

BUSINESS MANAGER NEWS
Iowa District West Congregations' Mission Receipts



Month Ending June 2026	
Anticipated Amount	\$110,000
Actual Receipts	\$128,765
Year-to-Date Receipts	
Anticipated Amount	\$550,000
Actual Receipts	\$589,537
Over (under) anticipated amount	\$39,537
Use of Mission Receipts	
Remitted to Synod (45%)	\$220,000
Balance for District programs & ministries	\$369,537
Total Receipts	\$589,537
Mission Receipts Compared with Last Year	
Month ending June 2026	\$589,537
Month ending June 2025	\$582,963
Over (under) last year	\$ 6,574

Partners in the Gospel - Monthly Mission Moment

Did you know that your congregational mission dollars support the District budget in a variety of missions, programs, projects, and activities?

The Human Care Committee serves as the heart of Iowa District West, driving initiatives that improve quality of life, support church worker well-being, and cultivate a ministry culture where every individual can thrive.

The 2026 budget includes \$50,150 for human care ministry, which supports Lutheran Family Service, hospital chaplains, church worker wellness, and life advocate activities.

To view the District human care news page, go to www.idwlcms.org/human-care.php. For questions, reach out to Rev. Dr. Keith Haney or Human Care chairman Rev. Tom Vanderbilt.

Stewardship Spark - by Ron Chewning, President of Stewardship Advisors, which provides year-round stewardship education [resources](#) for LCMS churches (248.644.6150 - stewardshipadv@aol.com)

**SINCE JULY 4TH, 1776, THE
UNITED STATES HAS BEEN
THE LAND OF THE FREE.**

Father, thank You for the freedoms
we enjoy in our country. But thank
You more for the freedoms Jesus
Christ won for us all. Amen.



Attention parents - financial support for kids!

Families with young children may be eligible for \$1,000 in free federal funds through a new savings program called Trump Accounts. This program is designed to give children a financial head start and promote financial literacy.

Children are eligible for the \$1,000 federal contribution if they were born between January 1, 2025, and December 31, 2028. The federal government will deposit the funds into an account established in the child's name. This contribution is not automatic—a parent or guardian must elect to receive it by completing [IRS](#) Form 4547, either on paper or directly through the Trump Accounts app.

Parents manage the account until the child turns 18 and may contribute up to \$5,000 per year. Children who do not meet the birth-year eligibility window may still open a Trump Account; they simply will not receive the \$1,000 federal seed contribution.

More information is available at the Concordia Plans investment partner, [Fidelity](#) or at www.TrumpAccounts.gov.

Church & Clergy Finance/Treasurer's Workshop



Mark your calendar to attend the fall workshop on **Saturday, November 7**, from 9 am to 1 pm at Our Saviour, Denison. Pastors and any individuals within the church having financial responsibilities should attend. The guest speaker will be Bob Joy, a CPA who has been presenting for nearly 30 years and brings a wealth of knowledge and expertise. Questions, contact Roger Curtis 515.576.7666 or Roger@IowaDistrictWest.org.

Secretarial/Administrative Assistants Fall Conference

The District Administrative Assistants Conference Committee has an excellent program planned for Tuesday, **September 29**, at St Paul Lutheran Church in Fort Dodge. The registration fee is only \$45 if pre-registered and paid before September 8.

The Planning Committee is also excited to announce the keynote speaker for the day will be Shannon Zetterlund who will share some uplifting, encouraging, and educational sessions.

The Conference brochure is on the [District News page](#) and has been mailed. Any questions, contact Roger Curtis or Michelle Hammersland.



Get Ahead on Fall Church Communications (message from Concordia Technologies)

Summer is your calmest season, which makes it the perfect time to prep for the fall rush before rally day, Sunday school registration, stewardship season, and Advent planning take over.

