Your dollars help you and the Church at the same time. For more information on how to invest your dollars in the furthering of God's Kingdom contact Carole White (877.439.5233 or carole.white@idwlcms.org).



**MAKING A
DIFFERENCE
IN THINGS
ETERNAL**

Stewardship Spark / Monthly Money Moment

This issue of *The Monthly* includes the congregational giving from the fiscal period February 1, 2009 through January 31, 2010. Thank you to the 177 congregations (plus Faith, Winterset; Iglesia, Storm Lake & Denison, and deaf ministry preaching stations) for your mission and ministry support. Receipts were only \$8,286 short of our congregational goal of \$1,850,000. Thank you for your support during these tough economic times!

District continues to use wisely the dollars entrusted to us. To see a summary of 2009 highlights of our mission dollars, go online to www.idwlcms.org/district_news/information/stewardship_sparks.pdf



For more information, the Iowa District West Mission & Ministry 2010 brochure outlines how your mission dollars are being spent. The brochure is available online at www.idwlcms.org/district_news/information/mission_ministry_2010.pdf

The Lutheran Witness Subscription Rate

The rate for *The Lutheran Witness* increases slightly for May 2010-May 2011. Including the insert, the total is \$18.96. If you have any changes and questions, contact Concordia Publishing House circulation at 800.325.3040 ext 1419 or email Becky.Laumand@CPH.org.

Important Tax Deadlines in February 2010

Reminder for treasurers ...Churches must submit to the Social Security Administration Copy A of each 2009 W-2 form issued to employees along with a W-3 transmittal form by February 28. Also, regarding self-employed staff, submit to the IRS Copy A of each 2009 1099-Misc form and 1096 summary form.

Complete 2009 State of Iowa Verified Summary of Payments (VSP) to the Department of Revenue. File online at www.state.ia.us/tax. Questions contact the state tax department at 800.367.3388.

LCMS Congregation Statistical Report

If you have not already done so, now is the time to complete the 2009 Statistics Report (due February 28). The report includes financial and membership data, gains/losses, and education enrollment figures. Not only is the form necessary for Synod statistics, but the number reported for confirmed membership is also used by the District for convention assessments.

Encourage our men and women in the military

Iowa District West has been blessed with monies from an estate designated for District armed forces ministry. IDW would like to continue partnering with your congregation in 2010 by supporting military personnel who are members of your congregation. If you have military personnel overseas and you would like to let them know you are thinking about them this Lenten and Easter season, we will send your church \$125 per military staff to help cover a portion of the care package gift and postage expenses. Please send your church name, individual name of troop(s), and country they are serving to Roger.Curtis@idwlcms.org.

Thrivent Financial Giving Plus update

A one-time challenge grant is available to organizations that participated in the program last year and received over \$2,500 in annual funding. Remember the application period ends June 30, 2010 and organizations can request up to 20% of their annual funding. The new Thrivent Choice program beginning in the spring of 2010 will allow members to direct thousands of dollars to Lutheran organizations. Eligibility will be based on a member's involvement and product ownership with Thrivent Financial. To get updates, go to www.Thrivent.com.

Racing the FCC Microphone Deadline

Churches, businesses, and other organizations that use wireless microphones operating in the 700 MHz band (698-806 MHz) must stop doing so by June 12, 2010. To avoid dropouts and interference from the new data traffic, now is a good time to upgrade. To see if your equipment is affected and to learn more about this issue, go to *Your Church* magazine; online at <http://www.christianitytoday.com/yc/musicaudio/microphones/racingthefccmicdeadline.html>.

Online Purchasing



When ordering from www.Amazon.com, first go to www.nacba.net and click on the “Amazon” box. By doing this step, a percentage of every purchase goes to support The National Association of Church Business Administration® (NACBA® is an interdenominational, professional, Christian organization which exists to promote the highest level of professional competence to individuals serving Christ through administration in local churches).

Certified Financial Planners

The Concordia Plan Services pre-retirement workshop was a huge success. We hope to coordinate another retreat in the next year or two. In the meantime, if your congregation has a Certified Financial Planner that would be of assistance to LCMS pastors with retirement and budget planning, please share the name with the District Office.

Concordia Plan Services - Hearing Screening

If you are diabetic, a new study reveals you are twice as likely to have a hearing loss than those who are not. HearUSA will provide a free hearing screening for Concordia Health Plan members with diabetes in the month of March 2010. For more details call 800.442.8231.

