

**Call to Be Family dba Lutheran Marriage Encounter  
North American Region  
Annual Financial Report 2017**

**OVERVIEW**

This Report replaces the abbreviated version provided for the NAR Meeting January 27, 2018. The final balances match the figures reported in the abbreviated report and as reported to the Internal Revenue Service on Form 990.

The end-of-year tax letters have been mailed to all donors who made donations in excess of the Fair Market Value of their LME Experience (if applicable). There were 273 different donors with 185 receiving tax letters.

The 2017 Financial Report shows that financially we are statistically well ahead of our 2016 results. As with many changes, there isn't a single reason and that is especially applicable for 2017. The Reunion in July provided some revenues (\$1,489.23) not realized in other years. The unrealized gains in the DREAM Fund , \$10,950, tended to be fairly high compared to many years due to gains in the stock market. The adoption of the DREAM outreach to India created \$8,600 in contributions with a small portion expended so far, and our operating revenues less expenses increased by nearly \$12,000 from the previous year.

During the year we served a small increase in the number of newly encountered couples (205 compared to 196). Another positive aspect was increasing the number of experiences from 19 to 21. These numbers are a mixed blessing. Using an arbitrary benchmark of ten couples per experience we dropped back below the benchmark because the number of couples increased at a lower rate than the number of experiences. As a practical analysis these data reflect that we are statistically even with the prior year for program services.

Since assuming the task of finance officer in 2013 each year's report came with a caution. First, if we didn't make changes we would run out of funds. Then, even with finances are on the positive side we need to wait to be sure that this trend continues. The updated table below suggests that our current results can be accepted as normal. The total change is nearly \$40,000 (from negative \$19,000 to positive \$21,667) for the two periods compared. Thus, I am removing the cautionary tone from this Report.

	Year-end Balance Operating acct	Annual Change
2013	\$79,374.21	-\$28,441.04
2014	\$69,811.66	-\$9,562.55
	2-year average change	-\$19,001.80
2015	\$101,762.93	\$31,951.27
2016	\$111,025.27	\$9,263.34
2017	*\$143,595.60	*21,247.73
	3-year average change	\$20,820.78

\*The Kranz Scholarship fund had been carried in the operating account prior to 2017. The balance of \$2,185 is being transferred to the DREAM Fund in 2017. The Kranz Scholarship is a special fund established to aid Ohio couples with MEE expenses such as MEE application fee or FMV amounts on a financial need basis.

## Balance Sheet

The combined balance sheet increase in the operating and DREAM accounts was \$34,048.28 with \$10,949.85 being unrealized gains in DREAM investment accounts. Listed below are balance sheet details from IRS Form 990. Amounts reported on Form 990 always include both Operating and DREAM funds.

Location or distribution of assets	Ending balance 2016	Ending Balance 2017
Beginning cash, checking, or non-interest bearing accounts	112,196	147,076
Savings and temporary cash investments	5,728	11,581
Investments-publicly traded investments	93,115	86,430
<b>Total assets</b>	<b>211,039</b>	<b>245,087</b>
Liabilities	-0-	-0-
Unrestricted net assets (Operating account)	121,928	143,176
Temporarily restricted net assets (DREAM Fund)	89,111	101,911
Total Assets all funds	<b>211,039</b>	<b>245,087</b>
<b>Net gains 2016-2017</b>	<b>\$3,469</b>	<b>\$34,048</b>

## DREAM FUND

The DREAM Fund had General account expenditures of \$10,650 for the marketing programs and \$2,000 for the Young Couple's Initiative. Expenditures are offset by an increase in value of mutual funds, donations for the Marketing Program, the INDIA Outreach, and transfer of the Kranz Grant. The DREAM Fund remains viable for a number of years at its current value of \$101,911.21 and will cover projected expenditures. Investment gains reported in 2016 and 2017 of \$19,429.06 are not predictable and can actually be losses in a down market. See attached spreadsheet showing details.

