

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



<u>For the month ending July 2010</u>	
Anticipated Amount	\$ 150,000
Actual Receipts	\$ 156,379
<u>Fiscal Year-to-date receipts</u>	
Anticipated Amount	\$ 900,000
Actual Receipts	\$ 874,209
Over (under) anticipated amount	\$ (25,791)
<u>Use of Mission Receipts</u>	
Remitted to Synod (43%)	\$ 375,909
Balance for District programs/operations	\$ 498,300
Total Receipts	\$ 874,209
<u>Mission Receipts Compared With Last Year</u>	
Year-to-date 2010	\$ <u>874,209</u>
Year-to-date 2009	\$ <u>925,250</u>
Over (under) last year	\$ (51,041)

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 2010, 1014 investments in Iowa District West totaled \$29,840,979. Those investments are providing opportunity for 58 loans totaling \$11,384,849 plus commitments totaling nearly \$631,631. 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!



It is better to look ahead and prepare than to look back and regret. Investing in LCEF is one way to help others while preparing for your future. Save today! For more information, contact Carole L. White (1-877-439-5233 or carole.white@lcef.org).



**MAKING A
DIFFERENCE
IN THINGS
ETERNAL**

Stewardship Spark / Monthly Money Moment

Did you know that your congregational mission dollars support the District budget in a variety of mission and ministry areas? This year the District budget includes \$40,000 for mission *Ablaze* grants. The Synod Convention delegates adopted, without debate, Resolution 1-01, “to celebrate *Fan into Flame* blessings and commit to its completion.” District has already received \$12,000 from *Fan into Flame* gifts to support revitalization and ethnic missions. Now is the time for your congregation to get involved with *Ablaze* and *Fan into Flame* if not already. Promote this initiative with red, white, and black *Ablaze* shirts which will be available at the September 27-28 Pastors Conference in Urbandale.

Congregational Quarterly Financial Report

Included in *The Monthly* is the report for the second quarter of the District fiscal period congregational support budget from February 1-July 31, 2010. Review your church’s mission pledge to make sure your budget receipts are up to date. This report includes only District/Synod receipts and no restricted missionary support or other program income. Your mission dollars enable us to “Connect, Resource, Optimize, Partner, and Serve” every District congregation.



Secretarial/Administrative Professionals Fall Conference - Ankeny

The Iowa District West Secretarial/Administrative Professionals Conference will be held Tuesday, **September 21**, 2010 from 8:00 a.m. - 3:45 p.m. at St. Paul Lutheran Church, Ankeny. All ministry assistant professionals are invited. For only \$35 (\$30 if registered by September 1) you will receive conference materials, conference gift, breakfast, lunch, and much more!



The 2010 theme, “**God’s Gift through Communication**,” is based on 1 Corinthians 10:31, “whatever you do, do it all for the glory of God.” Scott Vaughan of Vaughan Communications will be our morning speaker. Scott serves the strategic communication needs of churches and faith organizations throughout North America. To learn more about Scott’s ministry and free resources, go to www.svministry.com. In the afternoon, you will be uplifted by Gavin Jerome, The Morale Mechanic (www.moralemechanic.com). Dalend Mackey will use his gift of music and humor as Master of Ceremonies for the day.

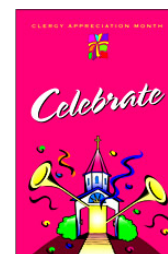
Thanks to Thrivent Financial for Lutherans for their support. Plan now to enjoy a full day in Ankeny. Extra brochures can be printed from the Web site at www.idwlcms.org/district_news/information/church_secretarial_conference.pdf

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 last summer.

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.



Support the Armed Forces

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 by supporting military personnel who are members of your congregation this upcoming fall and holiday season. If you have military personnel overseas and you would like to let them know you are thinking about them, we will send your church \$125 per military staff to help cover congregation postage and gift expenses. Please send your church name, individual name of troop(s), and country they are serving to Roger.Curtis@idwlcms.org. Special thanks to Julie & Van Harne who coordinated sending military care packages to 37 service men and women with the help of Camp Okoboji Youth Week participants.

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 for all Options starting on January 1, 2011. This increase is a result of the rising cost of health care, as well as plan changes required by the Patient Protection and Affordable Care Act (health care reform).

