

BUSINESS MANAGER NEWS
Iowa District West Congregations' Mission Receipts



Month Ending June 2021	
Anticipated Amount	\$113,500
Actual Receipts	\$107,158
Fiscal Year-to-Date Receipts	
Anticipated Amount	\$567,500
Actual Receipts	\$573,032
Over (under) anticipated amount	\$5,532
Use of Mission Receipts	
Remitted to Synod (45%)	\$255,375
Balance for District programs & ministries	\$317,657
Total Receipts	\$573,032
Mission Receipts Compared with Last Year	
Month ending June 2021	\$573,032
Month ending June 2020	\$568,878
Over (under) last year	\$4,154

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 2021 budget provides \$200,000 for student financial aid for students preparing for fulltime ministry careers and non-church work students at LCMS seminaries and universities. Most of the financial aid is provided by endowments and legacy gifts, LWML, and special "Joy in Ministry" supporters like you. Congregational and individual gifts are welcomed; thank you to those who have generously contributed. Funds will be distributed in August to students attending the Concordia Universities and Seminaries.

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

**GOD IS PRAISED WHEN WE
 DEVELOP AND USE OUR TALENTS
 AND GIFTS FOR SERVICE.**

“As each has received a gift, use it to serve one another, as good stewards of God’s varied grace” (1 Peter 4:10).



Church & Clergy Finance/Treasurer's Workshop



Mark your calendar to attend the fall workshop on **Saturday, November 6** from 9 am to 1 pm. If your church is centrally located and would like to host, please let me know! 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 over 20 years and brings a wealth of knowledge and expertise.

Questions, contact Roger Curtis 515.576.7666 or Roger@IowaDistrictWest.org.

Compensation & Benefit Recommendations

One of the top needs of congregations is a method for determining fair and equitable compensation for their employees. Currently, the District does not have convention approved guidelines for 2022, but you have another option. On the stewardship website under "Links of interest," check out Synod's tool called Concordia Plan Services Compensation Tool for pastors and education staff. It provides more flexibility and includes a range rather than a specific number. This Tool provides a systematic, uniform method for determining salaries using geographic data and calculating compensation estimates for various professional church work positions in the LCMS. Salaries generated by the Compensation Tool are only suggestions; congregations are under no obligation to use the figures generated by the Tool. The Tool is simply another resource used by congregations around the Synod to help determine fair and appropriate compensation for your workers. [Click here](#) for the direct link.



Safety & Security Seminar - Keep Your Church Safe!

In the wake of violent events the last several years, many pastors and church leaders are looking for information to help make church facilities safer. Providing a safe environment for the people who attend church services and activities is one of our greatest responsibilities and challenges in today's society. Plan now to attend the Brotherhood Mutual Church Safety & Security Seminar on **Thursday, October 28** at St. Paul, Fort Dodge. This all-day training is essential for every congregation. Watch for more information.

Secretarial/Administrative Assistants Fall Conference

The Secretarial/Administrative Assistants Conference Committee has an excellent program planned for Tuesday, **September 21**, in Fort Dodge focusing on Effective Communication (including newsletters).

Speakers include: Brenda Clark Hamilton, keynote speaker; Rev. Dr. Steve Turner (District President); Rev. Jonathan Conner, Sr Pastor, Zion, Manning; and Ken Ohlemeyer, Sr Manager, Concordia Publishing House.



Religious Freedom Challenges Facing America

Our culture is changing. Threats to religious freedom are increasing. Alliance Defending Freedom (ADF) is here to help!

It's clear that our system of government was established, in part, to protect the freedom of religious individuals and their places of worship. Flowing from these protections is a vital, firmly established legal doctrine known as church autonomy. ADF has this new [resource online](#).

Congregation leaders are invited to consider Alliance Defending Freedom (ADF) Church Alliance Membership. ADF is a proven advocate and defender of religious liberties. To learn more and partner with Church Alliance, [click here](#).

Sherri Huston, regional director at ADF Church Alliance, would be happy to speak with you about the ways they can serve your congregation. You can contact her at shuston@adflegal.org or 480.388.8263.



Concordia Plan Services (CPS) News Update

The 2022 “Decision Time” Health Election Materials will be mailed to all organizations soon. To view a sneak peak of the materials, go to www.concordiaplans.org/2022CHPelections. Church leaders are encouraged to review your plan annually to determine if it is the best fit for your ministry.

Finance committees planning for next year’s budget should be aware that **Concordia Health Plan** (CHP) will have about a 6.2% increase (varies depending on the health plan option selected). Workers are encouraged to take advantage of Smart Shopper, a health cost transparency tool to keep costs down. Staying healthy is important to minimize rate increases. All of the plans continue to cover 100% preventive care.



Some benefits of the CHP include 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.

Looking for a couple of good health care summary websites? Check out: www.concordiaplans.org/connector and www.bluecrossmn.com/concordia.

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. Note that the vendor for Personal Spending Accounts is changing this year to HealthEquity. Stay tuned for more information from Concordia Plans.

Do you want to learn more about the Employer Benefits Election and Employer Election Tool? CPS is offering two Employer Benefits Election webinars. Choose the date that works best for you!

[August 3 at 1 pm](#)

[August 5 at 11 am](#)

Key dates:

- August 2-September 3, 2021 – CHP Employer Elections
- Annual Compensation Report – October 18-December 31, 2021
- November 1-November 19 – Annual Open Enrollment for workers and their dependents
- January 1, 2022 – Election of health plan becomes effective for the calendar year

The **Concordia Retirement Plan** (CRP) contribution rates will not change for 2022; 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 listed below 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).

If you have any benefits related questions, contact Roger Curtis or your Concordia Plans account manager:

Employers less than 6 workers:	Sally Malinee	314.885.6829	Sally.Malinee@ConcordiaPlans.org
Employers 6-12 workers:	Vincent Grochow	314.885.6727	Vincent.Grochow@ConcordiaPlans.org
Employers 13 or more workers:	Chuck Deubner	314.885.6867	Chuck.Deubner@concordiaplans.org