A significant change during 2017 and continuing into 2018 is approval of an outreach to India. This initiative will be funded through the DREAM fund with about half of the estimated \$12,400 total coming from the DREAM balance and about half from informal pledges. Since adoption of the budget at the July NAR Meeting the budget is increased with a \$1,500 and \$420 additional donations to cover the cost of Pastor Subin's wife Nissy to attend a LME Experience with her husband in St. Louis. Unfortunately she was unable to obtain a visa and her ticket costs of \$1,975.96 are non-refundable and non-transferrable. Favorable pricing for presenter airfare will offset the difference between the additional donations and added expenses.

## REUNION

The District-1 and Reunion coordinators provided a report on the Reunion to the January 27th Board meeting. I am including the financial result for combined 2016 and 2017 as there are some differences due primarily to some deposits being coded incorrectly earlier. The total revenue over expenses, including \$2,484 from the Silent Auction, was \$1,429.83. If silent auction revenue were excluded there would be a-\$994.77 shortfall from the Reunion itself. Details are in the table below.

account	Acct_Purpose	2016	2017	Total Reunion
4200	Fund Raisers-REUNION	\$13,196.00	\$15,182.98	\$28,378.98
4205	reimbursements donated back		\$58.99	\$58.99
4210	Reunion Silent Auction		\$2,484.00	\$2,484.00
4220	Reunion extra Rooms & Meals paid		\$2,211.50	\$2,211.50
6200	Reunion Misc expenses	(\$181.00)	(\$3,422.33)	(\$3,603.33)
6210	Reunion Processing fees		(\$110.79)	(\$110.79)
6220	Reunion Facility/Program	(\$2,678.40)	(\$25,251.72)	(\$27,930.12)
	<b>Reunion totals</b>	<b>\$10,336.60</b>	<b>(\$8,847.37)</b>	<b>\$1,489.23</b>

## Weekend (Experience) Statistics

For 2017 I am making some additional revisions on reporting Experience statistics, particularly the breakdown of financial reporting. The first table below reports the simple statistics of Experiences and attendees. This reflects an increase of two LME Experiences from 2016 (21 vs 19). And an increase of 9 attending couples (205 vs 196). The number of attendees seems to have stabilized somewhat from prior year's trends of reduced attendance each year. As mentioned before, the average couples per Experience dropped below 10 to 9.76. This isn't a significant statistical change but is a measure of our operating efficiency.

2017 Summary	Experience per District	Couples per Experience	Lutherans	Lutheran Clergy	Other Clergy
District-1	9	108	112	7	1
District-2	7	44	28	5	2
District-3	4	48	55	0	0
District-4	1	5	6	0	0
<b>NAR Total</b>	<b>21</b>	<b>205</b>	<b>201</b>	<b>12</b>	<b>3</b>

The table below is designed to provide a realistic picture of how we are doing with Experience finances. In revising our application fee and how we treat Experience donations, I believe this better reflects our current model and provides the ability to compare the breakdown of donations with how they are applied. Using the averages shown; attendee donations covered 100% of the non-deductible FMV costs (although there were three Experiences that fell below). And, the charitable donation portion covered \$66.87 of the \$150 administrative add-on. Following the table is analysis of the add-on amount for MEE Quotes.

### Partial chart of revised weekend finance formulas.

	Experience	Average	Average	Average	Average#
	Avg direct costs (facility + PC travel)	Fair Mkt Value couple	Per-couple FMV Donation	Per-couple charitable donation	PC per experience
District-1	-\$416.98	\$355.04	\$355.04	\$61.94	3.67
District-2	-\$377.30	\$307.14	\$307.14	\$70.15	2.86
District-3	-\$348.13	\$268.75	\$268.75	\$79.38	4.00
District-4	-\$396.00	\$340.19	\$340.19	\$56.00	3.00
<b>*NAR Aggregate</b>	<b>\$80,325</b>	<b>\$383.87</b>	<b>\$341.94</b>	<b>\$66.87</b>	<b>3.24</b>

- The NAR Aggregate Experience cost is the actual amount reported on Experience Finance forms.
- The other aggregate columns are simple averages of the District amounts above which are derived from Experience Finance Reports of expected attendee donations and might not match actual donations received.

