

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



For the Month Ending September 2011	
Anticipated Amount	\$ 146,250
Actual Receipts	\$ 146,874
Fiscal Year-to-Date Receipts	
Anticipated Amount	\$1,023,750
Actual Receipts	\$1,018,368
Over (under) anticipated amount	\$ (5,382)
Use of Mission Receipts	
Remitted to Synod (44%)	\$ 448,609
Balance for District programs/operations	\$ 569,759
Total Receipts	\$1,018,368
Mission Receipts Compared With Last Year	
Year-to-date 2011	\$1,018,368
Year-to-date 2010	\$1,009,863
Over (under) last year	\$ (8,505)

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, 985 investments in Iowa District West totaled \$31,205,203. Those investments are providing opportunity for 56 loans totaling \$10,394,626 plus commitments totaling \$588,856. 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!



Invest in Ministry

Through the grace of God, Lutheran Church Extension Fund continues to provide low-cost loans and services to LCMS ministries across the country in ways that further His Kingdom. This is accomplished through LCEF's unique ministry-through-investment program. LCEF investors earn competitive interest rates, while ministries borrow at cost-effective loan rates.

Contact LCEF for the latest information on investment interest rates at 1-800-843-5233 or visit www.lcef.org.

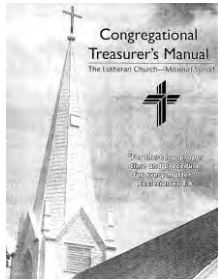
Stewardship Spark / Monthly Money Mission Moment

Did you know that your congregational mission dollars support the District budget in a variety of mission and ministry areas? The District budget includes almost \$183,000 for Hispanic missions. Hispanics represent the fastest growing segment of the population in Iowa. God is bringing these people right into our mission field. Our two full-time missionaries Rev. Dan Vogel and Rev. Henry Witte are helping to reach out to these people all over Iowa District West, including Denison, Des Moines, Storm Lake, and Sioux City. They are available to help your congregation reach out to Hispanics that God is bringing into your local mission field.

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. Tentatively, calculate \$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



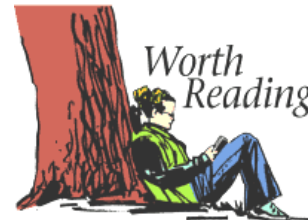
Congregational Treasurer's Manuals and CDs have been ordered and are expected to arrive mid-October. If you would like to purchase a book, the cost is \$10.00. The new book only includes Volume 1 (volume 2 did not change) but the CD includes both volumes. The document is on the LCMS website at www.lcms.org/ctm. 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 (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 the 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. 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.



Thrivent Choice

Thrivent Financial for Lutherans has given you a choice with its new charitable giving program – Thrivent Choice. Instead of gift matching, eligible Thrivent members can now decide which qualifying organization(s) should receive a portion, or all, of their allocated “Choice Dollars.” Choice Dollars are the funds that an eligible member can choose to designate and generally range from \$25 to \$500 for each member. Iowa District West is one of these eligible organizations, and we would appreciate it if you would consider giving to IDW through Thrivent Choice. Members who can give through Thrivent Choice should have received a letter about the new initiative, along with the amount available to give. If you are not sure if you are eligible, have misplaced your letter, or you simply want to learn more about Thrivent Choice, please go to www.thrivent.com/choice.

If you want your Iowa District West gift specifically directed to a District missionary, “Joy in Ministry” scholarship fund, or another mission designation, please share that request with the District Office.

You can designate your dollars right now. Go to www.thrivent.com/choice and click “Get Started” or call 800-THRIVENT (800.847.4836) and state “Thrivent Choice.” Again, we humbly ask that you prayerfully consider giving to IDW through Thrivent Choice.

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 (under Quick Links, click on Compensation Recommendations). This document will be revised at the District Convention next summer.

Register to file W-2 Forms Online

Fall has arrived, and that means it is time to start thinking about end of year “to dos.” The Social Security Service now offers your church the ability to go to a website, complete W-2 Forms online, and submit them electronically to SSA. This is a great convenience for many churches since it means no more filling out and mailing paper forms to SSA. W-2 Online even prepares the W-3 for you and allows you to print copies of the W-2s suitable for distribution to your employees.

A simple registration process is required. You will receive a PIN (Personal Identification Number) immediately and a password about two weeks later. You can register online at www.ssa.gov/employer or call 800-772-6270.

