



# CONNECTIONS

EASTERN NORTH DAKOTA WOMEN OF THE ELCA NEWSLETTER

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January-March 2017



## FIVE WAYS TO AVOID EMAIL SCAMS REQUESTING MONEY

Recently, Women of the ELCA synodical women's organizations have experienced email scams asking for money. In one case, a scammer sent an email to the SWO treasurer in the name of the SWO president, asking for money to be wired.

Though there were red flags, after multiple emails, the treasurer eventually wired a few thousand dollars to the scammer.

To keep this from happening to you, here are five tips to avoid these scams from an article written by and used with permission of Batts Morrison Wales & Lee, a national CPA firm dedicated exclusively to serving churches, nonprofit organizations, and their affiliates.

In the article, the firm mentions multiple incidents in which nonprofit financial leaders received fraudulent emails that appear to be from their superiors asking them to wire or transfer funds to an outside bank account. In some cases, the financial leaders believed the email request was legitimate.

### How the scam works

- Scammers spend time on the organization's website, learning who the leaders are. Specifically, they will look for one of the top leaders in the organization (president, senior pastor, etc.). They then search for his/her email address and nickname, often found on the website.
- Then, the scammers identify the top financial person (along with a nickname) and his/her email address.
- Next, the scammers create an email in which they spoof the real email address of the top leader they have identified. The email will look very much like it came from the top leader and may even appear as having come from his/her actual email address. Scammers will then send the email to the organization's top financial leader.
- The email will contain instructions, using nicknames, if applicable, to wire or transfer money to an account about a project or activity in which the top leader is allegedly involved.

### What to do to prevent becoming a victim of a scam like this

- Alert your leadership team to this type of scam.
- Have your organization's IT team (or someone knowledgeable in email scams) advise you regarding how to detect or screen for spoofed email addresses.
- Maintain an agreement with your bank that requires two separate appropriately high-level people in your organization to authorize any wire transfers or similar disbursements.
- Maintain a policy that forbids finance personnel from making or authorizing distributions of funds based on email or similar instructions alone. Require that finance personnel speak in person or by phone (by calling the SWO president or pastor) and discuss the party who is requesting the distribution.
- Maintain a policy that forbids finance personnel from making or authorizing disbursements without proper and complete supporting documentation, regardless of who makes the request.

*This content of this article was originally distributed as a Nonprofit Red Alert™ by Batts Morrison Wales & Lee, a national CPA firm dedicated exclusively to serving churches, nonprofit organizations, and their affiliates. To learn more about BMWL or to sign up to receive BMWL's articles and alerts, please visit [www.nonprofitcpa.com](http://www.nonprofitcpa.com).*

## Apologies from the Editor

### Corrections to Connections 20.1

*The convention took place in Cavalier not Langdon!!!! (Yes, I was there!)*

*Julie Garrett's phone # 701-298-6574*

*Marlene's address:*

*500 Mountain Ave #117-D*

*Some days it doesn't pay to get out of bed! Again, I apologize for the mistakes.*

*Karen*

### A Reminder:

*If you are planning to attend the 10th Triennial, you need to get your registration in soon.*

*If you are planning to ride the bus, contact Julie Garrett (701-298-6574) to reserve your place on the bus.*

*You will also need to get your hotel reservations made. Contact Julie or Pam Neumiller (701-282-7058)*



## EaND SWO Scholarships available for Triennial Gathering

*Are you interested in attending the 10th Triennial Gathering of the Women of the ELCA? Is your pocketbook stretched to the limit?*

*The EaND SWO Board is offering four opportunities to attend the Gathering—Registration & Lodging paid (a value of \$560.00/person.) Meals and transportation will be the responsibility of the applicants chosen to receive the Scholarships.*

*Here are the guidelines:*

- \* *Write a 250 word (or less) essay stating why you are interested in attending;*
- \* *Complete a report following the event (to be included in the Convention Book) by JULY 20th;*
- \* *Be willing to report to the SWO Convention in Valley City September 16;*
- \* *Submit your application to: Nadine Olson, SWO treasurer, by JUNE 15 (to be awarded on June 25th);*
- \* *Include—name, address, phone, email, Congregational Unit, Cluster—when you apply.*