Several years ago we revised the administrative add-on from \$175 to \$150 based on having increased the application fee. A key review is whether the current add-on fee is still accurate. In simple calculations I could arrive at a figure of \$174.68 for the add-on. However, I do not recommend that change this year based on the fact that we have extraordinary figures relating to the Reunion and that we hosted an ILME meeting. If an adjustment is necessary I would suggest waiting until next year when we won't have as much extraordinary expenses and the evaluation will be more reliable. Part of my consideration is that MEE attendees donated an average of \$51 above the quoted value of their experience, easily offsetting the difference between actual overhead and our quoted add-on. Figures in the table on the next page show my calculations for the 2017 overhead.

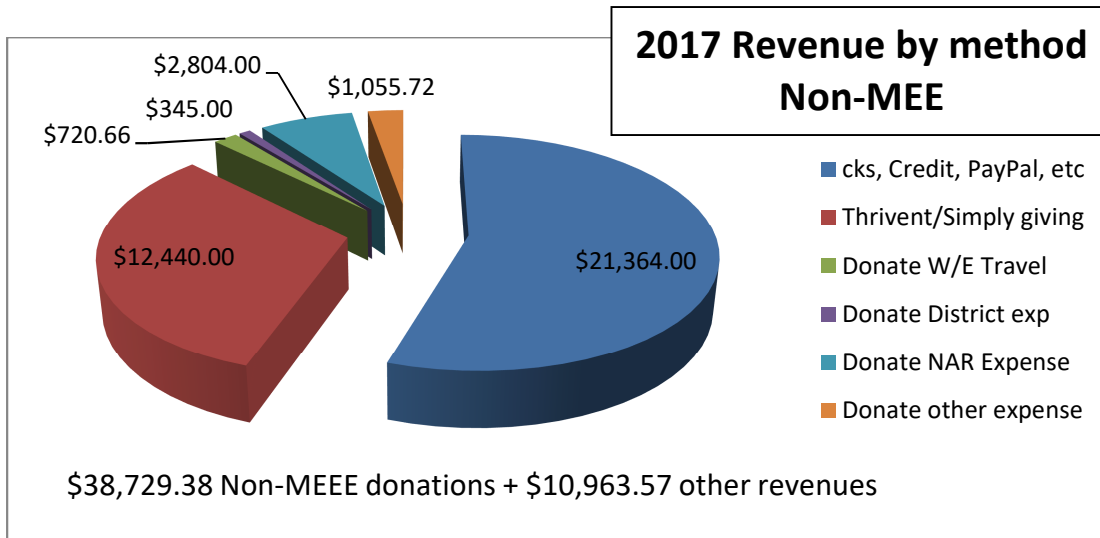
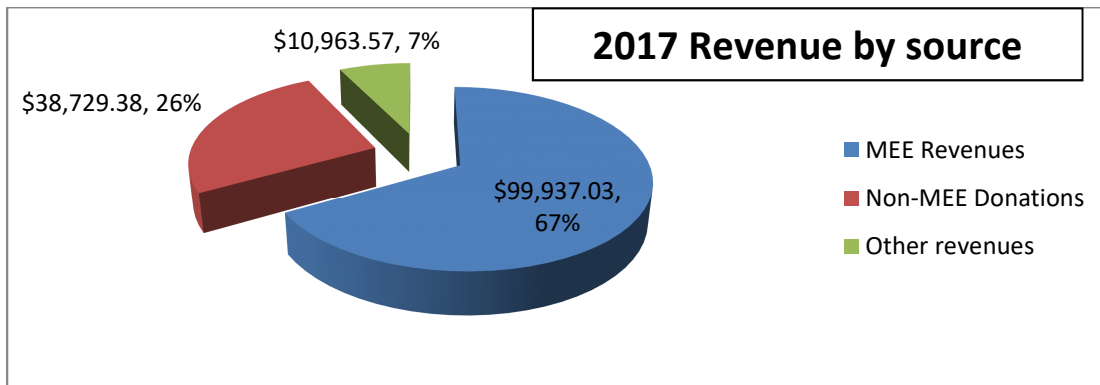
**Lutheran Marriage Encounter Experience table of administrative overhead**