Keep Reimbursement Policies Efficient and Legal

Most professional church workers incur business expenses such as travel, food, supplies, vestments, books, etc. The two types of reimbursement options are “accountable” or “non-accountable” plans. The best method is an accountable business expense reimbursement arrangement. Under this plan, the church reimbursements are not taxable income and there are no unreimbursed expenses to deduct. This is preferred so the staff can report to the church and not to the IRS. This accountable plan must include the following:

- 1) Adequate accounting: submit receipts within 60 days showing the amount, date, location, and business connection (business purpose and business relationship). Receipts are not legally required for less than \$75, but it is recommended to have an organization policy requiring all receipts be submitted.
- 2) Business Connection: expense paid by the employee due to performance of services.
- 3) Reimbursements not made out of salary reductions: funds must come out of the church budget/employer’s funds and not by reducing the employee’s salary.
- 4) Returning excess reimbursements: return any additional funds or allowance over the business related expense.

For more information on business expenses, review the Congregational Treasurer’s Manual, Chapter 6 (online at www.lcms.org/ctm). Another online resource “Mastering Business Expenses” can be downloaded and purchased from Christianity Today at www.YourChurchResources.com for \$9.95. Building Church Leaders website also offers free ministry resources at <http://buildingchurchleaders.com/store/freesamples.html>.

Iowa District West Budget Receipts

February 1, 2009 – January 31, 2010

Circuit	Congregation	Town	Communicants	Pledge	Actual Amount	Per Comm.
ADAIR	FAITH	WINTerset	23	600.00	600.00	26.09
	FIRST	WIOTA	249	2,500.00	2,567.96	10.31
	HOLY CROSS	ANITA	140	0.00	0.00	0.00
	IMMANUEL	ADAIR	210	4,000.00	4,065.27	19.36
	IMMANUEL	GREENFIELD	187	4,800.00	4,800.00	25.67
	IMMANUEL	GUTHRIE CENTER	219	5,000.00	5,000.00	22.83
	ST JOHN	CASEY	134	6,500.00	6,500.00	48.51
	ST. JOHN	ADAIR	110	2,000.00	2,325.40	21.14
	ST. THOMAS	PANORA	119	1,200.00	1,200.00	10.08
	ZION	ATLANTIC	564	17,000.00	17,000.00	30.14
	ZION	DEXTER	191	6,000.00	5,765.00	30.18
	Total			49,600.00	49,823.63	
ALGONA	IMMANUEL	LONE ROCK	129	10,000.00	10,775.77	83.53
