

BUSINESS MANAGER NEWS
Iowa District West Congregations' Mission Receipts



Month Ending October 2024	
Anticipated Amount	\$117,000
Actual Receipts	\$117,447
Year-to-Date Receipts	
Anticipated Amount	\$1,053,000
Actual Receipts	\$983,228
Over (under) anticipated amount	(\$69,772)
Use of Mission Receipts	
Remitted to Synod (45%)	\$473,850
Balance for District programs & ministries	\$509,378
Total Receipts	\$983,228
Mission Receipts Compared with Last Year	
Month ending October 2024	\$983,228
Month ending October 2023	\$1,047,550
Over (under) last year	(\$64,322)

Partners in the Gospel - Monthly Mission Moment

This issue of The Messenger includes the congregational giving from the fiscal period February 1-October 31. Thank you to all congregations for your mission and ministry support. Praise God for congregations' generous giving and thanks to the five circuits for 100% mission and ministry support (Boone, Cherokee, Le Mars, Sac City, and Storm Lake). The total 2024 District budget is \$2,491,145 of which 53% directly supports missions! To view the recent Stewardship Annual Mailing and see the budget summary, staff mission team, and more go to www.idwlcms.org/stewardship.php (click on Annual Mailing).

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

**ADVENT IS PREPARATION FOR CHRIST'S
 COMING – HIS SECOND COMING!
 THE BABY OF BETHLEHEM WILL COME
 AGAIN, THIS TIME IN GLORY!**

“At the name of Jesus every knee should bow,
 in Heaven and on earth and under the earth,
 and every tongue confess that Jesus Christ is
 Lord, to the glory of God the Father”
 (Philippians 2:10-11).



Congregational Quarterly Financial Report

Included in *The Messenger* is the mission giving summary for the 3rd quarter of the District fiscal period. Please review your church's mission contribution to make sure your budget receipts are up-to-date. This report includes District/Synod pledges (no restricted funds). Thank you for your mission and ministry support!

Fiscal Year-End District Remittances

Final receipts for 2024 will be received and credited to congregations through January 25, 2025. The District's fiscal period ends January 31, 2025. We ask that all receipts be mailed before the deadline to ensure they will be credited to the correct fiscal period.

2025 Receipt Vouchers

New vouchers for District mission and ministry support will be mailed in mid-January for remittances beginning February 1, 2025. Receipts for non-budgetary agencies (for example, missionaries in the District, Camp Okoboji, Lutheran Family Service, Lutherans For Life) should be sent directly to the organization. District Convention invoices will also be included in the treasurer mailing.

Insurance News

If you are finalizing your budget for next year, besides reviewing salary and benefits, another huge topic these days is property liability insurance. Currently, it is a very hard and tough market due to many variables especially weather-related claims, inflation, and supply chain. Since Iowa is now a wind/hail state, companies can charge 1, 2, or 3% of the property value for roof deductibles. "The property insurance market is facing significant challenges globally due to inflation, supply chain disruptions, and severe weather events leading to high loss ratios for insurers," said Iowa Insurance Commissioner [Doug Ommen](#). Unfortunately, insurance companies are dropping ministries that have higher claims.

Usually, the typical recommended strategies include:

- Increasing property deductible if makes best sense for the church
- Lowering building and contents limits if that is best for the ministry
- Self-insuring your ministry – establish a reserve fund
- Put an expert in your corner – [Legal Assist](#) & [Safety Library Resources](#)

There are several articles online on this topic:

- [How a perfect storm sent church insurance rates skyrocketing](#)
- [Factors Affecting the Cost of your Worship Facility's Insurance: Severe Weather](#)

Church & Clergy Finance/Treasurers Workshop

Plan now to attend the upcoming workshop on **January 11, 2025**, from 9 to 11:30 am. This program will be a great overview and offers an opportunity to get your questions answered regarding year-end church and tax finances. Pastors and any individuals within the church having financial responsibilities should participate. To avoid winter weather challenges, this will be held virtually. The guest speaker will be Mr. Bob Joy, CPA. He is very knowledgeable and has over 30 years of financial experience. Bob owns his own accounting business specializing in clergy taxes and is the accounting manager for a large church. [Register online](#).