The health care rates will increase 9.9% for all plan options because of medical inflation and regulations associated with health care reform causing costs to rise across the board. The industry trends are 10%-15%. Changes in Compliance with Health Care Reform include: 1) Lifetime maximums on health coverage eliminated; 2) Dependent children covered to age 26 regardless of marital or student status, unless eligible for other employer-sponsored coverage; special enrollment opportunity for 2011; 3) Pre-existing condition restriction no longer applies to children under age 19.

If you do not know your current rate, visit their website: 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 or 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.

The Concordia Retirement Plan (CRP) regular basis will remain the same (Church Plan: 8.7% regular basis & 11.7% full basis; alternative packages: regular basis 7.5% & 10.5% full basis).

The Concordia Disability and Survivor Plan (CDSP) rates will also remain the same (worker without dependents 1.2% and worker with dependents 2.25% of total annual compensation).

The Options will have the same deductible as before, but note a couple of administrative changes – rename plan options:

Original Name	New Name	Clarification
Options Blue HSA	HDHP	IRS qualified high-deductible plan
Options Blue HRA	Option E	Hybrid plan

Administrative costs for the CHP are lower than the industry norms, with only 7.5 cents of every dollar going toward plan administration. Ninety-two and a half cents of every contribution dollar are used to pay CHP claims. Did you know that in 2008 CHP claim expenditures were 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.

As rates continue to increase and congregations shift to Options with higher deductibles (note the District Board of Directors approved changing the staff Option from B to C for 2011), 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 2011 Option Election Form (including the SelectAccount personal spending option) is **October 8, 2010**. Health plan options are available online at <http://www.concordiaplans.org/DetailPage.aspx?ID=21>. To view the various options, click on the 4 PPO Options and/or 2 CDHP Options.)

Remember treasurers you have the option to pay your monthly invoice through the online payment system. It is free and easy to use. To begin, go to www.concordiaplans.org, select Online Payment System from the Quick Links menu.

Concordia Plan Services promises to stay abreast of the health care reform changes and communicate to the employers and workers of the church the information as it relates to them.