	OUR SAVIOR	SWEA CITY	39	0.00	125.00	3.21
	PEACE	WEST BEND	181	16,500.00	18,383.28	101.57
	ST JOHN	BURT	270	6,000.00	4,060.87	15.04
	ST JOHN	FENTON	273	8,000.00	8,000.00	29.30
	ST JOHN	GARNER	187	7,200.00	7,800.00	41.71
	ST LUKE	CYLINDER	102	4,638.00	5,037.25	49.38
	ST PAUL	EMMETSBURG	282	17,250.00	15,750.00	55.85
	ST PAUL	GARNER	607	23,073.00	21,153.00	34.85
	ST PAUL	WHITTEMORE	169	8,004.00	7,255.00	42.93
	TRINITY	ALGONA	882	55,000.00	55,000.00	62.36
	TRINITY	MALLARD	192	29,400.00	29,400.00	153.13
	ZION	AYRSHIRE	43	5,000.00	5,000.00	116.28
		Total		190,065.00	187,740.17	
BOONE	CHRIST	BOUTON	127	9,000.00	10,250.00	80.71
	MEMORIAL	AMES	924	39,000.00	39,083.26	42.30
	ST PAUL	AMES	402	23,040.00	24,000.00	59.70
	ST. PAUL	BOONE	200	11,000.00	9,553.69	47.77
	TRINITY	BOONE	630	8,000.00	3,043.55	4.83
	TRINITY	DAYTON	69	4,500.00	2,871.00	41.61
	TRINITY	JEFFERSON	441	24,000.00	24,000.00	54.42
	TRINITY	PERRY	121	5,500.00	4,920.00	40.66
	ZION	OGDEN	362	16,000.00	17,899.80	49.45
		Total		140,040.00	135,621.30	
CARROLL	IMMANUEL	LIDDERDALE	115	8,000.00	7,511.08	65.31
	PEACE	GLIDDEN	265	7,005.00	4,878.33	18.41
	ST PAUL	CARROLL	568	22,230.00	22,155.56	39.01
	ST. JOHN	AUDUBON	256	126.00	0.00	0.00
	TRINITY	COON RAPIDS	118	0.00	0.00	0.00
	ZION	ARCADIA	414	10,000.00	10,000.00	24.15
	ZION	MANNING	625	31,500.00	31,500.00	50.40
		Total		78,861.00	76,044.97	
CHEROKEE	BETHEL	SUTHERLAND	237	8,500.00	7,694.05	32.46
	PEACE	MARCUS	245	12,500.00	13,106.25	53.49
	PILGRIM	QUIMBY	148	2,500.00	2,500.00	16.89
	ST JOHN	PAULLINA	303	7,000.00	5,250.00	17.33
	ST. PAUL	AURELIA	311	32,000.00	33,880.61	108.94
	TRINITY	CHEROKEE	560	15,000.00	15,440.00	27.57
	TRINITY	MARCUS	132	2,100.00	7,500.00	56.82
	ZION	PAULLINA	556	12,000.00	12,414.00	22.33
		Total		91,600.00	97,784.91	
COUNCIL BLUFFS	FAITH	COUNCIL BLUFFS	458	0.00	139.50	0.30
	FIRST	MISSOURI VALLEY	282	13,200.00	13,200.00	46.81
	IMMANUEL	LOGAN	201	10,200.00	4,666.64	23.22
	OUR SAVIOR	WALNUT	78	2,000.00	2,001.10	25.66
	PEACE	HARLAN	63	1,000.00	1,083.33	17.20
	ST. JOHN	HONEY CREEK	253	9,000.00	9,000.00	35.57
	ST. PAUL	COUNCIL BLUFFS	524	16,966.00	16,966.08	32.38
	ST. PAUL	OAKLAND	74	1,800.00	800.00	10.81
	TIMOTHY	COUNCIL BLUFFS	424	23,069.00	24,498.81	57.78
	TRINITY	GLENWOOD	311	5,785.00	4,417.75	14.20
	TRINITY	PERSIA	98	3,000.00	3,225.00	32.91
		Total		86,020.00	79,998.21	