Concordia Plan Services (CPS) Update

Annual Compensation Reports (ACRs) are necessary to ensure accurate billing and proper benefits for your workers. ACR forms were mailed to your ministry mid-November. Please complete and return the ACR form by January 31, 2025, using the envelope provided. If you prefer to complete a digital template with your workers' 2025 salaries, please contact CPS at 888-927-7526 or info@concordiaplans.org.

Visit ConcordiaPlans.org/ACR for additional ACR information and resources.

Congregation Mission Support – Unrestricted Budget Receipts

February 1 through October 31, 2024

<u>CIRCUIT</u>	<u>CONGREGATION</u>	<u>TOWN</u>	<u>COMM.</u>	<u>PLEDGE</u>	<u>ACTUAL</u>	<u>PER COMM.</u>
ADAIR	HOLY CROSS	ANITA	124	\$0	0.00	\$0.00
	ZION	ATLANTIC	525	\$10,500	3,500.00	\$6.67
	ST JOHN	AUDUBON	59	\$1,200	1,000.00	\$16.95
	ST JOHN	CASEY	130	\$0	720.00	\$5.54
	ZION	DEXTER	166	\$200	200.00	\$1.20
	IMMANUEL	GREENFIELD	120	\$6,000	4,950.00	\$41.25
	IMMANUEL	GUTHRIE CENTER	143	\$5,000	3,750.03	\$26.22
	ST THOMAS	PANORA	100	\$0	125.00	\$1.25
	FIRST	WIOTA	93	\$2,600	2,303.60	\$24.77
	FAITH	WINTERSET	39	\$0	1,200.00	\$30.77
	TOTAL			\$35,860	17,748.63	
ALGONA	TRINITY	ALGONA	1078	\$62,000	46,710.00	\$43.33
	ZION	AYRSHIRE	28	\$0	2,000.00	\$71.43
	ST JOHN	BURT	193	\$4,000	3,727.40	\$19.31
	ST LUKE	CYLINDER	87	\$4,500	3,437.00	\$39.51
	ST PAUL	EMMETSBURG	233	\$3,000	2,250.00	\$9.66
	ST JOHN	FENTON	115	\$4,000	5,000.00	\$43.48
	ST JOHN	GARNER	167	\$2,000	1,670.00	\$10.00
	ST PAUL	GARNER	340	\$24,000	16,000.00	\$47.06
	IMMANUEL	LIVERMORE	69	\$2,500	1,645.00	\$23.84
	IMMANUEL	LONE ROCK	112	\$10,000	5,815.00	\$51.92
	ZION	LUVERNE	95	\$0	1,000.00	\$10.53
	TRINITY	MALLARD	160	\$24,000	18,000.00	\$112.50
	OUR SAVIOR	SWEA CITY	24	\$1,600	1,200.00	\$50.00
	PEACE	WEST BEND	122	\$6,000	1,500.00	\$12.30
	ST PAUL	WHITTEMORE	90	\$0	0.00	\$0.00
	TOTAL			\$163,600	109,954.40	
BOONE	MEMORIAL	AMES	694	\$0	21,600.00	\$31.12
	ST PAUL	AMES	368	\$38,000	29,000.00	\$78.80
	ST PAUL	BOONE	154	\$2,000	1,495.55	\$9.71
	TRINITY	BOONE	571	\$8,000	6,250.00	\$10.95
	CHRIST	BOUTON	194	\$20,000	15,000.00	\$77.32
	TRINITY	DAYTON	26	\$0	250.00	\$9.62
	TRINITY	JEFFERSON	324	\$10,000	10,000.00	\$30.86
	ZION	OGDEN	227	\$13,000	7,499.00	\$33.04
	TRINITY	PERRY	53	\$1,000	1,000.00	\$18.87
	TOTAL			\$142,000	92,094.55	
CARROLL	ZION	ARCADIA	400	\$6,000	4,000.00	\$10.00
	ST PAUL	CARROLL	268	\$29,514	17,322.24	\$64.64
	TRINITY	COON RAPIDS	67	\$1,000	1,000.00	\$14.93
	PEACE	GLIDDEN	108	\$4,225	3,588.03	\$33.22
	IMMANUEL	LIDDERDALE	41	\$4,000	3,837.50	\$93.60
	TRINITY	MANILLA	169	\$700	0.00	\$0.00
	ZION	MANNING	551	\$12,000	9,000.00	\$16.33
	TOTAL			\$47,125	38,747.77	
CHEROKEE	ST PAUL	AURELIA	260	\$30,000	23,290.00	\$89.58
	TRINITY	CHEROKEE	368	\$15,000	12,500.00	\$33.97
	PEACE	MARCUS	236	\$8,000	4,790.00	\$20.30
	TRINITY	MARCUS	124	\$0	4,500.00	\$36.29
	ST JOHN	PAULLINA	248	\$0	1,000.00	\$4.03
	ZION	PAULLINA	394	\$3,000	1,562.50	\$3.97
	PILGRIM	QUIMBY	72	\$0	2,000.00	\$27.78
	BETHEL	SUTHERLAND	280	\$7,000	2,424.00	\$8.66
	TOTAL			\$71,500	52,066.50	
COUNCIL BLUFFS	FAITH	COUNCIL BLUFFS	179	\$0	233.00	\$1.30
	ST PAUL	COUNCIL BLUFFS	604	\$15,000	0.00	\$0.00
	TIMOTHY	COUNCIL BLUFFS	340	\$19,200	14,399.74	\$42.35
	TRINITY	GLENWOOD	365	\$10,400	7,800.03	\$21.37
	PEACE	HARLAN	7	\$0	0.00	\$0.00
	ST JOHN	HASTINGS	58	\$6,000	5,000.00	\$86.21
	ST JOHN	HONEY CREEK	277	\$15,000	11,250.00	\$40.61
	IMMANUEL	LOGAN	105	\$1,000	1,000.00	\$9.52
	FIRST	MISSOURI VALLEY	122	\$12,000	9,510.00	\$77.95

