

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 \$40 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



What's in the Concordia Health Plan For You? **Learn about the 2027 updates.**

Concordia Plans wants you to be able to focus on what matters most to you – ministry, family, well-being. **The CHP is able to help you do just that!**

Learn what the comprehensive CHP can provide. With the CHP, you have a variety of coverage options to choose from. A member of the CPS Team would love the opportunity to tell you more about the options and the benefits available to you.

Questions? Contact Roger Curtis
at 515-576-7666 or email
Roger@IowaDistrictWest.org

Health care is a big decision. What are the options and updates for 2027? Plan now to attend a meeting this summer:

- **Thursday, July 30 at 4 pm**
- **Wednesday, Aug 5 at 11 am**

All sessions are about 1 hour plus Q&A.

Mark your calendar and join us for these FREE online meetings! Please register at...

<http://www.surveymonkey.com/r/CPShelp>



Register Online

Administrative Assistants Conference

Tuesday, September 29, 2026

8:00am-3:30pm

St. Paul Lutheran Church, Fort Dodge, Iowa



JOIN
US!



Scan QR to
Register
NOW

Registration fee: \$45 if postmarked by **September 8**
(\$50 after September 8)

fee includes all materials, snacks and lunch

Payable to: Iowa District West

(please include AAC & your name in memo line)

Mail to Attn: Emilie Jenson
Iowa District West LCMS
409 Kenyon Road, Suite B
Fort Dodge, IA 50501

Hotel Accommodations:

A block of rooms has been reserved at Sleep Inn & Suites, 110 Leah Lane, Fort Dodge. Book online or call 515-302-8508 and ask for the Iowa District West room block. Rooms are available at a discounted rate of \$85/night plus tax through September 8, 2026, and include a complimentary hot breakfast.

Scan QR to Reserve Your
Hotel Room Online



Conference Committee

Mission Statement:

Serving Christ by serving others!

Roger Curtis.....Iowa District West

Lisa Gibson.....Gloia Dei, Urbandale

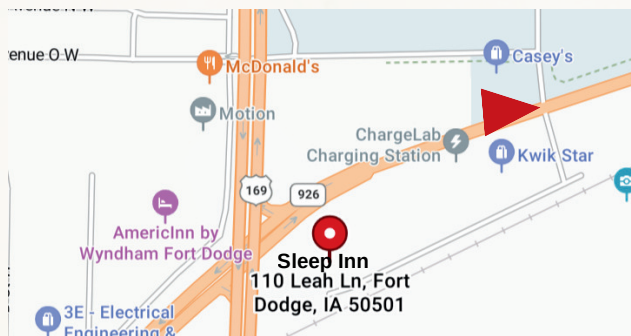
Stephanie Hatterman.....Our Savior, Denison

Michelle Hammersland.....Iowa District West

Christine Schroeder.....St. Paul, Fort Dodge

Shannon Walters.....Zion, Manning

Sleep Inn access from Kenyon Rd at Kwik Star



Access to church from 5th Ave S and S 13th St



St. Paul Lutheran Church

Also Included...

Vendors
Breakfast, Lunch, & Snacks

Door Prizes

Networking
Special Music

"Never be lacking in zeal, but keep
your spiritual fervor, serving the
Lord."
Romans 12:11

2026

Administrative Assistants Conference For Ministry Assistant Professionals



Fueled by Faith

ROMANS 12:11

Rejoicing in hope,
patient in tribulation,
continuing steadfastly in prayer

Sponsored by
Iowa District West, LCMS

Tuesday September 29, 2026
8:00am-3:30pm

St. Paul Lutheran Church
409 S 13th St. Fort Dodge, Iowa

Keynote Sessions

Session 1: Rejoicing in Hope — Hearts Full of Holy Humor

You are the first face people see, the first voice on the phone, the keeper of the keys, the calendar, and occasionally the pastor's last shred of sanity. Nobody warned you that "church administrative assistant" would also mean bulletin editor, tech support, coffee-maker whisperer, and unofficial therapist — all before 10 a.m. In this session, I'll pull back the curtain on my own years in and around church offices (yes, including life with a pastor at home) and remind you why hope isn't a quiet, polite feeling — it's a full-on, can't-help-it, holy belly laugh. Because the same God who calls you to rejoice in hope also gave you a sense of humor for a reason: ministry, and your sanity, need it. Come for the stories. Stay for the laughter. Leave lighter than you came.

Session 2: Patient in Tribulation — Faithing It Till You Make It

You've smiled through the budget meeting while your own world was quietly falling apart. You've fielded the complaint about the bulletin font while carrying something far heavier than a font could ever be. Admins don't get to clock out of hard seasons just because the office phone is ringing. This session is about the difference between faking it and faithing it — walking through real, hard things (I'll share some of mine) not by pretending everything's fine, but by leaning hard into a God who is patient with us in tribulation and shows up in ways we never saw coming. This is for every woman who's ever needed permission to be tired, honest, and still faithful all at once. Bring your tissues. Bring your coffee. Bring your whole, tired, faithful self.

Session 3: Continuing Steadfastly in Prayer — From Whispers to Belly Laughs: Conversations with God

Somewhere along the way, a lot of us decided prayer had to sound formal — quiet, serious, "appropriate." But what if God actually wants to hear about the copier that jammed for the fourth time today, the meeting that ran long, and the moment you laughed so hard you cried in the church kitchen? In this session, we'll talk about prayer as an ongoing conversation, not a performance — one where God laughs with you, aches with you, and wants to walk with you through every mundane and monumental moment of your desk, your calendar, and your life. Your work is holy ground, even on copier-jam days, and God wants to be in on all of it. Whisper it, shout it, laugh it — just don't stop talking to Him.

**Enter for a chance to win a coupon redeemable for spending at our vendors and a certificate for a FREE registration to next year's conference!*



*Meet Our Keynote
Speaker*

Shannon Zetterlund

Shannon was born and raised in Dallas, Texas, where her love for Jesus and the Word of God took root at an early age. Her family's ministry work led them to churches all over the South, creating a rich spiritual environment for her upbringing. Guided by her parents, she read a proverb a day, though she found that some of the wisdom in Proverbs was challenging to grasp as a young girl.

As Shannon grew older, she discovered a passion for storytelling, often reading Shel Silverstein books to the children she babysat. She was always captivated by how these stories could hold a child's attention. This inspired her to take the timeless wisdom of Proverbs and adapt it into a format that children could easily understand and enjoy.

Today, Shannon is married to Jay Zetterlund. She is a pastor's wife from Keokuk, Iowa. Together, they have raised five children and are now proud grandparents to two grandchildren. Their family also includes a lovable Great Dane named Pax. In addition to her roles as a wife, mother, and grandmother, Shannon is a speaker and singer. She has recently published the first three books in a series that adapts Proverbs for children, bringing God's wisdom to the next generation in a way that resonates with their hearts and minds.