	Per couple cost	Total cost
Full cost of operations excluding Reunion and DREAM Fund	\$571.95	\$117,250
Deduct Fair Market Value (FMV) of MEE	-297.27	\$60,940
Deduct non-FMV portion of MEE	-139.17	\$28,530
<b>Overhead after deduction of MEE costs</b>	<b>\$174.68</b>	<b>\$35,809</b>

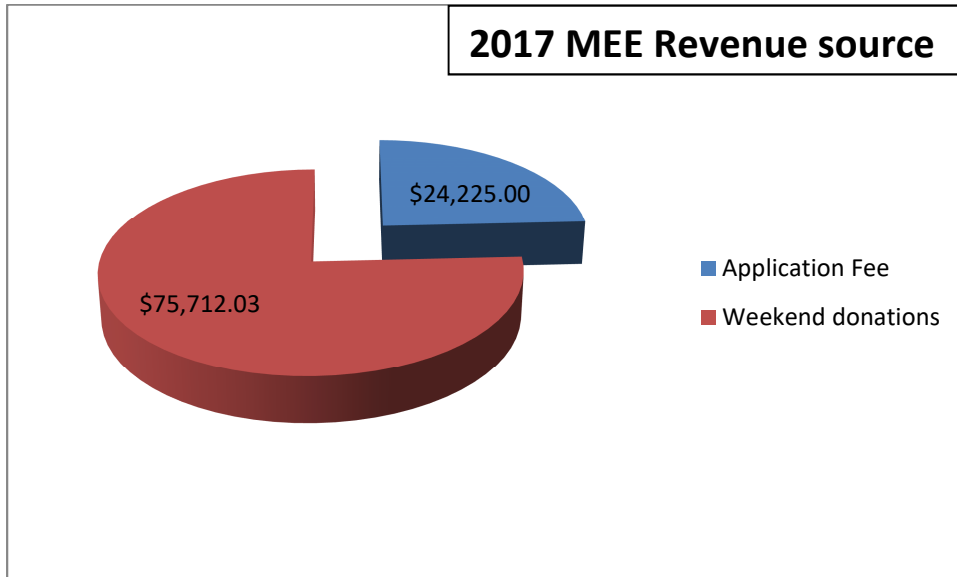
I am including as an attachment a sheet showing Financial Report details for each experience during 2017.

**REVENUE**

The charts below show the revenue sources for the operating account and do not include Reunion or DREAM Fund revenue. Values for this chart may be discerned from the attached overall finance spreadsheet.

