



# Financial Officer Guidelines

The purpose of the Financial Officer Guidelines is to give direction and guide you through the duties as Lutheran Women's Missionary League (LWML) treasurers and financial secretaries.

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

Approved by Finance & Operations Committee 7/27/2020; 2/22/2021  
Approved by Board of Directors 8/6/2020; 3/18/2021

## **Introduction**

The following guidelines provide prescribed boundaries and are intended to guide LWML districts/zones/groups as they create specific policies and procedures. It is important that policies, once adopted, be enforced.

## **Financial Officer's Role**

The Board of Directors (or Executive Committee) is ultimately responsible for the financial management of all activities. The Treasurer and Financial Secretary are authorized to act on the Board's (or Committee's) behalf on financial matters when action is required.

Important expectations of financial officers:

- Be acquainted with the financial structure and policies of the LWML (National, District, Zone, Group);
- Read your bylaws;
- Have knowledge of bookkeeping and banking procedures;
- Have the ability to reconcile the monthly bank statement; and
- Be accurate, methodical, organized, and prompt.

As a Financial Officer, your key responsibilities and duties include:

### **1. Handle the money with high standards and set a tone of integrity.**

In a volunteer organization like LWML, close Financial Officer oversight of cash, checks, and deposits is vital. If you can't always be present when money is changing hands, be visible enough that others know that you're engaged. Be especially scrupulous about keeping personal funds (yours and others) completely separate from LWML funds. Make sure that you deposit funds and pay disbursements in a timely manner.

Segregate duties to prevent misuse and misappropriation of assets. Given the limited resources in your zone or group, it may not be possible to divide up financial duties as part of an internal control system. There are things you can do:

- Let everyone know from the top down that there are rules or policies in place and that everyone follows the rules all the time.
- Establish who is responsible for what.
- Physically protect cash and the checkbook.
- When cash is involved have two people count the cash together.
- Reconcile the bank statement.

However, a few essential rules should be followed:

- Ideally someone other than the person handling the money should reconcile the bank account from an unopened statement. If only one person does everything, another board member should receive the statement and look it over before giving to the sole person.
- Incoming checks should receive immediate restrictive endorsement (preferably a bank stamp, or handwritten "For Deposit Only, ABC Bank, Account #12345") and be deposited within a week, with no cash back.
- Outgoing checks must be supported by an approved invoice, receipt, or a voucher prepared if a receipt or invoice isn't available. If a fellow volunteer asks for a reimbursement but doesn't have a receipt, respond "I wouldn't be doing my job as Treasurer (or Financial Secretary) if I didn't insist on receipts from everyone."
- Checks should require two signatures and never be signed in advance. Alternatively, the Board of Directors (or Executive Committee) might set a policy that permits one signature for small checks below a certain amount, say \$50, in order to help discourage checks from being signed in advance.

"Integrity is what we do, what we say, and what we say we do." – Don Galer, Author

## 2. **Confirm contributions.**

A prompt thank you letter that includes what donors need for tax purposes is an effective way to keep your contributors up to date on the great work your district/zone/group is doing.

Remember to separately list any single contribution of \$250 or more. If the donation is other than cash, describe the property but do not indicate value.

See Gift Acknowledgements section for complete details on this topic.

## 3. **Plan and evaluate with a budget.**

Expressed in financial terms, a budget is a map that shows what you plan to do and how you plan to get there. It's a key tool for getting everyone to agree on what your district/zone/group will and won't do in the coming year or biennium.

Preparing an effective budget starts with asking leaders to estimate what they'll need and to provide specific proposals for financing it. Reviewing last year's budget is a key part of the process. Cost and revenue estimates need to be reasonable and attainable. Avoid the temptation to 'wing' estimates or to be overly optimistic about contribution increases. At the same time, don't act like a watchdog at the gate of the treasury, opposing all new funding proposals with knee-jerk resistance.

#### **4. Record transactions and prepare timely financial reports.**

Timely and reliable financial information is the underpinning of good stewardship and sound financial decision making. Without this information there's no way to track budget performance.

For districts/zones/groups with minimal cash flow or whose finances revolve around a single event, paper-based record keeping may be acceptable. A template treasurer's report with blanks for handwritten amounts can be just as effective as a computer-based system if the figures can be easily traced to supporting documents and are presented clearly. For such districts/zones/groups, a simple monthly reconciliation of bank account activity classifying receipts and disbursements and reconciling beginning and ending cash balances may be enough to form the basis for a summarized financial report to the Board of Directors or Executive Committee.

For larger districts/zones/groups, a switch to commercial accounting software such as QuickBooks® may be the best next step. It is vital at this juncture that you get set up with a proper chart of accounts and get the necessary training from someone with nonprofit accounting experience such as a local CPA in your area.

#### **5. Obtain permits and licenses (Districts Only).**

Each LWML district should register as a charitable and/or religious organization in the state associated with their legal address unless it is in one of the states that do not require registration. Your legal address is the address reported annually to the Internal Revenue Service (typically the home address of your District President). See also Form W-9 section.

