

BUSINESS MANAGER NEWS
Iowa District West Congregations' Mission Receipts



For the Month Ending June 2019	
Anticipated Amount	\$117,200
Actual Receipts	\$98,930
Fiscal Year-to-Date Receipts	
Anticipated Amount	\$586,000
Actual Receipts	\$556,302
Over (under) anticipated amount	\$(29,698)
Use of Mission Receipts	
Remitted to Synod (45%)	\$263,700
Balance for District programs/operations	\$292,602
Total Receipts	\$556,302
Mission Receipts Compared With Last Year	
Month ending June 2019	\$556,302
Month ending June 2018	\$627,024
Over (under) last year	\$(70,722)

Stewardship Corner - by Ron Chewning - www.StewardshipAdvisors.org – 248.644.6150

WHEN JESUS CHANGED ZACCHAEUS' HEART, HE WENT FROM BEING A CHEATER TO A GENEROUS GIVER. CHRIST'S LOVE AND GRACE TRANSFORMED ZACCHAEUS JUST AS THEY CHANGE US.

“For where your treasure is, there your heart will be also” (Matthew 6:21).



As God's people, we give because He first gave to us. *“God so loved the world that He gave His only Son, that whoever believes in Him should not perish but have eternal life”* (John 3:16). God is a giving God Who keeps on giving and giving to us. God's nature is to give, and we have been made in God's image. When we give cheerfully and generously, we are being renewed in God's likeness. Until heaven arrives, we are doing what we were made to do, which is to give. May God help us all experience the joy that comes through giving.



Stewardship Spark / Monthly Mission Moment

Did you know that Iowa District West is one of the top districts in providing financial aid to students attending our Concordia schools? The 2019 District budget includes \$250,000 for financial aid, most of which comes from restricted/endowment sources and LWML.

The District also helps pastors and professional church workers after they graduate. Since 2014, the District has paid out over \$250,000 in grants to reduce the educational indebtedness of 36 LCMS rostered workers in the District (89 individual applications; workers can currently apply up to 5 years). Deadline to apply is November 1. This is possible, thanks to generous people in the District who have remembered the District in their estate plans.

More Than Giving: A Conference on Stewardship

Pastors, elders, and stewardship teams – have you registered for the first ever Doxology program called “More Than Giving?” Learn to develop healthy stewardship lifestyles among your member households. Mark your calendar for the retreat at Camp Okoboji on Aug. 16-17. [Click here](#) to read more in the LCMS blog article and see the poster included this month. Register online today at www.Doxology.us and contact Camp for lodging assistance.

Secretarial/Administrative Assistants Fall Conference – Mission ~~Im~~Possible!

The conference will be held on Tuesday, **September 17** at Mission Central, Mapleton. Yes, for the first time the program will be held at the world-famous Mission Central. If you have never been there, this will be your opportunity to attend! All ministry assistant professionals are invited. Please register by September 1 to receive the best rate of only \$35 (\$40 if registered after the deadline). You will receive conference materials, a conference gift, lunch, and more! Rev. Dr. Brent Smith, Gary Thies, and Annetta Dellinger (www.AnnettaDellinger.com) will speak on a variety of topics. Plan now to enjoy a full day at Mission Central! Read all about it - brochures were mailed in early July and extra copies can be printed from the website ([click here](#)).

Church & Clergy Finance/Treasurer's Workshop



Mark your calendar to attend the upcoming workshop this fall on **Saturday, November 2** at **Camp Okoboji** from 9 am to 3 pm. Pastors and any individuals within the church having financial responsibilities should attend. The guest speaker will be Karen Sansone CPA. She is the LCMS Tax and Compliance Director and brings a wealth of knowledge and expertise.

Thanks to Carole White and Lutheran Church Extension Fund for providing lunch. Entire program expenses are paid by funds from the District's insurance provider (American Church Group & Brotherhood Mutual Insurance Company). Any questions, contact Roger Curtis at the District office (515.576.7666 or Roger@IowaDistrictWest.org). The brochure/registration form is available online.

Housing Allowance Good News!

The Freedom from Religion Foundation (FFRF) has decided not to pursue an additional challenge of the clergy housing allowance at the Supreme Court level. This means that clergy housing and parsonage allowance provisions will likely remain in place for tax year 2019 and for years beyond.

For those unfamiliar with court events, the legal battle over the clergy housing allowance has persisted for nearly a decade. FFRF claims that the clergy housing allowance favors clergy as a special class of taxpayer and penalizes ordinary taxpayers and 501(c)(3) organizations who lack such a provision.

FFRF initially won victories at the district court level in 2013 and 2017, but lost at Appeals Court. The next step for FFRF would be to appeal to the US Supreme Court, but they state on their website “After counting heads,” we concluded that any decision from the current court would put the kibosh on challenging the housing allowance for several generations.”