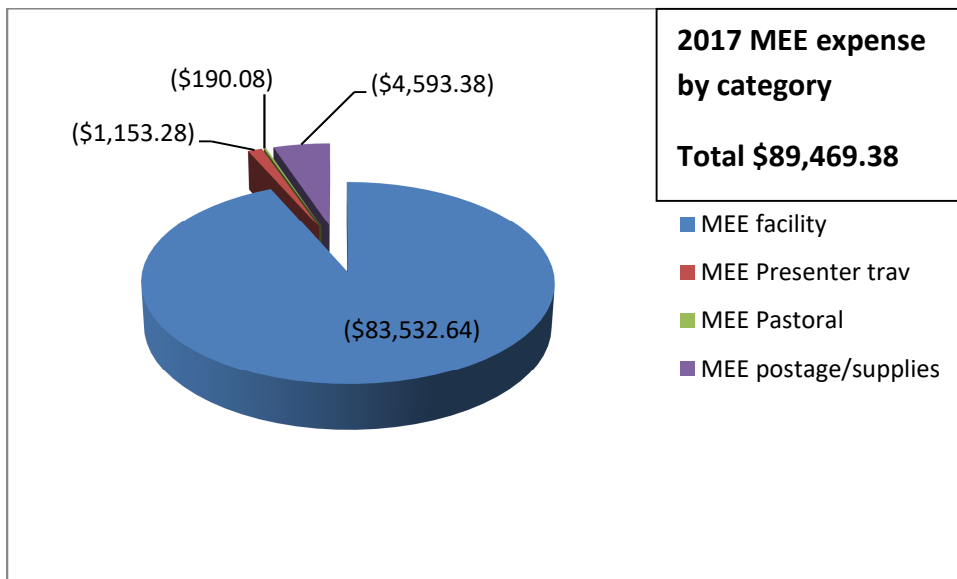


## REVENUE (Continued)

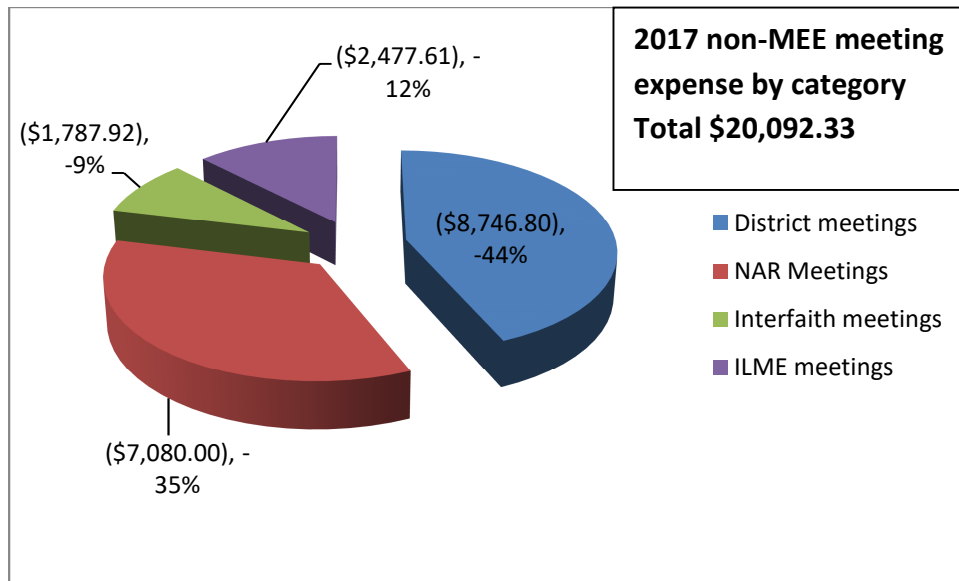


## Expenses

The charts below show the expenses for the operating account and do not include Reunion or DREAM Fund expenses. Values for this chart may be discerned from the attached overall finance spreadsheet.



**Expenses continued**



There is a procedural change that is partially implemented for this Report and will be fully incorporated in 2018. That is that recording and processing of transactions for Operating, DREAM, or special projects such as the Reunion will all be merged into a single database. This replaces previous attempts to keep operating and DREAM funds totally separate. I found that was impossible because some DREAM transactions such as credit card or PayPal donations are direct deposits. And some expenditures such as the Estonia outreach could only be processed through the operating checking account. Thus, future accounting will be accomplished by tracking transactions by their Fund. DREAM investments will still be held in separate accounts so as to track both realized and unrealized earnings. An example of a single line item with transactions for each Fund is pasted below. You will see this on the attached 2017 financial spreadsheet.

2017 FUND_Crosstab						
account	Acct_name	Budget-year	Total Of Amount	DREAM	OPER-Dist	Oper-NAR
4400	Interest & Dividends	2017	\$3,142.72	\$3,140.46	\$0.28	\$1.98

We wish to pass on thanks to the District Finance couples for their attention to their tasks and their prompt reporting of District finances.