## **EASTERN NORTH DAKOTA SWO 3B BOARD 2016-2017**

*Please keep this list for contacting your Board Members.*

### **PRESIDENT**

Karen Retzlaff - 16  
11995 19th St. NE  
Aneta, ND 58212  
701-326-4235  
(c) 701-270-0355  
retzlaff@polarcomm.com

### **TREASURER**

Nadine Olson - 15  
4 Elm Lane  
Lisbon, ND 58046  
701-973-4141  
(c) 701-680-2725  
nadineolson@gmail.com

### **PRAIRIE ROSE CLUSTER REP.**

### **FARGO CLUSTER REP.**

Julie Garrett-16  
3348 46th Ave S  
Fargo, ND 58104  
701-298-6574  
© 701-236-5171  
JulesGarret47@gmail.com

### **GRAND FORKS CLUSTER REP.**

Laura Munski 15  
2111 4th Ave N  
Grand Forks, ND 58203  
701-772-8207  
lauramunski@outlook.com

### **MAYVILLE CLUSTER REP.**

Karen Leslie-15  
12995 11th St NE  
Finley, ND 58230  
701-524-1276  
(c) 701-430-2322  
jeromekaren@msn.com

### **CONNECTIONS**

Karen Retzlaff  
11995 19th St. NE  
Aneta, ND 58212  
701-326-4235  
retzlaff@polarcomm.com

### **VICE PRESIDENT**

Sharon Rostad - 13  
4003 Copperfield Ct.  
Fargo, ND 58104  
701-280-9301  
(c) 701-238-0672  
ndrostad@yahoo.com

### **SECRETARY**

Pam Neumiller- 16  
513 Santa Cruz Dr.  
Fargo, ND 58103  
701-282-7058  
(c) 701-200-6035  
pknsoft@msn.com

### **DEVILS LAKE CLUSTER REP.**

Darla Thiele-15  
PO Box 134  
Tokio, ND 58379  
701-294-2223 (H)  
© 701-381-8585  
dthiele@gondtc.com

### **GRAFTON CLUSTER REP.**

Marlene Arneson - 16  
500 Mountain Ave #117 D  
Walhalla, ND 58282-0513  
(c) 701-520-4652  
maleader@myway.com

### **JAMESTOWN CLUSTER REP.**

Mary Johnson -16  
2513rd St. NE #9  
Valley City, ND 58072  
701-680-8845  
mary.jo.johnson42@gmail.com

### **WAHPETON CLUSTER REP.**

Kathy Johnson - 14  
1911 12<sup>th</sup> St N  
Wahpeton, ND 58075  
701-591-2001  
(c) 701-400-9921  
bobcatkathy@gmail.com

## ***President's Message***

Spring is here, with all its dysfunctional weather patterns! One minute the clouds are spitting snow pellets and the next, there is enough warmth from the sun to make one dig out the flip flops and shorts!

I know it is spring because our Cluster Gatherings are in full swing. As of this writing, I have attended three of the seven scheduled events with one still to be scheduled. Each one has been different and each one has been inspiring. I enjoy those early morning drives through Eastern North Dakota to the churches where the events are being held.

Your SWO Board has been planning for the 4th Annual Women's Retreat scheduled for August 19th at Maryvale. The day will include dynamic speakers, opportunities to participate in a service project to benefit women in need, and time for reflection and fellowship. There are posters and registration forms in the packets you received at the Cluster Gatherings.

Our Synodical Convention is scheduled for Faith Lutheran Church in Valley City on September 16. If you recall, Faith was destroyed by arson in October 2013. The congregation decided to rebuild the church and has risen from the ashes. The Faith Women of the ELCA welcome us to join them for fellowship, inspiration, and growth in September. Again, posters and registration information will be found in the packets received at the Cluster Gatherings.

**Any woman is eligible to apply for a scholarship to attend the Tenth Annual Triennial Gathering this July. We are encouraging our young women, our mature members, any women interested, to apply.**

Thank you for sending in the yearly ministry report. (SEE PAGE 3) I had many notes saying, "We are so small, we can't do much." I beg to differ, look what you have done! You have been a blessing to many. Thank you!