<u>CIRCUIT</u>	<u>CONGREGATION</u>	<u>TOWN</u>	<u>COMM.</u>	<u>PLEDGE</u>	<u>ACTUAL</u>	<u>PER COMM.</u>
COUNCIL BLUFFS	ST PAUL	OAKLAND	52	\$1,600	1,200.00	\$23.08
	TRINITY	PERSIA	37	\$0	2,000.00	\$54.05
	OUR SAVIOR	WALNUT	42	\$2,000	1,000.00	\$23.81
	TOTAL			\$77,104	53,392.77	
DENISON	FAITH	DELOIT	31	\$2,000	2,100.00	\$67.74
	AMIGOS EN CRISTO	DENISON	42	\$6,000	0.00	\$0.00
	OUR SAVIOR	DENISON	780	\$20,000	13,333.36	\$17.09
	ZION	DENISON	1332	\$5,000	1,500.00	\$1.13
	BETHLEHEM	DOW CITY	206	\$4,500	4,160.00	\$20.19
	ST JOHN	KIRON	92	\$5,000	5,000.00	\$54.35
	IMMANUEL	SCHLESWIG	501	\$17,625	13,218.75	\$26.38
	CHRIST	DENISON	50	\$5,000	1,250.00	\$104.96
	TOTAL			\$59,375	40,562.11	
DES MOINES EAST	CHRIST THE KING	ALTOONA	124	6,900	5,248.14	\$42.32
	ST PAUL	ANKENY	611	\$0	12,500.00	\$20.46
	CHRIST	ANKENY	94	\$0	1,200.00	\$12.77
	HOLY CROSS	CARLISLE	142	\$0	0.00	\$0.00
	CALVARY	DES MOINES	10	\$0	0.00	\$0.00
	HOPE	DES MOINES	417	\$2,000	1,667.00	\$4.00
	OUR SAVIOUR	DES MOINES	110	\$2,640	1,980.00	\$18.00
	PEACE	DES MOINES	252	\$7,128	5,471.00	\$21.71
	MT CALVARY	INDIANOLA	426	\$20,000	9,500.00	\$22.30
	TOTAL			\$66,340	37,566.14	
DES MOINES WEST	FAITH	ADEL	306	\$11,000	11,000.00	\$35.95
	LIVING FAITH	CLIVE	310	\$0	5,000.00	\$16.13
	ASIAN	DES MOINES	13	\$0	0.00	\$0.00
	MT OLIVE	DES MOINES	210	\$1,500	250.00	\$1.19
	SUDANESE	DES MOINES	63	\$0	0.00	\$0.00
	TRINITY	DES MOINES	100	\$9,600	8,690.00	\$86.90
	MESSIAH	JOHNSTON	83	\$1,200	900.00	\$10.84
	BEAUTIFUL SAVIOR	POLK CITY	271	\$7,296	5,472.00	\$20.19
	GLORIA DEI	URBANDALE	2376	\$72,000	48,000.00	\$20.20
	TRINITY	VAN METER	138	\$7,500	1,015.00	\$7.36
