

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



<b>For the Month Ending September 2011</b>	
Anticipated Amount	\$ 146,250
Actual Receipts	\$ 148,158
<b>Fiscal Year-to-Date Receipts</b>	
Anticipated Amount	\$1,170,000
Actual Receipts	\$1,156,169
Over (under) anticipated amount	\$ (13,831)
<b>Use of Mission Receipts</b>	
Remitted to Synod (44%)	\$ 509,241
Balance for District programs/operations	\$ 646,928
Total Receipts	\$1,156,169
<b>Mission Receipts Compared With Last Year</b>	
Year-to-date 2011	\$1,156,169
Year-to-date 2010	\$1,154,361
Over (under) last year	\$ 1,808

**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 September 2011, 983 investments in Iowa District West totaled \$30,918,091. Those investments are providing opportunity for 55 loans totaling \$10,480,892 plus commitments totaling \$702,159. 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!



**Thank You for Your Support**

Lutheran Church Extension Fund is thankful for the partnership it has with LCMS members, church leaders, congregations, schools and ministries. By working together, LCEF is able to help with the opportunities for sharing the Gospel. At LCEF your investments earn more than interest. They make ministry happen! Contact LCEF for the latest information on investment interest rates at 1-800-843-5233 or visit [www.lcef.org](http://www.lcef.org).

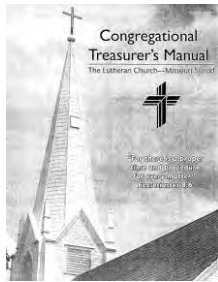
## Stewardship Spark / Monthly Money Mission Moment

Did you know that your congregational mission dollars support the District budget in a variety of mission and ministry areas? The District budget includes \$67,500 to support Asian Lutheran Mission (Pastor One Chanh Keouthai) and Sudanese Mission Lutheran Church (Pastor Simon Yiech). These are ministries located at Trinity Lutheran Church, Des Moines. Another \$4,000 of additional support from LCEF operating results provides travel support to assist Sudanese ministries in Denison, Storm Lake, and Sioux City. These ethnic ministries in our District are living proof of the power of the Holy Spirit to break through all barriers of race and nationality, language and culture.

## Assessment for 2012 District Convention

Planning your budget for 2012? Remember to budget for the District Convention scheduled for June 24-26, 2012 at Camp Okoboji. The assessment will be \$60 per congregation and 18¢ per communicant member. In IDW we are blessed to have Camp Okoboji host the District Convention which allows us to keep assessment rates low. Invoices will be sent mid-January 2012 with the receipt vouchers mailing.

## Congregational Treasurer's Manuals



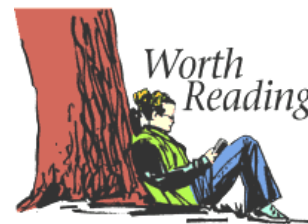
Congregational Treasurer's Manuals and CDs have arrived. If you would like to purchase a book, the cost is \$10.00. The new book only includes Volume 1 (Volume 2 did not change) but the CD includes both volumes. Next year both volumes will be printed. For quick reference, the document is on the LCMS website at [www.lcms.org/ctm](http://www.lcms.org/ctm). The manuals will also be available at the annual treasurer's workshop (Saturday, January 14 in Sac City and January 21 in Adel). These manuals are extremely helpful tools for staff, treasurers, and church councils to better understand the many aspects of the congregation's business needs.

## Taxes and Ministers

The 2011-2012 edition of TAXES AND MINISTERS, a 32-page document, will be available soon at [www.lcms.org/churchoffice](http://www.lcms.org/churchoffice) (scroll down to Financial Matters).

This booklet, designed for ordained and commissioned ministers of the LCMS, includes:

- ❖ The IRS's definition of minister
- ❖ Employment status: W-2 or 1099
- ❖ Housing/parsonage allowance
- ❖ Reporting income and expenses
- ❖ Paying federal and state taxes
- ❖ Social Security taxes
- ❖ Tax-favored savings plans



## Church & Clergy Finance/Treasurer's Workshop

Two workshops will be presented in 2012: Saturday, January 14 at St Paul, Sac City and Saturday, January 21 at Faith, Adel. These workshops will begin at 9 am and end at 3 pm. Cost will be \$25 per congregation which includes materials (one Congregational Treasurer's Manual per church), and lunch. Any individuals within the church having financial responsibilities should attend. The guest speaker will be Mr. Robert Joy, CPA, a consultant and speaker who specializes in church and clergy taxes and non-profit audits.

Thanks to Carole White and Lutheran Church Extension Fund for providing lunch. The afternoon session will include a presentation from Concordia Plan Services. Any questions contact Roger Curtis at the District Office or email [Roger.Curtis@idwlcms.org](mailto:Roger.Curtis@idwlcms.org). The brochure and registration form is available online.

The Congregational Treasurer's Manual will be the guidebook for the day focusing on IRS Reporting Requirements, Clergy Tax issues, Housing Allowance, Payroll, Employee vs. Outside Contractor Status, Contribution by Donors, Unrelated Business Income, Bookkeeping, Guide for Financial Review Committee, and more.



**Concordia Plan Services (CPS) Update** [www.concordiaplans.org](http://www.concordiaplans.org)

888.927.7526

All congregations should have received the 2011 Annual Compensation Report Form and Certification of Non-Participation of Ineligible Workers Report. Both of these reports need to be signed and returned to CPS by November 18. If budgets and salaries are not approved by this date, return a copy to CPS with a note indicating when your budget will be approved.