#### **6. Identify and manage risk.**

Take the lead in safeguarding your district's/zone's/group's assets, data, and personal information. Risks associated with volunteer screening, vehicle use, and special events are often of particular concern. It may be helpful to discuss your concerns with the LWML Treasurer.

#### **7. Mentor the next financial officer.**

Like other volunteers, the Treasurer or Financial Secretary will not serve indefinitely. Unfortunately, some financial officers entrench themselves and resist transfer of control. Throughout your term of service, effective financial officers encourage and equip fellow volunteers to participate in financial management duties. When it's time for the financial officer to pass the baton, your district/zone/group will enjoy the least disruption.

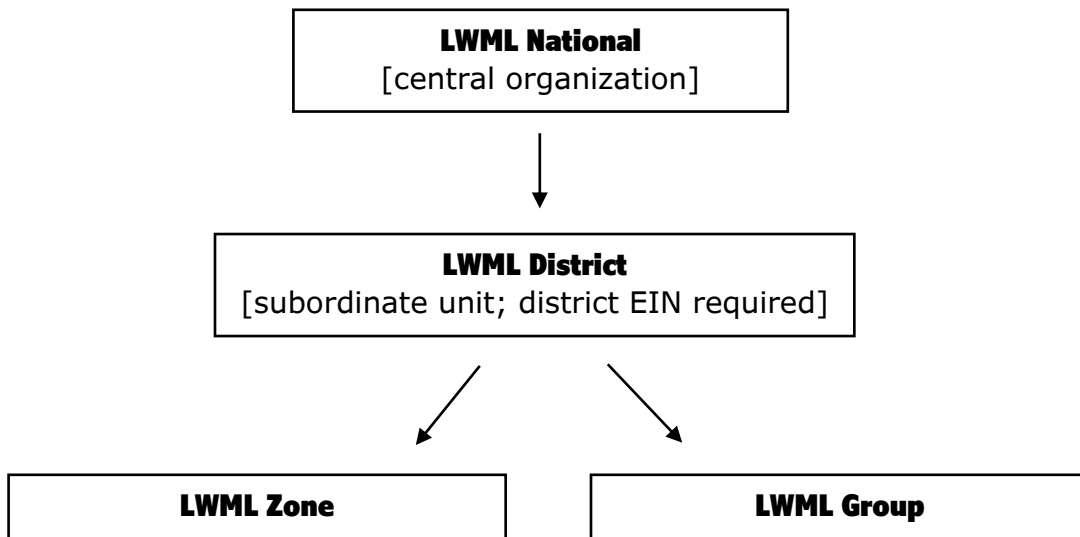
Indeed, all Board or Executive Committee members share equal responsibility for the financial health of your district/zone/group. President, Vice President,

and Secretary form a core leadership group alongside the Treasurer and Financial Secretary. The Secretary should be diligent in taking complete and concise minutes that reflect filing of the treasurer’s report and all Board or Executive Committee decisions.

As a front-line volunteer, a Treasurer and Financial Secretary play a critical role in sustaining the LWML, maintaining essential donor confidence, and supporting overall mission effectiveness.

## **Understanding Federal Employer Identification Numbers**

The Internal Revenue Code requires that each subordinate unit of an exempt central organization must have its own Employer Identification Number (EIN) even if it has no employees. In accordance with this ruling, each LWML district has its own assigned number. ***This number is to be used by each LWML district, and its zones and groups, for any and all bank and investment accounts or any reports they may be called upon to complete.*** No unit is ever to use the personal social security number of a member.



**Note: The LWML national Employer Identification Number (43-0670932) may not be used by any district or other unit of the LWML.**

The listing of the LWML district **assigned federal Employer Identification Numbers** follows:

Atlantic: 23-7540639	Iowa East: 23-7172033
Nebraska North: 23-7540665	Pacific Southwest: 23-7540672
California-Nevada-Hawaii: 94-3095747	Iowa West: 23-7540651
Nebraska South: 23-7540674	Rocky Mountain: 23-7540644
Carolinas: 23-7540641	Kansas: 23-7540652
New England: 94-3095738	SELC: 94-3095737
Central Illinois: 23-7540642	Louisiana-Mississippi: 23-7540654
New Jersey: 94-3095741	South Dakota: 23-7540670
Chesapeake: 94-3095745	Michigan: 23-7540656
North Dakota: 23-7540662	South Wisconsin: 23-7540671
Eastern: 23-7540645	Mid-South: 94-3095743
North Wisconsin: 23-7540663	Southern Illinois: 23-7540673
English: 23-7540646	Minnesota North: 23-7540658
Northern Illinois: 23-7540664	Texas: 23-7540675
Florida-Georgia: 23-7540647	Minnesota South: 23-7540659
Ohio: 23-7540666	Utah-Idaho: 23-7540676
Gulf States: 23-7540648	Missouri: 23-7540660
Oklahoma: 23-7540667	Washington-Alaska: 23-7540677
Indiana: 94-3095744	Montana: 23-7540661
Oregon: 23-7540669	Wyoming: 23-7540678

## **Opening A Checking Account**

One of the financial officer's first duties after election is to have her signature authorized by the bank. Please consult your bylaws for rules governing checks and checking account for your LWML district/zone/group. As a signer on the account, the bank will require certain personal information to verify your identity.