I am delighted to share that many groups use GATHER magazine for their Bible studies and Women of the ELCA resources to develop the monthly programs for their group meetings. There is a wealth of material available for your groups to use. Go to :

**[www.womenoftheelca.org](http://www.womenoftheelca.org)**

to find those materials for personal growth and inspiration. I use *Bold Café*; *Interchange*; and *Daily Grace* to grow in faith and find inspiration and strength on a daily basis.

As an old commercial used to say: "Try it, you'll like it!"  
In Christ's love,  
Karen Retzlaff, SWO President

## ***Donation Reminders:***

- ◆ ***Sponsorships: Two years ago we went from "Assessments" to suggested "Sponsorships" for our Cluster Gatherings and SWO Convention expenses. It is suggested that if each Congregational Unit donates between \$80-\$100, costs would be covered for each event. With your generous gifts, costs for speakers, etc. are covered.***
- ◆ ***Travelships: The SWO Board is also encouraging Congregational Units to help women with Travelships to attend Triennial with \$25/year (\$75 for three years) donations to the Triennial Travelship Fund.***

***Please send donations to:***

***Nadine Olson, SWO Treas.***

***4 Elm Lane***

***Lisbon, ND 58054***

## **"WELCA 101"**

*an introductory course for women new to the organization,  
or a refresher for those who have belonged "for years"*

Have you wondered what the different funds are used for by the Women of the ELCA? Does your congregational unit contribute to these funds? Here are some answers: "WELCA 101" gives you the information you need to make decisions that will make a difference—in the church, the society, and the world.

**Stewardship** an ethic that embodies the responsible planning and management of resources. The concepts of stewardship can be applied to the environment and nature, economics, health, property, information, theology, etc.

**Katie's Fund** supports Women of the ELCA's initiatives in leadership development, living theology and global connections.

**Regular Offerings** supports the ongoing ministries of Women of the ELCA in congregational units, synodical women's organizations, and the churchwide organization. These offerings help all expressions of the organization meet annual budgets and provide for the core work of Women of the ELCA.

**Thankofferings** support the ongoing ministries of the church wide women's organization, such as educational resources, ecumenical partnerships, advocacy, global education, leadership development, *Gather* magazine, and much more.

**Designated Gifts to other ELCA ministries** provide for: ELCA ministries (outside Women of the ELCA) such as ELCA Good Gifts, ELCA World Hunger, ELCA Disaster Response, etc. Designated gifts can also be made to Lutheran World Relief. Making all ELCA contributions through Women of the ELCA allows for acknowledging and honoring how women collectively contribute to and support the ministries of the whole church.

**In-kind Gifts** Material offerings of quilts, food, paper products, gift cards, and other tangible items to provide item to be used for a particular group or organization. For example, canned food for a food pantry, or bedding for a homeless shelter, etc.

These and many other forms of stewardship are a part of the Women of the ELCA's program.

How does your group "do stewardship" as you follow Christ's lead in ministry? Have you maxed out your giving?? Do you give of your time as well? There are many ways of giving time: a gift of time to visit the shut-ins, to lead a Bible study, to volunteer at a food bank, to prepare meals for church functions, to teach Sunday School, to mentor a young confirmand, to befriend a widow, to stand with the poor and mistreated, etc.—all are ways to be a Good Steward to the church, the society, and the world. At the final day, will Jesus say, "Well done, Good and Faithful Servant. Enter into my kingdom!"

## **Change Makers Bike Ride 2017**

*"Be the change you want to see in the world" - Ghandi*

Plans are underway for the annual Change Makers Bike Ride in the Eastern ND Synod to raise awareness and receive offerings for the ELCA Hunger program. This year our ride is expanding in a huge way! Bishop Terry suggested we connect the 500th anniversary of the Reformation with our ride, but none of the organizers wanted to bike 500 miles. The solution?

EIGHT rides will take place on the same two days—one ride in each of the eight conferences of our synod. Routes of approximately 60 miles each will add up to about 500 miles!