Iowa District West Budget Receipts

February 1, 2010 – July 31, 2010

Circuit	Congregation	Town	Communicants	Pledge	Actual Amount	Per Comm.
ADAIR	IMMANUEL	ADAIR	198	4,400.00	2,398.00	12.11
	ST. JOHN	ADAIR	93	2,300.00	0.00	0.00
	HOLY CROSS	ANITA	145	0.00	0.00	0.00
	ZION	ATLANTIC	442	18,000.00	9,000.00	20.36
	ST JOHN	CASEY	144	6,500.00	0.00	0.00
	ZION	DEXTER	191	6,000.00	2,163.00	11.32
	IMMANUEL	GREENFIELD	183	5,000.00	2,000.00	10.93
	IMMANUEL	GUTHRIE CENTER	193	5,000.00	0.00	0.00
	ST. THOMAS	PANORA	122	1,200.00	700.00	5.74
	FAITH	WINTERSSET	28	600.00	300.00	10.71
	FIRST	WIOTA	145	2,500.00	982.97	6.78
		Total			51,500.00	17,543.97
ALGONA	TRINITY	ALGONA	917	55,000.00	28,347.00	30.91
	ZION	AYRSHIRE	40	5,000.00	1,000.00	25.00
	ST JOHN	BURT	270	4,500.00	2,348.34	8.70
	ST LUKE	CYLINDER	96	5,000.00	827.25	8.62
	ST PAUL	EMMETSBURG	269	15,750.00	7,875.00	29.28
	ST JOHN	FENTON	275	8,000.00	4,200.00	15.27
	ST JOHN	GARNER	186	7,200.00	3,600.00	19.35
	ST PAUL	GARNER	596	14,500.00	7,254.00	12.17
	IMMANUEL	LONE ROCK	127	10,000.00	4,625.00	36.42
	TRINITY	MALLARD	186	29,400.00	14,700.00	79.03
	OUR SAVIOR	SWEA CITY	39	0.00	0.00	0.00
	PEACE	WEST BEND	180	16,500.00	6,682.83	37.13
	ST PAUL	WHITTEMORE	159	8,004.00	3,510.00	22.08
		Total			178,854.00	84,969.42
BOONE	MEMORIAL	AMES	703	40,000.00	16,704.60	23.76
	ST PAUL	AMES	413	23,040.00	14,514.90	35.15
	ST. PAUL	BOONE	199	11,000.00	4,199.00	21.10
	TRINITY	BOONE	624	8,000.00	5,680.00	9.10
	CHRIST	BOUTON	155	11,000.00	5,499.98	35.48
	TRINITY	DAYTON	69	3,000.00	1,280.00	18.55
	TRINITY	JEFFERSON	440	24,000.00	12,000.00	27.27
	ZION	OGDEN	363	16,000.00	8,143.50	22.43
	TRINITY	PERRY	110	4,000.00	3,500.00	31.82
		Total			140,040.00	71,521.98
CARROLL	ZION	ARCADIA	384	10,000.00	5,833.35	15.19
	ST. JOHN	AUDUBON	256	126.00	0.00	0.00
	ST PAUL	CARROLL	474	22,770.00	10,723.83	22.62
	TRINITY	COON RAPIDS	118	0.00	0.00	0.00
	PEACE	GLIDDEN	100	6,937.00	1,991.29	19.91
	IMMANUEL	LIDDERDALE	111	4,000.00	1,993.25	17.96
	ZION	MANNING	554	31,500.00	18,375.00	33.17
	Total			75,333.00	38,916.72	
CHEROKEE	ST. PAUL	AURELIA	310	32,000.00	15,729.71	50.74
	TRINITY	CHEROKEE	418	15,000.00	9,000.00	21.53
	PEACE	MARCUS	243	12,500.00	4,786.50	19.70
	TRINITY	MARCUS	157	7,500.00	3,750.00	23.89
	ST JOHN	PAULLINA	298	1,000.00	500.00	1.68
	ZION	PAULLINA	562	12,000.00	7,439.75	13.24
	PILGRIM	QUIMBY	120	2,500.00	2,500.00	20.83
	BETHEL	SUTHERLAND	237	8,500.00	5,879.18	24.81
COUNCIL BLUFFS	FAITH	COUNCIL BLUFFS	458	4,992.00	2,632.38	5.75
	ST. PAUL	COUNCIL BLUFFS	519	16,966.00	8,482.98	16.34
	TIMOTHY	COUNCIL BLUFFS	398	23,729.00	11,758.32	29.54
	TRINITY	GLENWOOD	311	4,000.00	2,110.98	6.79
	PEACE	HARLAN	63	1,000.00	499.98	7.94
	ST. JOHN	HONEY CREEK	272	9,000.00	5,000.00	18.38
	IMMANUEL	LOGAN	201	5,000.00	1,666.68	8.29
	FIRST	MISSOURI VALLEY	295	13,200.00	7,700.00	26.10
	ST. PAUL	OAKLAND	81	1,800.00	400.00	4.94
	TRINITY	PERSIA	78	3,000.00	1,500.00	19.23
	OUR SAVIOR	WALNUT	78	2,000.00	1,334.72	17.11
		Total			84,687.00	43,086.04