Respectfully submitted,

*Dean & Marcia Redman*

Dean & Marcia Redman,  
NAR Finance

Attachments: see listing next page

**Attachments to the 2017 Finance Report for  
Call To Be Family, dba Lutheran Marriage Encounter**

- 2018 Resolution for adoption reflecting current Board and officers
- 2017 Call To Be Family Financial spreadsheet, all accounts (note revenues and expenses are grouped for Marriage Encounter Experiences, the Reunion, and DREAM Fund).
- DREAM FUND Details
- MEE report of all events as reported on MEE Finance Reports
- Worldwide LME Report to WWME
- Pgs 1, 2, 9, 10, 11, & 12 of 2017 IRS Form 990 Exempt Organization Tax Return
- Pgs 3 & 8 of Sch A Form 990 tax form
- Sch D Pgs 1,2,4 Form 990
- Sch O Form 990 Tax form

**Call To Be Family, dba Lutheran Marriage Encounter  
Resolution**

The following resolution adopted by consensus action of the North American Region of call To Be Family, dba Lutheran Marriage Encounter at the Board meeting of January 27, 2018:

This organization is a tax exempt corporation registered in the State of Washington as a non-profit corporation under UBI# 601427528. The registered agent for the corporation is: Carl Presley, 4420 51st Ave NE, Seattle, WA 98105-4933

We are a public charity (determination letter 1978) under the rules of the U.S. Internal Revenue Service and are classified as a 501 c(3) organization. Our federal EIN is 91-1003177. Our charitable tax filing (Form 990) is on file with the IRS, on our International website [www.ilme.org](http://www.ilme.org), or available by request.

Our website for weekend application and program information is [www.godlovesmarriage.org](http://www.godlovesmarriage.org).

Principal Corporate officers of this organization are:

Stephen Rufe President 5001 Coral Gables Dr Parma, OH 44134 440-887-0070 srufe@sbcglobal.net	Ed Kast Vice President 4449 Windemere Dr Saginaw, MI 48603 989-791-4172 edemkast@sbcglobal.net	Charlotte Ricks Secretary 1725 W Lake Ave. Peoria, IL 61614 309-682-7273 Dcrime1094@comcast.net	Dean Redman Treasurer 3615 Amberidge Dr Chapel Hill, NC 27514 Ph 919-797-0501 narfinancecouple@gmail.com
---	---	--	---

This organization has no fixed business address. Official business is conducted out of the homes of volunteers. Official business contacts may be to one of the appropriate corporate officers listed above.

Formal actions of the organization are made by the Board of directors as listed below. Directors serve jointly as husband and wife with one vote per couple.

- North American Region Lay Executive                      Steve & Sue Rufe
- North American Region Clergy Executive                      Ed & Emily Kast
- District 1 Lay executive    David & Jean Fell
- District-1 Clergy Executive    Kevin & Raye Guynn
- District-2 Lay Executive    Chris & Cheryl Bates
- District-2 Clergy executive    John & Connie Heins
- District-3 Lay Executive    Larry & Coke Guilfoile
- District-3 Clergy Executive    Dave & Elsa Larson
- District-4 Lay Executive    Mick & Sandy Preston
- District-4 Clergy Executive    Ted & Marty Hartman

