

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



<u>For the month ending July 2009</u>	
Anticipated Amount	\$154,167
Actual Receipts	\$149,207
<u>Fiscal Year-to-date receipts</u>	
Anticipated Amount	\$925,000
Actual Receipts	\$925,250
Over (under) anticipated amount	\$ 250
<u>Use of Mission Receipts</u>	
Remitted to Synod (42%)	\$ 388,605
Balance for District programs/operations	\$ 536,645
Total Receipts	\$ 925,250
<u>Mission Receipts Compared With Last Year</u>	
Year-to-date 2009	\$ 925,250
Year-to-date 2008	<u>\$ 960,696</u>
Over (under) last year	\$ (35,446)

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 July 2009, 1087 investments in Iowa District West totaled \$30,408,224. Those investments are providing opportunity for 58 loans totaling \$12,185,719 plus commitments totaling \$991,943. 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!



Back to school means back to routines for many families. Make saving with Lutheran Church Extension Fund a part of your financial routine. Not only will you be investing for your future but also the future of our church. Funds are made available for expansion and other needs of churches and schools thanks to our investors. Invest today! For more information, call Carole L. White at 1-877-439-5233 or carole.white@lcef.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 - July 31, 2009. Thank you to the 175 congregations and mission starts for your mission and ministry support. Receipts were



\$250 ahead of our congregational goal of \$925,000 (annual goal \$1,850,000). The total 2009 District budget is \$2,632,960 with other income sources from individual and congregation restricted gifts, Endowments/grants, LCEF program, LCEF investment and bank interest. Thank you for your partnership and helping spread the Good News of Jesus Christ!

District Secretarial/Administrative Assistants Fall Conference

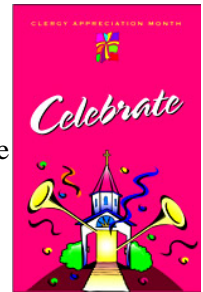
The District Secretarial/Administrative Professionals Conference scheduled for Tuesday, **September 22** (8:30 a.m. - 3:30 p.m.) is almost here. Hurry, the early bird discount ends soon! Jenny Herrick, keynote speaker, is a nationally known Lutheran Christian motivational humorist/clown/author. To learn more about Jenny, go to www.allkiddingaside.biz. For only \$35 (\$30 if registered by September 1) you will receive conference materials, speaker's book, breakfast, lunch, and much more. Thanks to Thrivent Financial for Lutherans for their support.

Jenny will also present a free message entitled "Two weeks, a Red Nose and the Real Patch Adams" for all church secretaries and the community Monday evening, September 21 at the Clay County Regional Event Center in Spencer. The program begins at 7 p.m.

Plan now to attend! Brochures were mailed mid-July and can also be downloaded at www.idwlcms.org. See you soon at First English Lutheran Church, Spencer.

October is Clergy Appreciation Month

Clergy Appreciation Month is a special time that congregations set aside each year to honor their pastors and pastoral families for their hard work and sacrificial dedication. It is usually scheduled in October, but can be held at any time that is convenient for the church. To receive ideas, you can download details free from the Clergy Appreciation Month Planning Guide at www.clergyappreciation.org.



Minimum wage

The U.S. Department of Labor reminds employers and employees that the federal minimum wage increased to \$7.25 on July 24, 2009. Since Iowa already increased the minimum wage last year, there actually is no change in the minimum wage because when an employer is subject to both the federal and state laws, the employer must pay the higher of the two rates.

Every employer of workers subject to the FLSA's minimum wage provisions must post, and keep posted in each of its establishments, a notice explaining this act. The notice must be posted in conspicuous places to permit employees to readily read them. Posters and other compliance assistance materials concerning the minimum wage increase are available free of charge from the Labor Department's Wage and Hour Division and may also be obtained from the agency's Web site at www.wagehour.dol.gov. Posters will be available at the District's annual Treasurer's Workshop in January. Employers and employees seeking more compliance information on the increased minimum wage may call the Wage and Hour Division's toll-free helpline at 866-4US-WAGE (487-9243).