Here's an example how a zone would title their bank account:  
LWML Missouri District-St. Charles Zone

Here's an example how a group would title their account:  
LWML Missouri District-Trinity Evening Guild

Never open a bank account using the Employer Identification Number of LWML national, and under no circumstances is it acceptable to use your personal bank account for LWML business. Never open an account in your name with LWML funds.

If you need to open a bank account, an option for LWML districts, zones, or groups is to work with Lutheran Federal Credit Union (LFCU). LFCU is part of a co-op network of shared branches. Visit their website at [www.lutheranfcu.org/](http://www.lutheranfcu.org/) and click on the ATM/Branch locator to find a branch near you. If you are going to open a checking account at LFCU, you will need to contact LFCU by phone or email and the process will be completed entirely online. **Do not** go to a Shared Branch to open your account! Zones and groups will need to complete a Request For Letter of Authorization and obtain a Lutheran Federal Credit Union Letter of Authorization prior to opening account (see forms included in the appendix).

If your zone or group prefers to open an account at a financial institution other than Lutheran Federal Credit Union, you will likely be required to provide documentation to satisfy banking requirements. Banks are required to collect and verify identification documentation for beneficial owners of legal entity customers. A beneficial owner is defined as a single individual with significant responsibility to control, manage, or direct a legal entity customer including an officer such as treasurer. Be prepared to provide bylaws and meeting minutes documenting the election or appointment of this person.

You must also comply with the following guidelines:

- Accounts should be opened under the following name for zones: (insert district name) – (insert zone name) e.g. LWML Missouri District – Central Zone (See Additional Reference Information at the end of this document.)
- Accounts should be opened under the following name for groups: (insert district name) – (insert group name) e.g. LWML Missouri District – Trinity Evening Guild
- Use your district’s employer identification number to set up the account. (You will need to reach out to your district for a completed W-9 form. See Form W-9 section.)
- The account address should be the address of the zone/group financial officer who will receive the bank statements but no address should be printed on checks unless required by bank. In that case, you would use the address of the financial officer. It should NOT list the LWML District mailing address.
- Set up the account with at least two authorized signers but typically only one signature is required on disbursements unless your zone/group has specific requirements
- Some banks require a letter of authorization. Please obtain Letter of Authorization from your district prior to opening the account (see forms in the appendix).
- Request verification of 501(c)(3) non-profit status from your district.
- Districts/Zones/Groups are not to establish lines of credit.

When leadership changes, LFCU or other financial institution for your district should be notified and zones/groups should use the Letter of Authorization to make account changes. You will likely be asked to provide meeting minutes detailing the election or appointment of individuals.

LWML has no control over service charges that LFCU or other financial institution may charge to a district/zone/group account. Service charges are the discretion of the credit union or bank.

You will need to designate an officer to be listed as an Account Manager for the purposes of authorizing changes to the account, and a minimum of two Authorized Signers are required. The account application must be signed by a person authorized within your Bylaws to open a bank account.

It should also be noted that some groups have bank accounts that are already established under their church’s EIN number. One potential disadvantage to

keeping the funds under the church's umbrella is that those funds could be levied or seized to satisfy a tax debt.

## Form W-9

From time to time your District/Zone/Group will be required to provide a Form W-9. A current W-9 form can be downloaded from the *irs.gov* website.

All Districts will complete this form using their official contact information as provided annually to the IRS. Please contact the LWML Office for a current update.

<p>Form <b>W-9</b> (Rev. October 2018) Department of the Treasury Internal Revenue Service</p>	<p><b>Request for Taxpayer Identification Number and Certification</b></p> <p>► Go to <a href="http://www.irs.gov/FormW9">www.irs.gov/FormW9</a> for instructions and the latest information.</p>	<p>Give Form to the requester. Do not send to the IRS.</p>
<p>1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank.</p> <p><b>Lutheran Women's Missionary League Central Illinois District</b></p> <p>2 Business name/disregarded entity name, if different from above</p>	<p>3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.</p> <p><input type="checkbox"/> Individual/sole proprietor or single-member LLC    <input type="checkbox"/> C Corporation    <input type="checkbox"/> S Corporation    <input type="checkbox"/> Partnership    <input type="checkbox"/> Trust/estate</p> <p><input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ► _____</p> <p><b>Note:</b> Check the appropriate box in the line above for the tax classification of the single-member owner. Do not check LLC if the LLC is classified as a single-member LLC that is disregarded from the owner unless the owner of the LLC is another LLC that is not disregarded from the owner for U.S. federal tax purposes. Otherwise, a single-member LLC that is disregarded from the owner should check the appropriate box for the tax classification of its owner.</p> <p><input checked="" type="checkbox"/> Other (see instructions) ► <b>501(c)(3)</b></p>	
<p>4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3):</p> <p>Exempt payee code (if any) _____</p> <p>Exemption from FATCA reporting code (if any) _____</p> <p><small>(Applies to accounts maintained outside the U.S.)</small></p>	<p>5 Address (number, street, and apt. or suite no.) See instructions. <b>c/o District President Name, 789 Elm Street</b></p> <p>6 City, state, and ZIP code <b>Anytown, ST 12345</b></p> <p>7 List account number(s) here (optional)</p>	
<p><b>Part I Taxpayer Identification Number (TIN)</b></p> <p>Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see <i>How to get a TIN</i>, later.</p> <p><b>Note:</b> If the account is in more than one name, see the instructions for line 1. Also see <i>What Name and Number To Give the Requester</i> for guidelines on whose number to enter.</p>		
<p>Social security number</p> <p>____ - ____ - _____</p> <p>OR</p> <p>Employer identification number</p> <p>2 3 - 7 5 4 0 6 4 2</p>		
<p><b>Part II Certification</b></p> <p>Under penalties of perjury, I certify that:</p> <p>1. The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and</p>		