CPS & IDW is sponsoring a pre-retirement workshop at Trinity Lutheran Church in Algona on February 10-11, 2012. Pastors and professional church workers, especially those over 50 years old, are encouraged to attend. More information is online at [www.idwlcms.org](http://www.idwlcms.org) (click on the link under events).

Concordia Plan Services is excited to offer several new e-learning modules to help support employers and workers participating in the Concordia Health Plan (CHP). The modules include

CHP Worker Choice Process module - <http://concordiaplans.adobeconnect.com/p7ntkkzcvgo>  
How to Set Up Personal Spending Accounts module - <http://concordiaplans.adobeconnect.com/psa2012/>  
Choosing a CHP Option for Workers module - <http://concordiaplans.adobeconnect.com/chpworker2012/>  
Choosing a CHP Option for Employers module - <http://concordiaplans.adobeconnect.com/chpemp2012>

Where to go for Help: If you have any questions about the topics covered in these modules, please feel free to contact a CPS employer relations specialists. Call 888-927-7526, extension 6807 (Diane Mottert) or extension 6806 (Jason Williams) for assistance. The District Business Manager Roger Curtis is also available.



Do not delay! All workers and spouses enrolled in the Concordia Health Plan have until December 31, 2011 to earn up to \$250 each AND your employer will earn whatever you and your spouse earn as well. It is so easy to earn points and cash in on healthy behavior.

The benefits of rewarding members for their participation are: improved worker health leading to improved productivity; increased awareness about lifestyle and how that impacts health; lower healthcare costs that should be directly reflected in lower contribution rates; and more responsible stewardship of the church's financial resources. We all win!



### Successful Secretaries Conference

Church administrative assistants enjoyed a terrific day at the annual Secretarial Conference. National LCMS speaker Dawn Schalow and **Concordia Plans** educator Steve Gruenwald led the conference. Comments included: "wish she had more time – she just 'wet my whistle' to want to know more"; "Loved her motivation and sense of humor in Christ"; and "excellent how he meshes his expertise with faith."

Next year the conference will be September 18, 2012 in Ankeny. The national and international speaker will be Richard Rowe ([www.richardrowespeaks.com](http://www.richardrowespeaks.com)). His keynote presentation will be "Are You a Puddle or an Ocean?" We all affect those around us in a positive, negative, or neutral fashion. Each of us has a ripple effect on the people with whom we live, work, pray, and play. Now that I "wet your whistle," mark your calendar for the 3<sup>rd</sup> Tuesday in September!

## District Compensation Recommendations

A District resource, "District Compensation & Benefit Recommendations 2010-2012" for ordained ministers, teachers, principals, and directors of Christian education, is available online at [www.idwlcms.org](http://www.idwlcms.org) (under Quick Links, click on Compensation Recommendations). This document is being reviewed and revised for presentation at the District Convention next summer. If you have any suggestions, contact stewardship chair, Rev. Phill Andreasen at [Phill.Andreasen@idwlcms.org](mailto:Phill.Andreasen@idwlcms.org).

### 10 Ways to Make a Big Impact on a Small Budget

There are numerous ways to create cost-effective events without breaking the bank. To find out how big events do not necessarily mean big budgets, check out the churchleaders.com article on outreach and missions at <http://www.churchleaders.com/outreach-missions/outreach-missions-articles/154540-10-ways-to-make-a-big-impact-on-a-small-budget.html> (by Debra Akins & Lindy Lowry/provided by Outreach magazine).

### 2012 Housing Allowance

The housing allowance neither increases nor decreases the cost of the worker to the congregation. It may be designated whether the pastor lives in a home owned by the congregation, a rental dwelling, or owns his own home. The governing body of the congregation (church council or board of directors) should designate the amount requested by your ministers of the Gospel to be housing allowance prior to December 31, 2011 and must be documented in the written minutes of the meeting. The designation cannot be made retroactively, but can be amended from time to time as long as it is formally adopted by the employer. The designation may be a specific dollar amount or a percent of compensation. There is no suggested percentage by the Synod or a limitation based on a percentage of compensation by the IRS.

Churches should also designate a parsonage allowance for any minister who lives in a parsonage and who is expected to pay some of the expenses of maintaining the parsonage (i.e. utilities, furnishings, repairs, improvements, and yard care).



For more information on ministers of the Gospel and housing allowance, see the Treasurer's Manual, chapters 1 and 2. Chapter 2 also includes sample housing allowance resolutions. Housing Allowance will be discussed at the Church & Clergy Finance/Treasurer's Workshop on January 14 & 21, 2012.

### Disclosing Staff Compensation

This is the time of year of budgets, voters meetings and approving staff salaries. The question arises, "Should a church share with members the amount of compensation it pays to its church staff?" This question has never been addressed by any court. Church leaders have a reasonable basis not to disclose salary information based on privacy issues. Here are some considerations that may help church councils decide whether or not to disclose salary information. 1) A church's governing documents may mandate the disclosure of salary information. 2) State nonprofit law gives members a limited right to inspect corporate documents at a reasonable time and for a proper purpose. A member having a "proper purpose" is difficult to evaluate. A (rare) example would be the church's tax exempt status may be jeopardized by excessive compensation paid to the senior pastor.



### Internet Searcher?

Do you want to raise funds for your favorite non-profit? Go to [www.GoodSearch.com](http://www.GoodSearch.com); scroll down to "Who do you GoodSearch for?"; type in LWML, Camp Okoboji, or your favorite ministry; and click "Verify." When you use GoodSearch to search the Internet, revenue is generated and it does not cost you anything. The national LWML has already earned \$16,422. You can search the net and support missions at the same time!