Source: Clergy Financial Resources weekly newsletter

Concordia Plan Services (CPS) News

The 2020 “Decision Time” Health Election Material was mailed to all organizations in early-July. This includes the Rate Notice, 3 new “Healthy Me” Options, and an overview of current participation. If a health plan change is not made by the September 6 deadline, the ministry will default to the same health plan option.

Finance committees planning for next year’s budget should be aware that **Concordia Health Plan (CHP)** will have a contribution rate increase in order to maintain the funding of the plan. The CHP rate increase for 2020 for active members in IDW will be between 6.5% to 8.9% depending on the health plan option. A benefit of the CHP is there are no commissions, broker fees, or targeted profit margins—it is your self-funded trust. Approximately 92 cents of every dollar collected are used to cover health claims for our members. All the plans continue to cover 100% preventive care. Staying healthy is important to minimize rate increases.



The **Concordia Retirement Plan (CRP)** contribution rates will not change for 2020; the Regular Basis rate remains at 8.7% (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 to get more information.

The **Concordia Disability and Survivor Plan (CDSP)** rates will not change: with dependents 2.25%; 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).

Personal Spending Accounts (health savings accounts, health reimbursement arrangements, and flexible spending accounts) give you the opportunity to help workers pay their out-of-pocket health care expenses with a tax-advantaged account. Further manages the Personal Spending Accounts for CHP members and seamlessly processes claims. The employer spending account help line at Further is 866.309.8916 or online at www.bluecrossmn.com/concordia.



Key dates:

- September 6, 2019 – CHP Employer Online Elections due to CPS
- October 28-November 15, 2019 – Annual Open Enrollment for workers and their dependents
- January 1, 2020 – Election of health plan becomes effective for the calendar year

To learn more about the personal spending accounts, health care options, or any other questions please contact your Iowa Account Representative Sally Malinee at 314.885.6829 or email Sally.Malinee@ConcordiaPlans.org or Brad Peterson at 660.641.5134 at email Brad.Peterson@ConcordiaPlans.org.

Discover the Joy of this New Stewardship Resource!

Stewardship Advisors has a new stewardship emphasis available. The theme is “Discover the Joy in Sharing God’s Blessings.” The three weekly themes are:

- Jesus Is our Joy and Strength
- The Joy in Serving
- The Joy in Giving

Jesus said, “*These things I have spoken to you, that My joy may be in you, and that your joy be full*” (John 15:11). Jesus is not referring to the fleeting happiness or pleasures of the world but the deep and abiding joy of being loved by God through Jesus Christ. Filled with the joy of Jesus, we share His blessings with others. Experiencing the joy that comes from sharing, we are compelled to share even more.

This emphasis contains bulletin messages, newsletter articles, letters, fliers, trifold brochures, lay reader talks, worship helps, sermons, children’s messages, power points, commitment form, Bible studies, and answer guides. It comes in a three-ring binder along with a CD. How much does it cost? It is FREE thanks to your stewardship committee. The material is on the District Stewardship Resource webpage; [click here](#) to check it out!

CONCORDIA PLAN SERVICES

Your LCMS Benefits Partner

Planning for Retirement Today... To be Ready When It Comes!

*A Pre-Retirement Workshop for
Professional Church Workers*

How should I plan for retirement? Will I be ready? Will I have enough income? What will I be doing with my time?

These questions, and more, have no doubt already crossed your mind. As a professional church worker, now is the time for you to begin the process of planning for later stages of your life as you look forward to “repositioning” from your current full-time position to a new beginning in retirement! If you are approaching age 50, or older, or within a few years of retirement, *now* is definitely the time to review your retirement plans. However, it’s *never* too early to begin planning!

Concordia Plan Services and **Iowa District West** will conduct a workshop for professional church workers and their spouses to help them better understand the process of planning for retirement. This workshop will include sessions on budgeting and finance, retirement income, envisioning retirement lifestyle, health concerns, where to live, and what to do with your time in retirement. Since retirement decisions have an impact on your entire family, the workshop is designed for couples to attend together. (*Or you can bring a trusted friend if you are single!*)

Save the Date:

Friday & Saturday – November 8-9
St. Paul Lutheran Church, Ames

This retreat-style workshop will begin on Friday evening (7 pm) as you start to explore your expectations in retirement. It will continue through Saturday afternoon (3 pm) as we look at finances, benefits, and some of the lifestyle choices to be considered in planning for retirement. It is a chance for you and your spouse (if married) to take time out of your busy life to begin considering these very important decisions as you plan for your future!

There is *no cost* for this workshop; thanks to LCEF! Overnight lodging is the responsibility of the attendee.