Electronic filing has several advantages: the deadline is March 31 (not February 28), you will receive an electronic receipt for proof of filing, you have the ability to track the status of your receipt, and best of all it is free! Pass this information on to the individual who prepares the church's W-2 Forms.

Creating a good place to work

A positive work environment is not only important for our physical, mental and emotional health, but is also important for the results that we produce. Below are some suggestions for a productive and pleasant work environment:

- Listen carefully when people are expressing concerns. Resist the impulse to get defensive.
- Acknowledge all individuals in a respectful manner.
- Start each day by saying “good morning” when you get to the office; end each day by saying “good-bye” when you leave.
- Ask for help when you need it.
- Offer to help a fellow worker if he or she is struggling to complete a task.
- Share your knowledge graciously. Pass information to others.
- Recognize that people have different work styles – and that what matters is that the work is getting done.
- Don't wear strong scents or whistle in the office.
- Give credit where credit is due.
- Take responsibility for your own actions; don't blame others.
- Model respectful behavior at all times.
- Focus on mission.

Following these suggestions won't eliminate every difficult day, but will encourage Joy in Ministry!

Concordia Plan Services Update

All congregations should have received the 2012 employer rate notice for the health plan, disability & survivor plan, and retirement plan. Employers will have until October 7, 2011 to make a change in the 2012 health plan options. If there is no change in health plan options, no form is required.

As rates continue to increase and congregations shift to options of higher deductibles, tax exempt options are encouraged. Employers interested in offering Flexible Spending Accounts (FSA), Health Savings Accounts (HSA), and Health Reimbursement Arrangements (HRA) will no longer have to search for an account administrator. Congregations now have the option of using Select Account as the account administrator. Some of the benefits include: no account set-up fees, lower administrative fees (\$3 to \$4.25 per participant per month depending on type of account created), and “cross-over” features allowing automatic flow of claim information from the healthcare system to the personal spending account (complete details mailed to all employers in August). Currently LCEF offers an HSA that is compatible with the Concordia high deductible health plan option. Even though Select Account will be an administrator, LCEF will continue to offer this service.

For more information regarding the “2012 Employer Guide to Personal Spending Accounts” and “2012 Employer Guide to the Concordia Health Plan — *What to consider before choosing your Option(s)*” go to <http://www.concordiaplans.org/detailpage.aspx?Id=348>. The Congregational Treasurer’s Manual is also a great resource reviewing cafeteria plans/flexible spending arrangements (www.lcms.org/ctm, chapter 7, section 7.200).

Walgreens, Express Scripts Ending Contract

Effective December 31, 2011, Walgreens will no longer be a network pharmacy for Concordia Health Plan (CHP) members with prescription drug coverage through Express Scripts (members in Options A-E, HDHP, as well as members with Medicare supplemental coverage).

Concordia Plan Services and Express Scripts will communicate more about this change with members as additional details become available. Be sure to visit the “News” section at www.concordiaplans.org over the next several months for more information.

Understanding Autism: CIGNA Education Series

To help parents and caregivers better understand disorders like autism and Asperger’s Syndrome, CIGNA Behavioral Health is offering the CIGNA Autism Education Series that will run monthly through February 2012 at 12:00 noon. All telephone seminars in this series are free and do not require registration. They are open to CHP members who are parents or caregivers interested in learning more about autism and autism spectrum disorders.

To access these seminars at their scheduled times call 866-431-5314. When prompted for a passcode, enter 1150266. If you are unable to listen at the scheduled times, you can hear a recorded playback two hours after each session by visiting www.cignabehavioral.com. Go to the “Members” section and click “Autism Awareness – A CIGNA Education.” You will also be able to access seminar handouts.

If you are a CHP member and have additional questions following the seminars, contact a CIGNA health advocate at 800-274-7603.



Until December 31, 2011, all workers and spouses enrolled in the Concordia Health Plan can 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. One of the many activities is “track 30 minutes of physical activity three times a week.” Even Governor Branstad is encouraging healthy exercise. On **October 7, 2011**, at noon, Iowa is kicking off the **Healthiest State Initiative** by walking one kilometer together as a state. So join me and take at least a 12 minute walk (one kilometer or 0.62 miles). To take the pledge, go to www.iowahealthieststate.com.