Spend one quiet morning now to save yourself a dozen headaches later:

- **Make one master list** of every fall event from Labor Day to Advent—Sunday school kickoff, Bible studies, stewardship appeal, Reformation, All Saints, Thanksgiving, Advent midweeks, and more. Seeing everything at once is half the work.
- **Give each event three touches:** *save-the-date*, *week-of reminder*, and *thank-you/recap*. It's enough to keep people informed without overwhelming them.
- **Write each announcement once.** Create reusable templates with blanks for date, time, and details. Next year you just fill in the specifics instead of starting over.
- **Use one channel per audience.** Not every message needs to go to email, bulletin, website, and text. Match the message to where that group actually pays attention.

CTS offers free, editable [Communication Templates for Every Church Event](#) to make drafting easier. And if managing announcements across multiple lists and platforms is the real pain point, [Church360° Members](#) keeps every member's information consistent everywhere. LCMS congregations referred by their district can get a free

demo and [\\$100 off their first invoice](#), plus CTS provides a free [Church Office Technology Assessment](#) for congregations wanting expert guidance.

Mid-year IRS mileage rate increase

The 2026 IRS business mileage rate increased to 76 cents per mile for eligible travel beginning July 1, 2026. The rate increased by 3.5 cents from the 72.5-cent rate that applied during the first half of the year. Organizations should retain both rates in their expense systems so that reimbursements are calculated according to when the business mileage occurred. The IRS also increased the rates for medical and certain qualified moving purposes to 23.5 cents per mile, while the charitable mileage rate remains unchanged.

You're Invited: Alliance Defending Freedom Livestream on Church Security

Churches across the country are thinking hard about safety and security right now. Please join our partner, ADF Church & Ministry Alliance, for a livestream: Developing a Church Safety & Security Plan on Wednesday, July 22 at 12 noon. During this 45-minute session, security expert Tim Miller, President & Founder of LionHeart International Services Group, and ADF attorney Patrick Piccolo will walk through important topics and considerations for churches as they discern the right plan for their ministry communities. It will be a practical, encouraging conversation designed to help you prepare your church with confidence. Register [online](#) today!

Concordia Plan Services (CPS) Summer Education Events

Health care continues to evolve, and it can be challenging to stay informed about the complexities of today's health care options. Each ministry has important decisions to make—including selecting the best health care option for the upcoming year. Now is an ideal time to review the changes to the health plan options for 2027.

Anyone interested in learning more about Concordia Health Plan options, special coverages, and what's new for 2027 is encouraged to attend a workshop this summer. Please plan to join one of our virtual education sessions:

Thursday, July 30 at 4 pm
Wednesday, August 5 at 11 am



Register online for the summer presentations:
<https://www.surveymonkey.com/r/CPShelp>

Mark your calendar for [Employer Benefits Elections](#). The health plan enrollment timeline for 2027 health care option offerings is September 7–18. Employee/member open enrollment will be November 2–13.

Employer renewal packets with rates were sent electronically via email in early July. As you plan your 2027 budget, please note the Concordia Plans rate adjustments:

- The estimated health plan rate increase is 8%.
- The **Concordia Retirement Plan (CRP)** contribution rates will increase by 1% of compensation next year to 11.7% in 2027. This rate must be paid for anyone working over 20 hours a week AND more than 5 consecutive months. If your ministry experiences a lot of non-rostered worker turnover, Concordia Plan Services has an option called the Account Option. Please contact your Concordia Plans Representative listed below to get more information.
- The **Concordia Disability and Survivor Plan (CDSP)** rates will not change: with dependents **1.75%**; without dependents **1.2%**. The rates are a percentage of the worker's total reported annual compensation (must be paid for anyone working over 20 hours a week AND more than 5 consecutive months).

You can explore a wealth of information anytime at www.concordiaplans.org. Additionally, the *Congregational Treasurer's Manual*, Chapter 4, provides extensive information at www.lcms.org/ctm.

If you have any benefit related questions, contact Roger Curtis or your Concordia Plans account manager:
Employers with 4 or less workers: Erica Villmer 314.885.6874 Erica.Villmer@concordiaplans.org
Employers with more than 4 workers: Greg Lewis 314.885.6735 Greg.Lewis@concordiaplans.org