District Compensation recommendations

A District resource called the District Compensation Recommendations 2010-2012 for ordained ministers, teachers, principals, and directors of Christian education is available online at www.idwlcms.org (click on stewardship). The revised salaries and other details were approved at the District Convention this summer.

Synod Convention

Attention treasurers – when planning your budget for 2010, please remember to include the July 10-17, 2010 Synod Convention – the estimated assessment will be \$1.90 per communicate member.

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 health care rates will increase 5.9% for all plan options except Option HRA which will increase only 3.9%. In Iowa, there are five plan options for most employers with Preferred Provider Organization (PPO) Option A offering the richest benefits. Here is a comparison of costs:

- Save 37% with Options Blue HSA vs. PPO A
- Save 35% with Options Blue HRA vs. PPO A
- Save 31% with PPO D vs. PPO A
- Save 25% with PPO C vs. PPO A
- Save 17% with PPO B vs. PPO A

Employers can determine what to do with the savings: save costs or share with the worker to offset the extra out of pocket expenses.

Did you know that in 2008 CHP claim expenditures are nearly \$192 million and that 30% of claim dollars spent by CHP are associated with preventable, modifiable health conditions? Church workers can minimize the increase in annual health care costs by maintaining a healthy lifestyle. Check out www.everyhelpinghelps.com and www.bluecrossmn.com/concordia for more ideas. Please note CIGNA now offers CPS workers 24/7 customer service. CareAllies Disease Management (Smart Steps) and the 24-hour NurseLine is available at 800.605.6621.

If you do not know your current health plan rate or rate for 2010, visit www.concordiaplans.org - click on "Healthcare," "Rates," scroll down the page and click "To view 2009 or 2010 rates for an Active Worker or Employer, [click here](#)." Enter the 5 digit employer ZIP code and the applicable rate page for your ZIP code will appear. The rates reflect all CHP options, class of coverage. The 2010 Concordia Health Plan rates for Medicare supplemental coverage are currently not available, but will be available by the end of September.

The Concordia Retirement Plan rates will be: The Church's Plan – 8.7% and Packages 2 & 3 – 7.5%. The Concordia Disability & Survivor Plan will stay the same: 2.25% for workers with dependents and 1.2% of total compensation for workers without dependents.

As rates continue to increase and congregations shift to options with higher deductibles, tax exempt options are added. Employers interested in offering Personal Spending Accounts (Flexible Spending Account-FSA, Health Savings Accounts-HSA, and Health Reimbursement Arrangement-HRA) will no longer have to search for an account administrator. SelectAccount/Blue Cross Blue Shield has many benefits: no account set-up fees, lower administrative fees, and "cross-over" features allowing automatic flow of claim information from the healthcare system to the personal spending account.

If employers choose to change their health plan option, the deadline to submit the 2010 Option Election Form (including the SelectAccount personal spending option) is **October 9, 2009**. (Health plan options are available online at <http://www.concordiaplans.org/DetailPage.aspx?ID=21>. To view the various options, click on PPO Options and/or CDHP Options.)

Remember, any worker regularly employed more than 20, 25 or 30 hours per week must be given the opportunity to enroll in the health plan effective the first day of the month following employment. The standard CHP eligibility is any worker employed more than 20 hours per week and more than 5 months per year unless you have submitted a Declaration of Hours form to Concordia Plan Services to specify the number of hours to be eligible for CHP. If you are interested in changing the number of hours for CHP eligibility, the Declaration of Hours form is available on the Concordia Plan Services Web site (www.ConcordiaPlans.org) under "Resources, Employer Resource Materials, Declaration of Hours Form."

Direct any questions to Roger.Curtis@idwlcms.org. Also, Ralph Simon, Concordia Plans Benefit Consultant will be at Messiah Lutheran Church, Johnston, Iowa on Friday, September 11 from 8:30 am - 2:30 pm. If you have any questions that you would like answered about any of the Concordia Benefits (etc.), he will be available by appointment. If interested, contact Roger Curtis to schedule a time.