This Resolution hereby adopted

\_\_\_\_\_  
Steve Rufe, President

\_\_\_\_\_  
Date

\_\_\_\_\_  
Charlotte Ricks, Secretary

\_\_\_\_\_  
Date



**2017 Call To Be Family Financial Report.**

account	Acct_name	Budget-year 2017 sub-total	Total Of Amount	DREAM	OPER-Dist	Oper-NAR
1000	Fund Beg Balance		\$121,927.87			\$121,927.87
<b>Operating Fund Section</b>						
4010	Application Fee		\$24,225.00		\$800.00	\$23,425.00
4012	Weekend donations		\$75,412.03		\$19,061.03	\$56,351.00
4014	Weekend post-dated		\$300.00		\$300.00	\$0.00
<b>total MEE Donations &amp; Application Fee</b>			<b>\$99,937.03</b>			
6900	W/E facility		(\$83,532.64)		#####	(\$40,061.59)
6920	W/E Presenter trav		(\$1,153.28)		(\$1,069.04)	(\$84.24)
6940	W/E Pastoral		(\$190.08)		(\$76.89)	(\$113.19)
6950	W/E postage/supplies		(\$4,593.38)		(\$2,441.77)	(\$2,151.61)
<b>Total MEE Expenses</b>			<b>(\$89,469.38)</b>			
<b>total MEE Surplus (revenue less expenses)</b>			<b>\$10,467.65</b>			
4020	Non-MEE Donations		\$21,364.00		\$4,797.00	\$16,567.00
4056	Thrivent/Simply giving		\$12,440.00			\$12,440.00
4070	Donate W/E Travel		\$720.66			\$720.66
4072	Donate District exp		\$345.00			\$345.00
4074	Donate NAR Expense		\$2,804.00			\$2,804.00
4076	Donate other expense		\$1,055.72		\$192.90	\$862.82
<b>Total non-MEE Donations</b>			<b>\$38,729.38</b>			
4058	Thrivent-Choice		\$3,787.00			\$3,787.00
4400	Interest & Dividends		\$2.26		\$0.28	\$1.98
4605	Other fund trans		\$6,003.93			\$6,003.93
4650	Misc revenue		\$1,170.38			\$1,170.38
<b>Total Operating Revenue</b>			<b>\$138,666.41</b>			
6120	INTUIT fee		(\$985.50)			(\$985.50)
6130	Thrivent fee		(\$175.97)			(\$175.97)
6140	Ppal fee		(\$1,330.74)			(\$1,330.74)
6150	Postage non-W/E		(\$672.73)			(\$672.73)
6160	Print-copy non-W/E		(\$1,150.00)			(\$1,150.00)
6175	Internet expenses		(\$624.95)			(\$624.95)
6184	License fees		(\$783.00)			(\$783.00)
6190	Supplies non-W/E		(\$805.21)			(\$805.21)
6199	Misc expenses		(\$1,160.07)		(\$203.10)	(\$956.97)
<b>total finance, legal, office &amp; Misc</b>			<b>(\$7,688.17)</b>			
6320	District Facility		(\$5,808.35)		(\$2,838.35)	(\$2,970.00)
6322	District travel		(\$2,938.45)		(\$2,647.75)	(\$290.70)
6330	NAR Facility		(\$749.32)			(\$749.32)
6332	NAR Travel		(\$6,330.68)			(\$6,330.68)
6340	I.F. mtg/travel		(\$1,787.92)			(\$1,787.92)
6400	ILME Travel Expense		(\$259.01)			(\$259.01)
6410	ILME Facility Expns		(\$1,863.22)			(\$1,863.22)
6420	ILME Admin expense		(\$355.38)			(\$355.38)
<b>total Meeting Expenses</b>			<b>(\$20,092.33)</b>			
7000	TX out to Districts		\$0.00		\$25,000.00	(\$25,000.00)
7100	TX out to DREAM		(\$2,285.00)			(\$2,285.00)
<b>Reunion Transactions</b>						
4200	NAR Fund/Reunion		\$15,182.98			\$15,182.98
4205	Reunion donation		\$58.99			\$58.99
4210	Reunion silent Auct		\$2,484.00			\$2,484.00
4220	Reunion extra items		\$2,211.50			\$2,211.50
<b>Reunion Revenue 2017</b>			<b>\$19,937.47</b>			
6200	Reunion expenses		(\$3,422.33)			(\$3,422.33)
6210	Reunion proc. Fees		(\$110.79)			(\$110.79)
6220	Reunion prog/facil		(\$25,251.72)			(\$25,251.72)
<b>Reunion Expenses 2017</b>			<b>(\$28,784.84)</b>			
<b>Reunion net 2017</b>			<b>(\$8,847.37)</b>			
<b>2016-2017 summary (see narrative)</b>			<b>1,489.23</b>			
<b>Total Operating end of year balance</b>			<b>143,175.60</b>			
<b>Operating surplus (end bal less beg bal)</b>			<b>21,247.73</b>			
<b>DREAM Fund Transactions</b>						
1000	Fund Beg Balance		\$89,110.66	\$89,110.66		
4400	Interest & Dividends		\$3,140.46	\$3,140.46		
4410	Unrealized gains		\$10,949.85	\$10,949.85		
6110	Bank fee <- Interest		(\$70.00)	(\$70.00)		
5000	DREAM-Revenue		\$121.20	\$121.20		
5010	DREAM-INDIA Revenue		\$8,600.00	\$8,600.00		
5020	DREAM-Kranz Revenue		\$2,285.00	\$2,285.00		
5030	DREAM Mktg Revenue		\$2,500.00	\$2,500.00		
8000	DREAM-Expense		(\$2,000.00)	(\$2,000.00)		
8010	DREAM-INDIA Expense		(\$1,975.96)	(\$1,975.96)		
8020	DREAM-Kranz Expense		(\$100.00)	(\$100.00)		
8030	DREAM Mktg Expense		(\$10,650.00)	(\$10,650.00)		
<b>Dream Summary Total End of Year</b>			<b>\$101,911.21</b>			
<b>DREAM Gain Incl unrealized gains</b>			<b>\$12,800.55</b>			
				See Form 990 Schedule D for annual balances		
				Unrealized gains may be losses in future years.		
<b>End of Year Balance</b>			<b>\$245,086.81</b>	<b>\$101,911.21</b>	<b>(\$2,596.74)</b>	<b>\$145,772.34</b>
				<b>OPER-Combined Dist + NAR \$143,175.60</b>		