DENISON	BETHLEHEM	DOW CITY	213	6,601.00	5,857.00	27.50
	FAITH	DELOIT	63	2,000.00	0.00	0.00
	IGLESIA	DENISON	18	1,250.00	1,200.00	66.67
	IMMANUEL	SCHLESWIG	559	23,500.00	17,625.00	31.53
	OUR SAVIOR	DENISON	625	15,000.00	15,000.00	24.00
	ST JOHN	BUCK GROVE	65	0.00	0.00	0.00
	ST JOHN	KIRON	61	5,000.00	5,000.00	81.97
	TRINITY	MANILLA	255	3,000.00	3,000.00	11.76
	ZION	DENISON	1907	45,000.00	31,950.00	16.75
	Total			101,351.00	79,632.00	
DES MOINES EAST	CALVARY	DES MOINES	126	4,800.00	7,026.88	55.77
	CHRIST THE KING	ALTOONA	97	6,000.00	828.62	8.54
	HOLY CROSS	CARLISLE	127	6,000.00	6,000.00	47.24
	HOPE	DES MOINES	594	20,400.00	20,400.00	34.34
	MT CALVARY	INDIANOLA	361	12,500.00	12,500.00	34.63
	OUR SAVIOR	DES MOINES	166	7,800.00	7,800.00	46.99
	PEACE	DES MOINES	287	5,200.00	6,825.00	23.78
	ST PAUL	ANKENY	502	26,400.00	26,065.93	51.92
	Total			89,100.00	87,446.43	
	DES MOINES WEST	ASIAN	DES MOINES	49	300.00	300.00
BEAUTIFUL SAVIOR		POLK CITY	265	3,600.00	3,600.00	13.58
CHRIST OUR SAVIOR		NORWALK	147	6,260.00	2,061.66	14.02
FAITH		ADEL	419	29,520.00	30,230.00	72.15
GLORIA DEI		URBANDALE	1818	70,000.00	67,745.00	37.26
LIVING FAITH		CLIVE	234	0.00	0.00	0.00
MESSIAH		JOHNSTON	49	10,000.00	8,405.03	171.53
MT OLIVE		DES MOINES	433	10,800.00	10,800.00	24.94
SHEPHERD OF THE VALLEY		WDM	509	11,500.00	16,132.23	31.69
SUDANESE		DES MOINES	35	500.00	0.00	0.00
TRINITY		DES MOINES	400	12,000.00	12,000.00	30.00
TRINITY		VAN METER	147	7,500.00	10,716.29	72.90
Total				161,980.00	161,990.21	
FORT DODGE		GOOD SHEPHERD	FORT DODGE	686	20,000.00	20,000.00
	IMMANUEL	ROWAN	58	120.00	90.00	1.55
	MT CALVARY	EAGLE GROVE	50	900.00	350.00	7.00
	PRINCE OF PEACE	FORT DODGE	228	11,000.00	12,387.25	54.33
	ST JOHN	VINCENT	148	3,000.00	3,000.00	20.27
	ST PAUL	FORT DODGE	1186	53,000.00	55,136.48	46.49
	ST PAUL	WEBSTER CITY	334	10,000.00	10,000.00	29.94
	ST PETER	WOOLSTOCK	38	700.00	750.00	19.74
	Total			98,720.00	101,713.73	
	HUMBOLDT	FIRST	FONDA	29	400.00	400.00
HOLY TRINITY		FARNHAMVILLE	264	11,000.00	11,000.00	41.67
IMMANUEL		LIVERMORE	100	5,000.00	6,089.00	60.89
IMMANUEL		POMEROY	138	6,000.00	6,000.00	43.48
IMMANUEL		ROCKWELL CITY	176	6,500.00	5,958.37	33.85
TRINITY		FORT DODGE	109	6,375.00	6,820.50	62.57
TRINITY		KNIERIM	134	3,000.00	3,000.00	22.39
ZION		HUMBOLDT	685	25,000.00	25,000.00	36.50
ZION		LIVERNE	116	7,600.00	7,600.00	65.52
Total			70,875.00	71,867.87		
LE MARS	CHRIST	REMSEN	157	4,000.00	3,936.00	25.07
	FAITH	ORANGE CITY	308	16,000.00	16,000.00	51.95
	FIRST	KINGSLEY	386	8,500.00	8,559.00	22.17
	GRACE	LEMARS	607	12,000.00	12,000.00	19.77
	ST JOHN	IRETON	40	8,000.00	11,060.00	276.50
	ST PAUL	IRETON	301	10,000.00	10,000.00	33.22
	TRINITY	HAWARDEN	498	13,320.00	16,233.15	32.60
	TRINITY	HINTON	306	7,000.00	10,755.00	35.15
	Total			78,820.00	88,543.15	
MAPLETON	GRACE	CORRECTIONVILLE	59	1,000.00	1,023.26	17.34
	IMMANUEL	CHARTER OAK	76	4,600.00	5,358.00	70.50
	ST JOHN	BATTLE CREEK	361	4,000.00	7,000.08	19.39
	ST JOHN	CHARTER OAK	394	10,000.00	10,000.00	25.38
	ST LUKE	RICKETTS	103	2,000.00	2,000.00	19.42
	ST MATTHEW	MAPLETON	450	13,500.00	13,666.29	30.37
	ST PAUL	BATTLE CREEK	94	2,500.00	4,477.50	47.63
	ST PAUL	CHARTER OAK	84	6,000.00	7,984.00	95.05
	ST PAUL	IDA GROVE	935	20,000.00	22,011.04	23.54
	ST PAUL	UTE	296	15,000.00	10,706.75	36.17
	TRINITY	ANTHON	120	0.00	1,718.16	14.32
	Total			78,600.00	85,945.08	