Your LCMS Benefits Partner

Iowa District West Budget Receipts

February 1, 2009 – July 31, 2009

Circuit	Congregation	Town	Communicants	Pledge	Actual Amount	Per Comm	
ADAIR	FAITH	WINTERSET	23	600.00	450.00	19.57	
	FIRST	WIOTA	249	2,500.00	1,313.41	5.27	
	HOLY CROSS	ANITA	140	0.00	0.00	0.00	
	IMMANUEL	ADAIR	210	4,000.00	2,177.77	10.37	
	IMMANUEL	GREENFIELD	187	4,800.00	2,800.00	14.97	
	IMMANUEL	GUTHRIE CENTER	219	5,000.00	3,000.00	13.70	
	ST JOHN	CASEY	134	6,500.00	0.00	0.00	
	ST. JOHN	ADAIR	110	2,000.00	1,363.98	12.40	
	ST. THOMAS	PANORA	119	1,200.00	700.00	5.88	
	ZION	ATLANTIC	564	17,000.00	9,916.00	17.58	
	ZION	DEXTER	191	6,000.00	2,982.00	15.61	
		Total			49,600.00	24,703.16	
ALGONA	IMMANUEL	LONE ROCK	129	10,000.00	2,640.00	20.47	
	OUR SAVIOR	SWEA CITY	39	0.00	125.00	3.21	
	PEACE	WEST BEND	181	16,500.00	13,131.28	72.55	
	ST JOHN	BURT	270	6,000.00	2,083.87	7.72	
	ST JOHN	FENTON	273	8,000.00	4,900.00	17.95	
	ST JOHN	GARNER	187	7,200.00	4,200.00	22.46	
	ST LUKE	CYLINDER	102	4,638.00	2,020.25	19.81	
	ST PAUL	EMMETSBURG	282	17,250.00	7,875.00	27.93	
	ST PAUL	GARNER	607	23,073.00	11,538.00	19.01	
	ST PAUL	WHITTEMORE	169	8,004.00	3,335.00	19.73	
	TRINITY	ALGONA	882	55,000.00	27,961.00	31.70	
	TRINITY	MALLARD	192	29,400.00	14,700.00	76.56	
	ZION	AYRSHIRE	43	5,000.00	2,000.00	46.51	
	Total			190,065.00	96,509.40		
BOONE	CHRIST	BOUTON	127	9,000.00	4,833.34	38.06	
	MEMORIAL	AMES	924	39,000.00	18,999.96	20.56	
	ST PAUL	AMES	402	23,040.00	14,000.00	34.83	
	ST. PAUL	BOONE	200	11,000.00	3,517.00	17.59	
	TRINITY	BOONE	630	8,000.00	2,746.00	4.36	
	TRINITY	DAYTON	69	4,500.00	1,591.00	23.06	
	TRINITY	JEFFERSON	441	24,000.00	12,000.00	27.21	
	TRINITY	PERRY	121	5,500.00	3,870.00	31.98	
	ZION	OGDEN	362	16,000.00	7,692.00	21.25	
		Total			140,040.00	69,249.30	
CARROLL	IMMANUEL	LIDDERDALE	115	8,000.00	4,336.00	37.70	
	PEACE	GLIDDEN	265	7,005.00	3,193.70	12.05	
	ST PAUL	CARROLL	568	22,230.00	10,514.29	18.51	
	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	5,833.35	14.09	
	ZION	MANNING	625	31,500.00	15,750.00	25.20	
		Total			78,861.00	39,627.34	
CHEROKEE	BETHEL	SUTHERLAND	237	8,500.00	4,589.05	19.36	
	PEACE	MARCUS	245	12,500.00	7,418.00	30.28	
	PILGRIM	QUIMBY	148	2,500.00	1,500.00	10.14	
	ST JOHN	PAULLINA	303	7,000.00	2,625.00	8.66	
	ST. PAUL	AURELIA	311	32,000.00	15,598.18	50.15	
	TRINITY	CHEROKEE	560	15,000.00	8,980.00	16.04	
	TRINITY	MARCUS	132	2,100.00	3,750.00	28.41	
	ZION	PAULLINA	556	12,000.00	7,767.55	13.97	
		Total			91,600.00	52,227.78	
COUNCIL BLUFFS	FAITH	COUNCIL BLUFFS	458	0.00	0.00	0.00	
	FIRST	MISSOURI VALLEY	282	13,200.00	7,700.00	27.30	
	IMMANUEL	LOGAN	201	10,200.00	3,499.98	17.41	
	OUR SAVIOR	WALNUT	78	2,000.00	739.25	9.48	
	PEACE	HARLAN	63	1,000.00	583.35	9.26	
	ST. JOHN	HONEY CREEK	253	9,000.00	6,750.00	26.68	
	ST. PAUL	COUNCIL BLUFFS	524	16,966.00	8,483.02	16.19	
	ST. PAUL	OAKLAND	74	1,800.00	0.00	0.00	
	TIMOTHY	COUNCIL BLUFFS	424	23,069.00	12,489.40	29.46	
	TRINITY	GLENWOOD	311	5,785.00	703.50	2.26	
	TRINITY	PERSIA	98	3,000.00	1,725.00	17.60	
		Total			86,020.00	42,673.50	