All Zones and Groups should obtain a current Form W-9 from their District. The District will complete the form with name of the Group or Zone as disregarded entity and the Group/Zone contact information.



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## Mite Offering Remittance

**Group:** Remit mite offerings to the zone, or directly to the district, depending on the payment structure within your district.

**Zone:** Remit to district mite offerings received from groups, from any zone event that had an offering designated for mites and/or any amount approved by the zone Board.

**District:** Remit 25% of mite offerings received from individuals, groups, or zones on a monthly basis. Make the check payable to Lutheran Women's Missionary League or LWML and mail check with a copy of the District Remittance Voucher (available on the Financial Officers page of the LWML website) to: LWML, 801 Seminary Place Suite L010, St. Louis, MO 63105.

All District monies remitted to the LWML Office must be accompanied by a District Remittance Voucher. The voucher is in an Excel format so it will automatically total the remittance. Before mailing the voucher to the LWML Office, please send a copy via email to the LWML Treasurer at [treasurer@lwml.org](mailto:treasurer@lwml.org) and retain a copy for your files. This email alerts the Treasurer that funds are on the way. If funds are not received timely, the Treasurer will contact the District Treasurer to determine if the payment was lost or was cashed by the wrong party.

## **Payments To National Office (Districts Only)**

From time to time, LWML national sends out invoices for:

- Liability Insurance
- *Lutheran Woman's Quarterly* subscriptions
- Concordia Historical Institute membership
- District Convention Travel Equalization
- Biennial National Convention Expenses (YWR, Heart 2 Heart, District President)
- Name Badges, as requested

Districts are expected to pay invoices upon receipt. If there are extenuating circumstances, please contact the LWML Treasurer immediately.

## **Tax-Exempt Status**

All LWML districts are considered tax-exempt entities by the Internal Revenue Service (IRS) because they are subsidiary organizations described in LWML's group tax exemption ruling under code Section 501(c)(3) of the Internal Revenue Code. A copy of the IRS letter listing which organizations are included is available from the LWML Office upon request. The group exemption number (GEN) is a number assigned by the IRS to the parent organization of a group that has a group exemption letter. The GEN assigned to LWML is **1754**. Only subsidiaries listed on LWML's group exemption letter are tax-exempt under GEN 1754.

As a tax-exempt organization, it is important to be aware of what activities can put it in danger of losing its exemption or incurring costly sanctions and penalties. The law prohibits certain activities by religious, non-profit organizations. These activities include private benefit (inurement) or interest, influencing legislation (substantial lobbying), campaigning for candidates, and illegal activity or violations of public policy. For additional information about political campaign prohibition, refer to IRS Fact Sheet, FS-2006-17 at the [irs.gov](http://irs.gov) website.

## **Form 990**

Under Section 6033 of the Internal Revenue Code, certain organizations are exempted from filing Form 990 which is the information return generally required to be filed by tax-exempt organizations. LWML and its districts are excused or exempted as an integrated church auxiliary by this section of the law. If a district receives a request from the IRS to complete and return a Form 990 or Form 990-N, the district should return the form to the appropriate IRS office and attach a letter which states the district organization is exempt from filing Form 990 under Internal Revenue Code Section 6033 which specifically exempts integrated church auxiliaries.

## Gift Acknowledgments

Charitable organizations, like LWML, are required to provide a written acknowledgment for any single contribution of \$250 or more before the donor can claim a charitable contribution on their federal income tax return.

Refer to the financial officers' page of the LWML website:

- A sample acknowledgment letter
- District Gift Acceptance Policy template

An important note about gift acknowledgments. Make sure the District's federal tax identification number (or EIN) is used on the written acknowledgment.

As a local Group, your church may have opened your bank account. Since you operate under your church's federal tax identification number, your church will take care of your donor acknowledgments.

Do **not** use the EIN for LWML national organization.

## Legacy Gifts

A legacy gift is a planned future gift that designates some part of an individual's estate as a donation to LWML or an LWML district. Legacy gifts enable individuals to create a powerful philanthropic legacy by making a direct impact on the work of the LWML and sharing their vision to carry that ministry to future generations.