Circuit	Congregation	Town	Communicants	Pledge	Actual Amount	Per Comm.
NORTHWEST	ENGLISH	LARCHWOOD	72	5,100.00	5,100.00	70.83
	OUR SAVIOR	SHELDON	46	600.00	610.00	13.26
	PEACE	ROCK RAPIDS	305	18,000.00	5,000.04	16.39
	ST JOHN	MAY CITY	129	5,000.00	5,000.00	38.76
	ST JOHN	SANBORN	224	10,000.00	10,000.00	44.64
	ST PAUL	HARTLEY	410	28,000.00	28,000.00	68.29
	ST PETER	OCHEYEDAN	197	8,000.00	8,000.00	40.61
	ZION	OCHEYEDAN	83	6,000.00	6,000.00	72.29
	Total			80,700.00	67,710.04	
SAC CITY	EMMANUEL	LAKE VIEW	350	13,500.00	13,542.00	38.69
	FAITH	EARLY	126	4,000.00	4,512.00	35.81
	PEACE	WALL LAKE	442	14,000.00	12,250.00	27.71
	PILGRIM	LAKE CITY	261	10,000.00	12,432.68	47.63
	ST PAUL	SAC CITY	508	25,000.00	25,083.34	49.38
	ST PAUL	SCHALLER	167	9,600.00	9,810.00	58.74
	ST PETER	SAC CITY	45	2,250.00	2,250.00	50.00
	TRINITY	ODEBOLT	280	14,500.00	14,108.79	50.39
	ZION	AUBURN	87	3,500.00	3,405.00	39.14
	Total			96,350.00	97,393.81	
SIOUX CITY	BETHANY	SIOUX CITY	41	4,090.00	2,410.00	58.78
	BETHEL	LAWTON	277	5,000.00	1,240.00	4.48
	CALVARY	SIOUX CITY	633	25,306.00	20,156.79	31.84
	CONCORDIA	SIOUX CITY	92	700.00	70.50	0.77
	FAITH	SIOUX CITY	401	6,000.00	1,300.00	3.24
	REDEEMER	SIOUX CITY	970	60,000.00	60,000.00	61.86
	SHEPHERD OF PEACE	SGT BLUFF	385	6,000.00	6,000.00	15.58
	ST JOHN	CLIMBING HILL	73	2,500.00	2,192.27	30.03
	ST PAUL	SIOUX CITY	754	45,000.00	46,201.51	61.28
	Total			154,596.00	139,571.07	
	SOUTHWEST	FIRST	MT AYR	40	600.00	980.00
IMMANUEL		CLARINDA	190	4,500.00	4,805.00	25.29
IMMANUEL		OSCEOLA	119	2,500.00	1,801.00	15.13
MT CALVARY		VILLISCA	101	2,400.00	1,950.00	19.31
OUR SAVIOR		LEON	60	240.00	360.00	6.00
OUR SAVIOR		RED OAK	122	0.00	0.00	0.00
OUR SAVIOR		SIDNEY	63	300.00	300.00	4.76
REDEEMER		CORNING	138	2,400.00	2,400.00	17.39
ST JOHN		CLARINDA	643	23,000.00	22,999.92	35.77
ST JOHN		HASTINGS	124	3,500.00	3,600.00	29.03
ST PAUL		CLARINDA	198	4,500.00	4,500.00	22.73
ST TIMOTHY		BEDFORD	18	0.00	0.00	0.00
TRINITY		CRESTON	234	5,500.00	5,505.00	23.53
TRINITY		SHENANDOAH	145	8,000.00	7,023.43	48.44
Total				57,440.00	56,224.35	
SPENCER	CHRIST THE KING	SPENCER	305	1,216.00	1,217.30	3.99
	CONCORDIA	LAKE PARK	181	1,200.00	2,640.00	14.59
	FIRST ENGLISH	SPENCER	649	30,732.00	37,651.84	58.02
	IMMANUEL	ESTHERVILLE	282	7,800.00	8,513.00	30.19
	IMMANUEL	SPIRIT LAKE	662	32,000.00	32,000.04	48.34
	IMMANUEL	TERRIL	172	6,500.00	7,310.00	42.50
	Total			79,448.00	89,332.18	
STORM LAKE	FAITH	SIOUX RAPIDS	25	750.00	562.50	22.50
	GRACE	STORM LAKE	424	25,000.00	24,999.96	58.96
	IGLESIA	STORM LAKE	9	1,250.00	1,400.00	155.56
	ST JOHN	ALTA	261	20,400.00	22,347.80	85.62
	ST JOHN	GALVA	305	16,500.00	16,784.16	55.03
	ST JOHN	STORM LAKE	435	10,000.00	5,972.19	13.73
	ST PAUL	ALTA	273	4,800.00	4,739.61	17.36
	ST PETER	NEWELL	130	8,000.00	5,547.86	42.68
	ZION	STORM LAKE	299	6,700.00	4,975.87	16.64
	Total			93,400.00	87,329.95	
Grand Total			1,877,566.00	1,841,713.06		