DENISON	BETHLEHEM	DOW CITY	213	6,601.00	2,653.00	12.46
	FAITH	DELOIT	63	2,000.00	0.00	0.00
	IGLESIA	DENISON	9	1,250.00	800.00	88.89
	IMMANUEL	SCHLESWIG	559	23,500.00	8,812.50	15.76
	OUR SAVIOR	DENISON	625	15,000.00	7,500.00	12.00
	ST JOHN	KIRON	61	5,000.00	2,000.00	32.79
	TRINITY	MANILLA	255	3,000.00	900.00	3.53
	ZION	DENISON	1907	45,000.00	15,892.75	8.33
	Total			101,351.00	38,558.25	
DES MOINES EAST	CALVARY	DES MOINES	126	4,800.00	3,489.67	27.70
	CHRIST THE KING	ALTOONA	97	6,000.00	387.08	3.99
	HOLY CROSS	CARLISLE	127	6,000.00	3,000.00	23.62
	HOPE	DES MOINES	594	20,400.00	10,200.00	17.17
	MT CALVARY	INDIANOLA	361	12,500.00	7,294.00	20.20
	OUR SAVIOUR	DES MOINES	166	7,800.00	4,550.00	27.41
	PEACE	DES MOINES	287	5,200.00	3,380.00	11.78
	ST PAUL	ANKENY	502	26,400.00	15,400.00	30.68
	Total			89,100.00	47,200.75	
DES MOINES WEST	ASIAN	DES MOINES	49	300.00	300.00	6.12
	BEAUTIFUL SAVIOR	POLK CITY	265	3,600.00	1,800.00	6.79
	CHRIST OUR SAVIOR	NORWALK	147	6,260.00	2,061.66	14.02
	FAITH	ADEL	419	29,520.00	13,100.00	31.26
	GLORIA DEI	URBANDALE	1818	70,000.00	32,520.00	17.89
	LIVING FAITH	CLIVE	234	0.00	0.00	0.00
	MESSIAH	JOHNSTON	49	10,000.00	3,786.47	77.27
	MT OLIVE	DES MOINES	433	10,800.00	5,400.00	12.47
	SHEPHERD OF THE VALLEY	WDM	509	11,500.00	3,949.22	7.76
	SUDANESE	DES MOINES	35	500.00	0.00	0.00
	TRINITY	DES MOINES	400	12,000.00	7,000.00	17.50
	TRINITY	VAN METER	147	7,500.00	2,842.00	19.33
	Total			161,480.00	72,759.35	
FORT DODGE	GOOD SHEPHERD	FORT DODGE	686	20,000.00	9,999.96	14.58
	IMMANUEL	ROWAN	58	120.00	30.00	0.52
	MT CALVARY	EAGLE GROVE	50	900.00	275.00	5.50
	PRINCE OF PEACE	FORT DODGE	228	11,000.00	6,804.25	29.84