For donors who wish to remember an LWML district in their gift plan or name an LWML district as beneficiary, the following wording should be used going forward:

**The Lutheran Women's Missionary League \_\_\_\_\_ District, federal tax identification number of the LWML district – #\_\_\_\_\_, named in care of the Lutheran Women's Missionary League, 801 Seminary Place, Suite L010, St. Louis, Missouri 63105.**

This will simplify the process for the LWML Office and speed up the receipt of the gift to the LWML district. By including the district's EIN (federal tax identification number), along with the district's name, the LWML Office will forward the actual check received at the LWML St. Louis office to the district via the current district president's address.

For information about charitable gift/estate planning, please contact our LWML Gift Planning Counselors.

## Sales Tax

When a non-profit organization is described as "tax exempt," the taxes referred to are federal taxes. Payment of other taxes, such as sales and use taxes, are under the purview of the state where the non-profit does business. Sales tax obligations

for non-profit organizations vary from state to state and are subject to many factors.

In Missouri, for example, all retail sales made by charitable organizations and institutions in their religious, charitable, or educational functions and activities are exempt from sales tax. This is the reason why LWML national does not charge sales tax at LWML Store events during meetings in St. Louis.

Most states have a department of revenue or a similar department to help your LWML district/zone/group navigate the state's rules and regulations. If the rules are unclear or too complicated, consult a local CPA in your area.

### **Disbanded Groups**

Disbanded groups should be reported to the District President and then a Society Disbandment Form (found in secure area of LWML website) should be completed and submitted to LWML President.

### **Roster (Districts Only)**

Each District must maintain a current roster of zones and groups with contact name (President of zone or group would be appropriate), name of group or zone, address, phone number, and email address (if available). On January 1<sup>st</sup> of each year, a copy of the roster should be sent to the LWML Office.

At that time, the district will update the LWML Office with any district changes as well because this is used on the annual submission LWML makes with respect to maintaining LWML's group tax exemption.

For districts, the organization's responsible party is the District President. As this person changes, the new information (name and address of District President) must be updated with the IRS within 60 days of the change on IRS Form 8822-B. This form can be downloaded from the *irs.gov* website. When this information is updated with the IRS, the LWML Office MUST also be notified as LWML national is required to annually provide the IRS with current information about each subsidiary under LWML's group tax exemption ruling. Please make sure the responsible party information is the same or else processing can be delayed because the information does not match according to IRS's records.

**Change of Address or Responsible Party — Business**

▶ Please type or print.  
 ▶ See instructions on back. ▶ Do not attach this form to your return.  
 ▶ Go to [www.irs.gov/Form8822B](http://www.irs.gov/Form8822B) for the latest information.

**Before you begin:** If you are also changing your home address, use Form 8822 to report that change.

If you are a tax-exempt organization (see instructions), check here

Check all boxes this change affects.

- 1  Employment, excise, income, and other business returns (Forms 720, 940, 941, 990, 1041, 1065, 1120, etc.)
- 2  Employee plan returns (Forms 5500, 5500-EZ, etc.)
- 3  Business location

<b>4a Business name</b>		<b>4b Employer identification number</b>
Lutheran Women's Missionary League Central Illinois District		23-7540642
<b>5 Old mailing address</b> (no., street, room or suite no., city or town, state, and ZIP code). If a P.O. box, see instructions. If foreign address, also complete spaces below, see instructions.		
c/o Past District President Name, 1234 Main Street, Anytown, ST 12345		
Foreign country name	Foreign province/county	Foreign postal code
<b>6 New mailing address</b> (no., street, room or suite no., city or town, state, and ZIP code). If a P.O. box, see instructions. If foreign address, also complete spaces below, see instructions.		
c/o New District President Name, 789 Elm Street, Anytown, ST 12345		
Foreign country name	Foreign province/county	Foreign postal code
<b>7 New business location</b> (no., street, room or suite no., city or town, state, and ZIP code). If a foreign address, also complete spaces below, see instructions.		
c/o New District President Name, 789 Elm Street, Anytown, ST 12345		
Foreign country name	Foreign province/county	Foreign postal code
<b>8 New responsible party's name</b>		
New District President Name		
<b>9 New responsible party's SSN, ITIN, or EIN.</b> (CAUTION: YOU MUST REFER TO THE INSTRUCTIONS FOR FORM SS-4 TO SEE WHO MAY USE AN EIN.)		
123-45-4578		
<b>10 Signature.</b> Under penalties of perjury, I declare that I have examined this application, and to the best of my knowledge and belief, it is true, correct, and complete.		
Daytime telephone number of person to contact (optional) ▶		636-785-4562
<b>Sign Here</b>	Signature of owner, officer, or representative	Date
	District President	
	Title	

The District President is the official contact for all district business matters.

## Record Retention

All meeting minutes should generally be maintained permanently.

Refer to LWML Records Management Policy & Procedures available on the Financial Officers page of the LWML website.

## Financial Review/Audit (Districts Only)

In accordance with your district's bylaws, financial officers will arrange to have their financial records either compiled, reviewed, or audited.

## **Boost Your Mite Offerings**

There are a variety of other ways to attract donors and support Lutheran Women’s Missionary League — on both the national and district levels — with minimal future upkeep.