DENISON	FAITH	DELOIT	61	2,000.00	0.00	0.00
	IGLESIA	DENISON	18	1,500.00	800.00	44.44
	OUR SAVIOR	DENISON	650	15,000.00	6,748.00	10.38
	ZION	DENISON	1834	45,000.00	14,420.50	7.86
	BETHLEHEM	DOW CITY	226	5,000.00	2,559.00	11.32
	ST JOHN	KIRON	104	5,000.00	2,500.00	24.04
	TRINITY	MANILLA	255	3,000.00	1,000.00	3.92
	IMMANUEL	SCHLESWIG	530	17,625.00	8,812.50	16.63
	Total			94,125.00	36,840.00	
DES MOINES EAST	CHRIST THE KING	ALTOONA	97	1,400.00	553.59	5.71
	ST PAUL	ANKENY	598	12,000.00	5,000.00	8.36
	HOLY CROSS	CARLISLE	110	6,000.00	2,500.00	22.73
	CALVARY	DES MOINES	70	4,800.00	2,925.00	41.79
	HOPE	DES MOINES	583	20,400.00	11,900.00	20.41
	OUR SAVIOUR	DES MOINES	170	6,200.00	3,616.70	21.27
	PEACE	DES MOINES	287	5,200.00	3,380.00	11.78
	MT CALVARY	INDIANOLA	361	12,500.00	7,294.00	20.20
	Total			68,500.00	37,169.29	
DES MOINES WEST	FAITH	ADEL	438	32,477.00	18,945.36	43.25
	LIVING FAITH	CLIVE	234	0.00	0.00	0.00
	ASIAN	DES MOINES	49	300.00	0.00	0.00
	MT OLIVE	DES MOINES	389	10,800.00	5,400.00	13.88
	SUDANESE	DES MOINES	35	500.00	500.00	14.29
	TRINITY	DES MOINES	309	12,000.00	6,104.00	19.75
	MESSIAH	JOHNSTON	38	13,900.00	1,960.66	51.60
	CHRIST OUR SAVIOR	NORWALK	95	3,900.00	2,684.14	28.25
	BEAUTIFUL SAVIOR	POLK CITY	271	3,600.00	2,275.00	8.39
	GLORIA DEI	URBANDALE	1897	70,000.00	35,188.37	18.55
	TRINITY	VAN METER	147	7,500.00	4,358.77	29.65
	SHEPHERD OF THE VALLEY	WDM	509	21,690.00	5,050.41	9.92
	Total			176,667.00	82,466.71	
FORT DODGE	MT CALVARY	EAGLE GROVE	70	300.00	150.00	2.14
	GOOD SHEPHERD	FORT DODGE	652	20,000.00	8,333.81	12.78
	PRINCE OF PEACE	FORT DODGE	232	11,000.00	6,351.68	27.38
	ST PAUL	FORT DODGE	1176	53,000.00	17,538.27	14.91
	IMMANUEL	ROWAN	40	120.00	0.00	0.00
	ST JOHN	VINCENT	134	2,000.00	0.00	0.00
	ST PAUL	WEBSTER CITY	331	10,000.00	5,000.02	15.11
	ST PETER	WOOLSTOCK	35	400.00	0.00	0.00
	Total			96,820.00	37,373.78	
HUMBOLDT	HOLY TRINITY	FARNHAMVILLE	269	11,000.00	0.00	0.00
	FIRST	FONDA	29	400.00	200.00	6.90
	TRINITY	FORT DODGE	109	6,375.00	3,295.50	30.23
	ZION	HUMBOLDT	718	25,000.00	14,583.35	20.31
	TRINITY	KNIERIM	137	3,000.00	1,500.00	10.95
	IMMANUEL	LIVERMORE	90	5,000.00	3,817.00	42.41
	ZION	LUVERNE	108	7,600.00	500.00	4.63
	IMMANUEL	POMEROY	125	6,000.00	3,000.00	24.00
	IMMANUEL	ROCKWELL CITY	165	6,500.00	2,708.35	16.41
	Total			70,875.00	29,604.20	
LE MARS	TRINITY	HAWARDEN	498	13,320.00	7,466.37	14.99
	TRINITY	HINTON	306	7,000.00	6,460.00	21.11
	ST JOHN	IRETON	40	8,500.00	4,250.00	106.25
	ST PAUL	IRETON	225	10,000.00	5,000.00	22.22
	FIRST	KINGSLEY	356	8,500.00	3,558.00	9.99
	GRACE	LEMARS	530	12,000.00	6,000.00	11.32
	FAITH	ORANGE CITY	314	16,000.00	7,999.98	25.48
	CHRIST	REMSSEN	157	4,500.00	1,245.48	7.93
	Total			79,820.00	41,979.83	
MAPLETON	TRINITY	ANTHON	121	1,500.00	430.00	3.55
	ST JOHN	BATTLE CREEK	326	5,000.00	4,083.34	12.53
	ST PAUL	BATTLE CREEK	94	2,500.00	0.00	0.00
	IMMANUEL	CHARTER OAK	80	4,830.00	4,673.00	58.41
	ST JOHN	CHARTER OAK	397	10,100.00	5,463.92	13.76
	ST PAUL	CHARTER OAK	84	6,000.00	3,875.50	46.14
	GRACE	CORRECTIONVILLE	61	1,000.00	200.00	3.28
	ST PAUL	IDA GROVE	922	22,500.00	12,760.33	13.84
	ST MATTHEW	MAPLETON	450	13,500.00	6,780.00	15.07
	ST LUKE	RICKETTS	100	2,000.00	2,102.00	21.02
	ST PAUL	UTE	280	15,000.00	3,716.00	13.27
	Total			83,930.00	44,084.09	