	ST JOHN	VINCENT	148	3,000.00	0.00	0.00
	ST PAUL	FORT DODGE	1186	53,000.00	30,086.06	25.37
	ST PAUL	WEBSTER CITY	334	10,000.00	5,000.02	14.97
	ST PETER	WOOLSTOCK	38	700.00	400.00	10.53
	Total			98,720.00	52,595.29	
HUMBOLDT	FIRST	FONDA	29	400.00	200.00	6.90
	HOLY TRINITY	FARNHAMVILLE	264	11,000.00	11,000.00	41.67
	IMMANUEL	LIVERMORE	100	5,000.00	3,429.00	34.29
	IMMANUEL	POMEROY	138	6,000.00	3,000.00	21.74
	IMMANUEL	ROCKWELL CITY	176	6,500.00	3,250.02	18.47
	TRINITY	FORT DODGE	109	6,375.00	3,159.75	28.99
	TRINITY	KNIERIM	134	3,000.00	1,500.00	11.19
	ZION	HUMBOLDT	685	25,000.00	14,583.35	21.29
	ZION	LIVERNE	116	7,600.00	3,800.00	32.76
Total			70,875.00	43,922.12		
LE MARS	CHRIST	REMSEN	157	4,000.00	1,220.00	7.77
	FAITH	ORANGE CITY	308	16,000.00	7,999.98	25.97
	FIRST	KINGSLEY	386	8,500.00	3,221.00	8.34
	GRACE	LEMARS	607	12,000.00	9,000.00	14.83
	ST JOHN	IRETON	40	8,000.00	6,490.00	162.25
	ST PAUL	IRETON	301	10,000.00	5,000.00	16.61
	TRINITY	HAWARDEN	498	13,320.00	8,365.54	16.80
	TRINITY	HINTON	306	7,000.00	2,632.00	8.60
	Total			78,820.00	43,928.52	
MAPLETON	GRACE	CORRECTIONVILLE	59	1,000.00	658.22	11.16
	IMMANUEL	CHARTER OAK	76	4,600.00	1,350.00	17.76
	ST JOHN	BATTLE CREEK	361	4,000.00	4,083.38	11.31
	ST JOHN	CHARTER OAK	394	10,000.00	3,763.98	9.55
	ST LUKE	RICKETTS	103	2,000.00	0.00	0.00
	ST MATTHEW	MAPLETON	450	13,500.00	7,621.29	16.94
	ST PAUL	BATTLE CREEK	94	2,500.00	0.00	0.00
	ST PAUL	CHARTER OAK	84	6,000.00	3,305.00	39.35
	ST PAUL	IDA GROVE	935	20,000.00	10,975.02	11.74
	ST PAUL	UTE	296	15,000.00	6,095.75	20.59
	TRINITY	ANTHON	120	0.00	770.00	6.42
	Total			78,600.00	38,622.64	