Refer to Appendix D, Giving Opportunities to Support LWML. Please feel free to make copies and distribute on a regular basis during meetings.

## **Questions**

If you have any questions, please contact the LWML Treasurer at [treasurer@lwml.org](mailto:treasurer@lwml.org) for clarification.

## **Additional Reference Information**

When referring to a specific district of the LWML, write “LWML” or “Lutheran Women’s Missionary League” preceding the district name (see below). Following are the legal names of the LWML districts, which should be preceded by “Lutheran Women’s Missionary League” in official documents:

LWML Atlantic District	LWML Nebraska North District
LWML California-Nevada-Hawaii District	LWML Nebraska South District
LWML Carolinas District	LWML New England District
LWML Central Illinois District	LWML New Jersey District
LWML Chesapeake District	LWML North Dakota District
LWML Eastern District	LWML North Wisconsin District
LWML English District	LWML Northern Illinois District
LWML Florida-Georgia District	LWML Ohio District
LWML Gulf States District	LWML Oklahoma District
LWML Indiana District	LWML Oregon District
LWML Iowa East District	LWML Pacific Southwest District
LWML Iowa West District	LWML Rocky Mountain District
LWML Kansas District	LWML SELC District
LWML Louisiana-Mississippi District	LWML South Dakota District
LWML Michigan District	LWML South Wisconsin District
LWML Mid-South District	LWML Southern Illinois District
LWML Minnesota North District	LWML Texas District
LWML Minnesota South District	LWML Utah-Idaho District
LWML Missouri District	LWML Washington-Alaska District
LWML Montana District	LWML Wyoming District

To reiterate: In official documents, the legal names of the LWML districts should be preceded by the words “Lutheran Women’s Missionary League.”



**Lutheran Federal Credit Union Letter of Authorization**

To Be Completed By District Within 5 Business Days

[Appendix A]

This request serves as authorization to permit the designated zone or group to open and/or perform signer

changes on their LWML account(s) (the "Account") in the name of \_\_\_\_\_

Print LWML District Name

and using \_\_\_\_\_ Employee Identification Number (EIN), effective as of

Print District EIN

the date of this request.

Lutheran Women's Missionary League has advised the below named that they must meet Lutheran Federal Credit Union's ("LFCU") account opening qualifications, including but not limited to:

- Providing their personal Social Security Number
- Providing current, government issued identification
- Completed LFCU Application including Financial Resolution and Certificate of Incumbency
- Copy of Bylaws from district named above
- Copy of State Registration from district named above (if available)

LFCU requires a minimum of two Authorized Signers and an officer of the zone or group opening the account should be listed as an Account Manager for the purposes of authorizing changes to the account.

Account Name: \_\_\_\_\_ - \_\_\_\_\_

Print LWML District Name

Print Name of Zone or Group Opening Account

Employer Identification Number: \_\_\_\_\_

Print District EIN

\_\_\_\_ The following individual(s) are authorized to open a new Account(s)

\_\_\_\_ The following individual(s) are authorized to be added to a current Account(s)

\_\_\_\_ The following individual(s) need to be removed from current Account(s)

Authorized Signer     Account Manager

Authorized Signer     Account Manager

Account Manager = One person authorized to make changes/updates (e.g. change address or signers, open accounts)

Name \_\_\_\_\_

Name \_\_\_\_\_

Street Address \_\_\_\_\_

Street Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Phone \_\_\_\_\_

Phone \_\_\_\_\_

District Signature: \_\_\_\_\_

Title: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_



**Letter of Authorization**  
To Be Completed By District Within 5 Business Days  
[Appendix B]

This request serves as authorization to permit the designated zone or group to open and/or perform signer changes on their LWML account(s) (the "Account") in the name of \_\_\_\_\_  
Print LWML District Name  
and using \_\_\_\_\_ Employee Identification Number (EIN), effective as of \_\_\_\_\_  
Print District EIN  
the date of this request.

Lutheran Women's Missionary League has advised the below named that they must meet your financial institution's account opening qualifications, including but not limited to:

- Providing their personal Social Security Number
- Providing current, government issued identification

The account(s) should be opened under the following name:

Account Name: \_\_\_\_\_ - \_\_\_\_\_  
Print LWML District Name Print Name of Zone or Group Opening Account

Employer Identification Number: \_\_\_\_\_  
Print District EIN

- \_\_\_\_ The following individual(s) are authorized to open a new Account(s)
- \_\_\_\_ The following individual(s) are authorized to be added to a current Account(s)
- \_\_\_\_ The following individual(s) need to be removed from current Account(s)

Name \_\_\_\_\_

Name \_\_\_\_\_

Street Address \_\_\_\_\_

Street Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone \_\_\_\_\_

Phone \_\_\_\_\_

I hereby certify that I am an authorized representative of the LWML district named above.

District Signature: \_\_\_\_\_

Title: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Date: \_\_\_\_\_





### Request For Letter of Authorization

To Be Completed By Zone Or Group  
[Appendix C]

To be completed by a zone or group and submitted to district to request LFCU Letter of Authorization or Letter of Authorization to open a new zone/group bank account; OR to change Authorized Signer(s) or Account Manager on an existing zone/group bank account. Please allow five (5) business days processing time.