Circuit	Congregation	Town	Communicants	Pledge	Actual Amount	Per Comm.
NORTHWEST	ST PAUL	HARTLEY	377	28,000.00	16,100.00	42.71
	ENGLISH	LARCHWOOD	72	5,100.00	2,550.00	35.42
	ST JOHN	MAY CITY	132	3,000.00	0.00	0.00
	ST PETER	OCHEYEDAN	166	8,000.00	4,666.00	28.11
	ZION	OCHEYEDAN	85	6,000.00	3,275.00	38.53
	PEACE	ROCK RAPIDS	305	10,000.00	2,916.69	9.56
	ST JOHN	SANBORN	224	9,500.00	5,550.00	24.78
	OUR SAVIOR	SHELDON	46	720.00	300.00	6.52
		Total		70,320.00	35,357.69	
SAC CITY	ZION	AUBURN	68	3,500.00	1,607.00	23.63
	FAITH	EARLY	110	4,000.00	2,344.00	21.31
	PILGRIM	LAKE CITY	243	5,500.00	3,150.00	12.96
	EMMANUEL	LAKE VIEW	350	14,000.00	7,002.00	20.01
	TRINITY	ODEBOLT	280	14,500.00	8,904.19	31.80
	ST PAUL	SAC CITY	508	15,500.00	7,750.02	15.26
	ST PETER	SAC CITY	40	2,200.00	0.00	0.00
	ST PAUL	SCHALLER	173	9,600.00	4,800.00	27.75
	PEACE	WALL LAKE	438	14,000.00	7,000.00	15.98
	Total		82,800.00	42,557.21		
SIOUX CITY	ST JOHN	CLIMBING HILL	80	2,250.00	1,243.28	15.54
	BETHEL	LAWTON	275	5,000.00	428.80	1.56
	SHEPHERD OF PEACE	SGT BLUFF	406	6,000.00	0.00	0.00
	BETHANY	SIOUX CITY	41	4,090.00	1,250.00	30.49
	CALVARY	SIOUX CITY	645	25,375.00	10,659.33	16.5
	CONCORDIA	SIOUX CITY	97	700.00	297.75	3.07
	FAITH	SIOUX CITY	311	6,000.00	1,020.00	3.28
	REDEEMER	SIOUX CITY	999	60,000.00	35,000.00	35.04
	ST PAUL	SIOUX CITY	762	56,063.00	19,500.00	25.59
		Total		165,478.00	69,399.16	
SOUTHWEST	ST TIMOTHY	BEDFORD	18	0.00	0.00	0.00
	IMMANUEL	CLARINDA	192	4,500.00	2,264.50	11.79
	ST JOHN	CLARINDA	639	24,000.00	8,000.00	12.52
	ST PAUL	CLARINDA	199	3,000.00	2,000.00	10.05
	REDEEMER	CORNING	174	3,000.00	1,750.00	10.06
	TRINITY	CRESTON	230	5,500.00	2,748.83	11.95
	ST JOHN	HASTINGS	109	3,600.00	1,927.88	17.69
	OUR SAVIOR	LEON	61	240.00	180.00	2.95
	FIRST	MT AYR	42	600.00	300.00	7.14
	IMMANUEL	OSCEOLA	121	2,000.00	1,507.00	12.45
	OUR SAVIOR	RED OAK	122	0.00	0.00	0.00
	TRINITY	SHENANDOAH	143	8,000.00	3,587.61	25.09
	OUR SAVIOR	SIDNEY	23	0.00	150.00	6.52
	MT CALVARY	VILLISCA	101	2,100.00	1,225.00	12.13
		Total		56,540.00	25,640.82	
SPENCER	IMMANUEL	ESTHERVILLE	281	9,800.00	4,475.00	15.93
	CONCORDIA	LAKE PARK	160	1,800.00	1,405.00	8.78
	CHRIST THE KING	SPENCER	302	1,000.00	499.98	1.66
	FIRST ENGLISH	SPENCER	649	38,000.00	17,572.72	27.08
	IMMANUEL	SPIRIT LAKE	672	33,335.00	16,668.00	24.80
	IMMANUEL	TERRIL	170	6,000.00	3,200.00	18.82
		Total		89,935.00	43,820.70	
STORM LAKE	ST JOHN	ALTA	255	20,400.00	9,100.30	35.69
	ST PAUL	ALTA	273	5,600.00	3,693.80	13.53
	ST JOHN	GALVA	366	16,500.00	9,352.10	25.55
	ST PETER	NEWELL	130	5,000.00	3,107.31	23.90
	FAITH	SIOUX RAPIDS	25	750.00	500.00	20.00
	GRACE	STORM LAKE	424	25,000.00	12,499.98	29.48
	IGLESIA	STORM LAKE	9	1,500.00	800.00	88.89
	ST JOHN	STORM LAKE	402	10,000.00	3,001.00	7.47
	ZION	STORM LAKE	291	6,700.00	237.32	0.82
	Total		91,450.00	42,291.81		
	Grand Total		1,848,674.00	874,208.56		