	SHEPHERD OF THE VALLEY	WDM	499	\$5,000	3,750.03	\$7.52
	TOTAL			\$165,184	84,077.03	
FORT DODGE	MT CALVARY	EAGLE GROVE	54	\$2,700	225.00	\$4.17
	HOLY TRINITY	FARNHAMVILLE	256	\$9,000	9,000.00	\$35.16
	GOOD SHEPHERD	FORT DODGE	539	\$20,000	14,999.40	\$27.83
	PRINCE OF PEACE	FORT DODGE	165	\$2,281	1,372.50	\$8.32
	ST PAUL	FORT DODGE	1074	\$14,544	7,272.00	\$6.77
	TRINITY	FORT DODGE	58	\$4,500	3,929.25	\$67.75
	ZION	HUMBOLDT	883	\$0	0.00	\$0.00
	TRINITY	KNIERIM/MANSON	110	\$1,000	1,250.00	\$11.36
	IMMANUEL	POMEROY	44	\$6,000	4,500.00	\$68.18
	IMMANUEL	ROCKWELL CITY	205	\$4,000	3,000.00	\$14.63
	IMMANUEL	ROWAN	35	\$1,366	797.45	\$22.78
	ST PAUL	WEBSTER CITY	295	\$6,000	2,500.00	\$8.47
	TOTAL			\$96,244	48,845.60	
LEMARS	TRINITY	HAWARDEN	340	\$0	8,107.80	\$23.85
	TRINITY	HINTON	222	\$5,000	840.00	\$3.78
	ST JOHN	IRETON	23	\$7,000	5,830.00	\$253.48
	ST PAUL	IRETON	248	\$9,000	6,750.00	\$27.22
	FIRST	KINGSLEY	352	\$6,000	4,768.21	\$13.55
	GRACE	LEMARS	355	\$5,500	4,583.30	\$12.91
	FAITH	ORANGE CITY	291	\$22,000	16,497.00	\$56.69
	CHRIST	REMSEN	183	\$2,500	1,595.00	\$8.72
	TOTAL			\$75,400	48,971.31	
MAPLETON	TRINITY	ANTHON	94	\$0	0.00	\$0.00
	ST JOHN	BATTLE CREEK	121	\$500	245.00	\$2.02
	ST PAUL	BATTLE CREEK	84	\$800	1,006.50	\$11.98
	IMMANUEL	CHARTER OAK	51	\$2,500	0.00	\$0.00
	ST JOHN	CHARTER OAK	418	\$10,800	8,100.00	\$19.38
	ST PAUL	CHARTER OAK	82	\$6,000	5,005.00	\$61.04
	GRACE	CORRECTIONVILLE	42	\$0	457.90	\$10.90
	ST PAUL	IDA GROVE	692	\$14,700	12,410.00	\$17.93
	ST MATTHEW	MAPLETON	307	\$1,000	750.00	\$2.44
	ST PAUL	UTE	269	\$6,000	540.00	\$2.01
	TOTAL			\$46,600	28,514.40	