Name of Zone or Group Submitting Request: \_\_\_\_\_  
Print LWML Zone or Group Name

Is this for LFCU or other financial institution?  LFCU  Other Financial Institution

**Person #1:**

- Requesting to Add
- Requesting to Remove
- Confirming

Authorized Signer  Account Manager

Account Manager = One person authorized to make changes/updates (e.g. change address or signers, open accounts)

Name \_\_\_\_\_

Street Address \_\_\_\_\_

Phone \_\_\_\_\_

**Person #2:**

- Requesting to Add
- Requesting to Remove
- Confirming

Authorized Signer  Account Manager

Name \_\_\_\_\_

Street Address \_\_\_\_\_

Phone \_\_\_\_\_

**Person #3:**

- Requesting to Add
- Requesting to Remove
- Confirming

Authorized Signer  Account Manager

Name \_\_\_\_\_

Street Address \_\_\_\_\_

Phone \_\_\_\_\_

**Person #4:**

- Requesting to Add
- Requesting to Remove
- Confirming

Authorized Signer  Account Manager

Name \_\_\_\_\_

Street Address \_\_\_\_\_

Phone \_\_\_\_\_

District Signature: \_\_\_\_\_

Printed Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_



### District Remittance Voucher

To: Lutheran Women's Missionary League  
 801 Seminary Place, Ste. L010  
 St. Louis, MO 63105

Voucher Number:

Date:

From: \_\_\_\_\_

Remitted By: \_\_\_\_\_

Name

Address

City

State

Zip

Telephone

Email address

<b>Mite Offerings</b>									
25% or More Mite Box Offerings								\$	-
Other Mite Offerings									
<b>Quarterly Payments</b>	Winter	\$						\$	-
	Spring	\$							
	Summer	\$							
	Fall	\$							
<b>Memorial</b>	<i>(Name of loved one)</i>							\$	-
<b>Donation - Designation</b>	<i>(Name of honoree)</i>							\$	-
<b>LWML</b>	Invoice Number(s)							\$	-
<b>Catalog Orders</b>	Invoice Amount								
<b>Invoice Payments</b>	Inv. No.	Amount	\$						
	Inv. No.	Amount	\$					\$	-
	Inv. No.	Amount	\$						
<b>Other (Identify)</b>								\$	-
<b>Total Remittance</b>								\$	-

Send one copy of this voucher with check payable to LWML to the address listed above.

Email a copy of this voucher to the LWML Treasurer at [treasurer@lwml.org](mailto:treasurer@lwml.org).

Retain one copy for your district files.



## Giving Opportunities to Support LWML

### Endowment Fund

In 2001, the Endowment Fund for Lutheran Women's Missionary League was established. Additional funding has continued through many generous and ongoing gifts. Gifts and memorials may be added to this endowment at any time.

**Donate online** to the Endowment Fund at [www.lwml.org/endowment-fund](http://www.lwml.org/endowment-fund).

**Or donate by mail** to LWML at 801 Seminary Place, Ste. L010, St Louis, MO 63105. Make checks payable to LWML, and write LWML Endowment in the memo line.

Through the earnings of the Endowment Fund the Lutheran Women's Missionary League will be able to continue to:

- Encourage mission education, inspiration and service.
- Offer assistance in mission-ministries worldwide.
- Train and equip LWML leaders.
- Provide programming, and
- Carry out the LWML mission into the future.

### Gifts of Love Ministry

As Lutheran Women in Mission, we know that all our blessings come from God. We love to serve Him by sharing our earthly time, talents, and mites. God also wants us to do a good job of planning how to distribute our earthly blessings when He calls us home to heaven.

LWML's official ministry, Gifts of Love, is here to assist and guide you in transferring your blessings through Christian charitable estate planning. At no cost to you, our very own LWML Gift Planning Counselors help you discover how you can share your faith, minimize taxes, bless your family, and make a lasting impact on ministry with your estate.

**For more information or assistance with a personal visit, small group meeting in your area or Zone/District presentation, please contact:**

LWML Gift Planning Counselors:

Linda Gage, [linda.gage@lfnd.org](mailto:linda.gage@lfnd.org)

Carol von Soosten, [carol.vonsoosten@lfnd.org](mailto:carol.vonsoosten@lfnd.org)

LWML Gift Planning Assistant:

Ellen Makey, [ellen.makey@lfnd.org](mailto:ellen.makey@lfnd.org)

**The toll free number is: (800) 741-4138**

**Or you may contact a Gift Planning Advocate/Supporter in your district for more information or assistance:**

Chesapeake – Marge Bruning, [mabruning79@gmail.com](mailto:mabruning79@gmail.com), (804) 798-6503

Eastern – Rebecca Bessell, [rlb54@rochester.rr.com](mailto:rlb54@rochester.rr.com), (585) 415-6368

English – Mary Rinda, [marymazurk@att.net](mailto:marymazurk@att.net), (630) 832-5809

Florida-Georgia – Peg Henderson, [peghender@aol.com](mailto:peghender@aol.com), (210) 860-2160