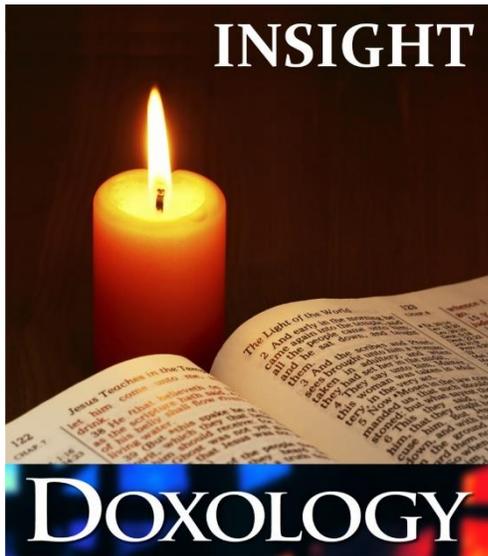
To register, contact Cristel Hoffman at 888-927-7526 ext. 6824 or Cristel.Hoffman@concordiaplans.org. Please register by *no later than* October 18, 2019. We would like you to register in advance so that adequate materials will be available, and we have an accurate count for lunch. Registration is limited to the first 40 people.

After you have registered with the District office, Concordia Plan Services will send pre-workshop worksheets for you to complete, and questions to begin asking yourself.

Paul Snyder will lead this workshop. He will also be available after the workshop to answer any questions you might have. Call Paul at 1-888-927-7526 x6716 or email Paul.Snyder@ConcordiaPlans.org if you have additional questions about the workshop.

Please share this information with others who may be interested!

Past participants have said: “All church workers should be encouraged to attend these workshops;” and “I would encourage all my colleagues to attend;” and “This was a tremendous event! Keep it up!”



MORE THAN GIVING

A Conference on Stewardship

Sponsored by
The LCMS Office of National Mission
and
Iowa District West

August 16-17, 2019

**Camp Okoboji
Milford**

Led by the Synod's Stewardship Director Rev. Heath Curtis and Assistant Director Rev. Dr. Nathan Meador, this conference will equip pastors and laity to think biblically and "Lutheranly" about financial stewardship in its broader context.



Rev. Heath Curtis



Rev. Dr. Nathan Meador

Your team or a committee from your church will bring home:

1. A fresh view of the undergirding theology of stewardship.
2. A candid overview of the financial challenges facing most churches, large and small.
3. A preview of quality resources available.
4. Practical tools for stewardship flowing from the presence of Christ through His means of grace.
5. The "More Than Giving" event concludes with a planning session preparing *each congregational team to return home, having designed a year-round stewardship action plan* and strategies tailored to its own unique setting.

Program Cost: \$30 (includes program fee and instructional materials)

Registration: At the www.doxology.us website or direct link:
www.doxology.us/events/2019-more-than-giving-ia-insight

Food & Lodging Cost: Conference food and lodging options at Camp Okoboji range from \$65-75 per person. The fee includes Friday's lunch and supper as well as Saturday's breakfast.

Rebate: Upon completion of an evaluation form, apply for up to \$50 grant to assist in covering the registration and Camp Okoboji costs. Funds provided by the Brotherhood Mutual Insurance Company Ministry Partnership Agreement.

**Please contact Kellie Jones at Camp Okoboji before August 7 to reserve
and pay for food & lodging: 712-337-3325**

Individuals staying at Camp may check-in beginning at 10:30 a.m. on Friday, August 13. Lunch will be served at noon. The program event opens at 1 p.m. on Friday and will conclude Saturday, before lunch.

Schedule: The complete event schedule is shown below.

Location: Camp Okoboji, 1531 Edgewood Dr, Milford, IA 51351.
Directions can be found at: www.campokoboji.org/contact-us.php

Event registration open through August 6, 2019

More than Giving: A Stewardship Conference

Tentative Event Schedule at Camp Okoboji

Friday, August 16

10:30-12:00	Lodging check-in with Camp Okoboji staff
12:00-12:30	Lunch
12:15-12:50	Conference check-in with DOXOLOGY staff
1:00-1:30	Welcome and Introductions
1:30-2:45	Now What? Stewardship Under the Cross
2:45-3:00	Break
3:00-4:15	Stewardship Conversion: Theology of Stewardship
4:15-4:30	Question & Answer session with both Pr. Curtis and Pr. Meador
4:30-5:30	Supper
5:30-6:45	Sectionals: Clergy: You Need a Plan: Religious Landscape of America, Preaching, Teaching, Planning as a Lutheran Pastor (Curtis) Lay Leaders: Plan the Work and Work the Plan (Meador)
6:45-7:00	Break
7:00-7:45	Laity: Everyday/Every Parish Problems (Curtis) Clergy: Honest Evaluation of Your Congregation's Stewardship Culture (Meador)
7:45-8:30	Stewardship Planning (Meador)
8:30	Evening Prayer
9:00	Reception

Saturday, August 17

7:15	Breakfast
8:00-8:30	Morning Prayer Office
8:30-8:45	Coffee Break
8:45-10:00	Sketching a Plan (Curtis)
10:00-10:15	Break
10:15-11:00	Creating the Plan (Working with your congregational team)
11:00-11:15	Recap and Wrap Up
11:15 -11:30	Prayer for Travelers & Departure (no conference lunch)