<u>CIRCUIT</u>	<u>CONGREGATION</u>	<u>TOWN</u>	<u>COMM.</u>	<u>PLEDGE</u>	<u>ACTUAL</u>	<u>PER COMM.</u>
SAC CITY	ZION	AUBURN	33	\$1,200	1,355.00	\$41.06
	FAITH	EARLY	42	\$4,128	3,096.00	\$73.71
	PILGRIM	LAKE CITY	206	\$9,000	7,500.00	\$36.41
	EMMANUEL	LAKE VIEW	297	\$15,000	10,000.00	\$33.67
	TRINITY	ODEBOLT	221	\$16,650	10,609.93	\$48.01
	ST PAUL	SAC CITY	358	\$12,000	12,000.00	\$33.52
	ST PETER	SAC CITY	34	\$0	1,200.00	\$35.29
	ST PAUL	SCHALLER	214	\$19,200	12,800.00	\$59.81
	PEACE	WALL LAKE	411	\$8,000	6,822.69	\$16.60
	TOTAL			\$85,228	65,383.62	
SIoux CITY	ST JOHN	CLIMBING HILL	50	\$0	0.00	\$0.00
	BETHEL	LAWTON	104	\$8,000	6,750.00	\$64.90
	SHEPHERD OF PEACE	SGT BLUFF	119	\$0	0.00	\$0.00
	BETHANY	SIOUX CITY	54	\$1,200	900.00	\$16.67
	CALVARY	SIOUX CITY	605	\$5,000	18,639.18	\$30.81
	FAITH	SIOUX CITY	206	\$600	1,600.00	\$7.77
	REDEEMER	SIOUX CITY	1008	\$55,000	41,250.00	\$40.92
	ST PAUL	SIOUX CITY	704	\$0	6,047.50	\$8.59
	TOTAL			\$104,200	75,186.68	
SOUTHWEST	ST TIMOTHY	BEDFORD	8	\$0	0.00	\$0.00
	IMMANUEL	CLARINDA	239	\$5,000	2,301.00	\$9.63
	ST JOHN	CLARINDA	422	\$8,000	6,003.00	\$14.23
	ST PAUL	CLARINDA	170	\$2,500	1,875.00	\$11.03
	REDEEMER	CORNING	125	\$2,000	1,499.94	\$12.00
	TRINITY	CRESTON/MT AYR	238	\$6,000	4,500.00	\$18.91
	OUR SAVIOR'S	LEON	57	\$600	400.00	\$7.02
	IMMANUEL	OSCEOLA	101	\$2,300	1,633.90	\$16.18
	TRINITY	SHENANDOAH	97	\$6,000	4,556.00	\$46.97
	MT CALVARY	VILLISCA	83	\$2,400	2,400.00	\$28.92
	TOTAL			\$34,700	25,168.84	
SPENCER	IMMANUEL	ESTHERVILLE	231	\$4,350	3,353.14	\$14.52
	ST PAUL	HARTLEY	312	\$29,800	22,365.00	\$71.68
	CONCORDIA	LAKE PARK	135	\$840	700.00	\$5.19
	ENGLISH	LARCHWOOD	30	\$5,400	4,050.00	\$135.00
	ST JOHN	MAY CITY	100	\$4,000	0.00	\$0.00
	ST PETER	OCHEYEDAN	128	\$4,800	4,000.00	\$31.25
	ZION	OCHEYEDAN	66	\$6,000	4,910.00	\$74.39
	PEACE	ROCK RAPIDS	273	\$5,000	3,750.13	\$13.74
	ST JOHN	SANBORN	184	\$8,500	7,100.00	\$38.59
	OUR SAVIOR	SHELDON	23	\$800	800.00	\$34.78
	CHRIST THE KING	SPENCER	110	\$1,000	500.00	\$4.55
	FIRST ENGLISH	SPENCER	624	\$34,000	24,778.79	\$39.71
	IMMANUEL	SPIRIT LAKE	728	\$40,000	29,999.97	\$41.21
	IMMANUEL	TERRIL	131	\$5,000	4,330.00	\$33.05
	TOTAL			\$153,690	110,637.03	
STORM LAKE	ST JOHN	ALTA	205	\$12,800	9,464.64	\$46.17
	ST PAUL	ALTA	252	\$4,500	2,659.00	\$10.55
	ST JOHN	GALVA	263	\$18,000	16,011.76	\$60.88
	ST PETER	NEWELL	121	\$10,000	2,500.00	\$20.66
	GRACE	STORM LAKE	246	\$0	7,499.97	\$30.49
	ST JOHN	STORM LAKE	316	\$5,000	8,175.70	\$25.87
	ZION	STORM LAKE	291	\$0	8,000.00	\$27.49
	TOTAL			\$63,300	54,311.07	
	Grand total				983,228.45	