Iowa West – Ann Carrick, [acarrick324@hotmail.com](mailto:acarrick324@hotmail.com), (515) 360-0709

Michigan – Sandy Hardies, [hardiessandy@gmail.com](mailto:hardiessandy@gmail.com), (734) 338-9410

Minnesota South –

Mary Kay Mages, [marykay\\_schuft@hotmail.com](mailto:marykay_schuft@hotmail.com), (507) 794-3540

Glenda Schuft, [glendaschuft@embarqmail.com](mailto:glendaschuft@embarqmail.com), (320) 864-5675

Pacific Southwest –

Cheryl Keithly, [ckeithly@keithlywilliams.com](mailto:ckeithly@keithlywilliams.com), (928) 726-2566

Bonnie Karch, [sunflower.nana2015@gmail.com](mailto:sunflower.nana2015@gmail.com), (702) 258-8642

Linda Koch, [lwmlbutterfly@gmail.com](mailto:lwmlbutterfly@gmail.com), (858) 271-6852

Pat Schutte, [pbschutte@aol.com](mailto:pbschutte@aol.com), (619) 444-6089

Barbara Virus, [bvirus@juno.com](mailto:bvirus@juno.com), (714) 639-1970

Ohio – Beth Marth, [bmarth@columbus.rr.com](mailto:bmarth@columbus.rr.com), (614) 282-7143

Southern Illinois –

Ruth Ann Arbeiter, [arbeitera@egyptian.net](mailto:arbeitera@egyptian.net), (618) 763-4635

Utah-Idaho –

Lois Anderson, [loisandersonlwml@gmail.com](mailto:loisandersonlwml@gmail.com), (208) 733-6599

**Support the LWML Mission Goal in many different ways! Information on reverse.**



## Mite Offering Designations

Mite offerings from societies are sent to the financial officer designated in the district bylaws. Districts submit twenty-five (25) percent or more of the mite offerings to the national LWML. Districts retain seventy-five (75) percent or less for district mission grants and other uses, according to district bylaws and policies.

Mite offerings received by the national LWML are designated as

follows: seventy (70) percent is temporarily restricted for mission grants and thirty (30) percent is retained by national LWML for general administrative expenses.

**Mite Boxes and donation remittance envelopes** can be ordered free for the cost of shipping by calling 800-325-3040 or by shopping through the online store at [www.lwml.org/store](http://www.lwml.org/store).

## Automate Your Mite Giving

Joyful Response® is the Lutheran Church Extension Fund (LCEF) service that provides the ability for LWML to offer their members and supporters an electronic, automated method to make their mite contributions.

### Joyful Response benefits the LWML

- The organization receives mite offerings on a consistent basis—
  1. When monthly meetings are not held, i.e., summer months.
  2. When members cannot attend a meeting.
- Record-keeping efficiency is increased.
- Discussion of stewardship and mission response is encouraged.

### Joyful Response benefits to the LWML member

- Saves the time and expense of writing personal checks.
- You control the frequency and the amount of the contribution.
- Participation is open to everyone, NOT just LCEF/LWML members.

Learn more or sign up online at [www.lwml.org/joyful-response](http://www.lwml.org/joyful-response)

## Do You Search Online?

Instead of using Google or Yahoo web searches, use the website [www.goodsearch.com](http://www.goodsearch.com) and you'll be earning a penny per search for mites. It's easy to sign up and support LWML.

Earn money for mites while searching by following the simple instructions at [www.lwml.org/searchformites](http://www.lwml.org/searchformites).

## Do You Shop Online?

LWML is listed among many other charities to receive a small percentage of your eligible purchases.

Earn money for mites while shopping online by following the simple instructions at [www.lwml.org/shopformites](http://www.lwml.org/shopformites).

## Are You a Thrivent Member?

Thrivent Choice is a program that lets Thrivent members recommend where Thrivent Financial distributes some of its charitable outreach funds. Consider directing your Thrivent Choice Dollars to your district (if they are an eligible recipient) or to Lutheran Women's Missionary League (LWML). All these donations made to the national LWML account are designated to the mission goal. In a recent biennium \$36,036 was directed to LWML in support of mission grants!

### HOW TO DIRECT MY THRIVENT CHOICE DOLLARS

#### By Phone:

Call 1-800-847-4836 and when prompted, say "Thrivent Choice." Follow the prompts and a representative will work with you to direct Choice Dollars.

### HOW TO DIRECT MY THRIVENT CHOICE DOLLARS

#### Online:

- Step 1 – Visit [www.thrivent.com/thriventchoice](http://www.thrivent.com/thriventchoice).
- Step 2 – Click on "Get Started" button on the "How Do I Direct My Designated Choice Dollars" box.
- Step 3 – Log in and enter your user ID and password.  
(If you haven't yet registered on *Thrivent.com*, click on "register" to do so.)
- Step 4 – Look for your Choice Dollars to direct on the right side of the screen.
- Step 5 – Search the catalog of organizations to find the one you want to select.
- Step 6 – Click on "Direct Now" to direct your designated choice dollars to benefit that organization.