NORTHWEST	ENGLISH	LARCHWOOD	72	5,100.00	2,550.00	35.42
	OUR SAVIOR	SHELDON	46	600.00	300.00	6.52
	PEACE	ROCK RAPIDS	305	18,000.00	2,500.02	8.20
	ST JOHN	MAY CITY	129	5,000.00	0.00	0.00
	ST JOHN	SANBORN	224	10,000.00	5,850.00	26.12
	ST PAUL	HARTLEY	410	28,000.00	16,100.00	39.27
	ST PETER	OCHEYEDAN	197	8,000.00	4,000.00	20.30
	ZION	OCHEYEDAN	83	6,000.00	3,275.00	39.46
	Total			80,700.00	34,575.02	
SAC CITY	EMMANUEL	LAKE VIEW	350	13,500.00	6,750.00	19.29
	FAITH	EARLY	126	4,000.00	2,164.00	17.17
	PEACE	WALL LAKE	442	14,000.00	7,000.00	15.84
	PILGRIM	LAKE CITY	261	10,000.00	0.00	0.00
	ST PAUL	SAC CITY	508	25,000.00	12,750.00	25.10
	ST PAUL	SCHALLER	167	9,600.00	4,000.00	23.95
	ST PETER	SAC CITY	45	2,250.00	0.00	0.00
	TRINITY	ODEBOLT	280	14,500.00	7,403.10	26.44
	ZION	AUBURN	87	3,500.00	1,774.00	20.39
Total			96,350.00	41,841.10		
SIOUX CITY	BETHANY	SIOUX CITY	41	4,090.00	1,210.00	29.51
	BETHEL	LAWTON	277	5,000.00	479.20	1.73
	CALVARY	SIOUX CITY	633	25,306.00	9,408.29	14.86
	CONCORDIA	SIOUX CITY	92	700.00	70.50	0.77
	FAITH	SIOUX CITY	401	6,000.00	1,150.00	2.87
	REDEEMER	SIOUX CITY	970	60,000.00	40,000.00	41.24
	SHEPHERD OF PEACE	SGT BLUFF	385	6,000.00	3,000.00	7.79
	ST JOHN	CLIMBING HILL	73	2,500.00	1,043.47	14.29
	ST PAUL	SIOUX CITY	754	45,000.00	17,124.11	22.71
Total			154,596.00	73,485.57		
SOUTHWEST	FIRST	MT AYR	40	600.00	654.00	16.35
	IMMANUEL	CLARINDA	190	4,500.00	2,327.25	12.25
	IMMANUEL	OSCEOLA	119	2,500.00	1,130.00	9.50
	MT CALVARY	VILLISCA	101	2,400.00	1,200.00	11.88
	OUR SAVIOR	LEON	60	240.00	150.00	2.50
	OUR SAVIOR	RED OAK	122	0.00	0.00	0.00
	OUR SAVIOR	SIDNEY	63	300.00	150.00	2.38
	REDEEMER	CORNING	138	2,400.00	1,400.00	10.14
	ST JOHN	CLARINDA	643	23,000.00	11,499.96	17.88
	ST JOHN	HASTINGS	124	3,500.00	1,500.00	12.10
	ST PAUL	CLARINDA	198	4,500.00	2,545.00	12.85
	ST TIMOTHY	BEDFORD	18	0.00	0.00	0.00
	TRINITY	CRESTON	234	5,500.00	2,775.00	11.86
	TRINITY	SHENANDOAH	145	8,000.00	2,781.67	19.18
Total			57,440.00	28,112.88		
SPENCER	CHRIST THE KING	SPENCER	305	1,216.00	608.65	2.00
	CONCORDIA	LAKE PARK	181	1,200.00	1,515.00	8.37
	FIRST ENGLISH	SPENCER	649	30,732.00	17,470.41	26.92
	IMMANUEL	ESTHERVILLE	282	7,800.00	4,150.00	14.72
	IMMANUEL	SPIRIT LAKE	662	32,000.00	16,000.02	24.17
	IMMANUEL	TERRIL	172	6,500.00	4,595.00	26.72
	Total			79,448.00	44,339.08	
STORM LAKE	FAITH	SIOUX RAPIDS	25	750.00	125.00	5.00
	GRACE	STORM LAKE	424	25,000.00	12,499.98	29.48
	IGLESIA	STORM LAKE	9	1,250.00	1,100.00	122.22
	ST JOHN	ALTA	261	20,400.00	9,429.01	36.13
	ST JOHN	GALVA	305	16,500.00	9,588.51	31.44
	ST JOHN	STORM LAKE	435	10,000.00	1,585.09	3.64
	ST PAUL	ALTA	273	4,800.00	1,514.21	5.55
	ST PETER	NEWELL	130	8,000.00	2,856.01	21.97
	ZION	STORM LAKE	299	6,700.00	1,120.96	3.75
Total			93,400.00	39,818.77		
Grand Total			1,877,566.00	925,249.82		