The eight Synod rides will take place June 23-24 with a team leader in each conference planning the most appropriate route. Riders can bike a segment or the entire two-day ride. Churches are being invited to host meals, refreshment stops, and an overnight stop.

The goal is to raise \$5000.00 in each of the eight conferences. Churches are asked to take an offering for ELCA Hunger prior to the ride and to present checks to the bikers along the route, WELCA groups are also encouraged to present offerings for hunger.

Hunger is an international crisis. Many people world-wide struggle to find enough food to survive. It is true in North Dakota that one of seven are at risk for hunger. The goal of these rides is to raise awareness of this issue and to raise funds to help alleviate hunger.

More information is forthcoming for registration as well as the process for making contributions. Registration for riders will open April 15 at:

**[www.eandsynod.org](http://www.eandsynod.org)**

Thank you for returning the Women of the ELCA Ministry Reports. I had to submit the report no later than April 1, so I sent the totals by email at 10 pm, Saturday, April 1. I had, at that time, 62 reports of the 196 sent out. Any reports I received after that were not included (sadly) because of my deadline!

Here's what I was able to report:

**Quilts 2436; Baby care kits 439; Personal care 841; Fabric kits 135; School kits 101; Fleece blankets 100; New Soap 75 lbs. ; and LWR support \$3751.45; ELCA ministries \$25,558.54; other ministries \$25,000; In-kind gifts to local/synod ministries (estimated value \$18,849.00); Financial support of local or synodical \$53,706.75; Thank offerings 1 or more per year total \$5,285.77.**

*Alleluia, He is Risen!*

*He is risen, indeed!*

*Easter blessings as you celebrate*

*The Good News!*



### **Connections**

**11995 19th St. NE**

**Aneta, ND 58212**

*Please Note: Update*

*your Unit Mailing Address. If you are no longer president, please pass this on to her. If you are a subscriber, your expiration date is coded with your name, e.g., Jane Doe JA/16 (expires January 2016).*

#### **Frequency of Publication Information**

*CONNECTIONS is published quarterly in February, May, August, and November. Subscription rates are four (4) issues for \$3.00. Subscription requests and address changes should be sent to :*

*Karen Retzlaff*

*11995 19th St. NE*

*Aneta, ND 58212-9271*

### **What's Inside?**

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**PRSRT STD**

**U.S. POSTAGE PAID**

**Fordville, ND 58231**

**Permit No. 8**

**Return Service Requested**

*Please share the information in this newsletter. Photocopy as needed for your unit members, your bulletin boards, and church newsletters. Don't file this away! It's your message about what is happening in the Eastern North Dakota Synodical Women's Organization!*

## **Unit Presidents, Please Note!**

### **Mark your calendars for: Spring Cluster Gatherings**

<b>Devils Lake</b>	<b>April 8</b>	<b>Dakotah O'yate Lutheran Tokio, ND</b>
<b>Fargo</b>	<b>March 25</b>	<b>Hope Lutheran (South Campus) Fargo, ND</b>
<b>Grafton</b>	<b>April 29</b>	<b>Christ Lutheran Neche, ND</b>
<b>Grand Forks</b>	<b>TBA</b>	
<b>Jamestown</b>	<b>May 6</b>	<b>Trinity Lutheran Jamestown, ND</b>
<b>Mayville</b>	<b>April 22</b>	<b>Finley Lutheran Finley, ND</b>
<b>Prairie Rose</b>	<b>April 1</b>	<b>Grace Lutheran Grace City, ND</b>
<b>Wahpeton</b>	<b>March 25</b>	<b>Gustaf Adolf Lutheran Gwinner, ND</b>

### **10th Triennial Convention and Gathering July 13-16, 2017 Minneapolis, MN**

**Registration opened on September 6, 2016 at: [www.welcatg.org](http://www.welcatg.org) (if you prepaid at the 9th Triennial, you must still register—you will receive more information from Women of the ELCA—Chicago Office)**

### **4th Annual Women's Retreat August 19, 2017 Maryvale rural Valley City**

**Check for more information in future issues of Connections and on the website:**

**<http://www.eandsynodwelca.org>**

**PLAN AHEAD to attend!!!!**