## DREAM FUND 2017 Balance Sheet with activity

**Total DREAM Balance after transfers**                      **2016 Bal**                      **\$89,110.66**

### DREAM 2017 & transactions during the year

Marketing plan payouts (4*2,662.50)	-\$10,650.00	Pd from TRP
Young Couple's Initiative (4 * \$500)	-\$2,000.00	Transferred to Oper

**Beg Balance after payments and transfers during year**                      **\$76,460.66**

T Rowe Price earnings (Interest) Year-end	\$43.32
Morgan stanley Realized Earnings (Dividends paid) Year-end	\$3,097.14
Morgan Stanley service fees Year-end	-\$70.00

Morgan Stanley unrealized gains Year-end	\$10,949.85
--	-------------

Donations to DREAM Marketing	\$2,500.00
Transfer Kranz Grant from operating to DREAM	\$2,185.00
Donations to DREAM General	\$121.20

Donations to INDIA	\$8,600.00
Paid out INDIA (Nissy tickets)	-\$1,975.96
Donations to DREAM INDIA Net	NET \$6,624.04

**Sum of actual transactions**                      **\$25,450.55**

**Projected balance after 2017 transactions**                      **\$101,911.21**

Morgan Stanley Beg Bal	\$90,634.74
Sale transfer to T.R. Price	-\$18,181.68
Service fee	-\$70.00
realized Dividends	\$3,097.14
*unrealized gain in value	\$10,949.85
*Unrealized gains may result in future loss in value	
<b>Ending Balance Morgan Stanley Acct</b>	<b>\$86,430.05</b>

<b>T Rowe Price Acct End of year balance</b>	<b>\$4,050.92</b>
Transfers due 12-31-17	\$11,430.24
<b>Less Reimburse Redmans for India tickets 1-27-18</b>	<b>-\$4,757.49</b>
Remaining balance to transfer Operating to DREAM	\$6,672.75

Corrected 1-30-18	
<b>Total of funds + transfers Matches Projected balan</b>	<b>\$101,911.21</b>

**Projected balance after transactions matches the totals of fund balances plus transfers due.**

All Funds Balance Sheet	2017	2016
Total value of all accounts	\$245,086.81	\$211,038.53
Less value in DREAM Accounts	\$101,911.21	-\$89,110.66
<b>2017 Ending Balance Operating Accounts</b>	<b>\$143,175.60</b>	<b>\$121,927.87</b>
Change from 2016 to 2017	*OPER GAIN \$21,247.73	
	DREAM GAIN \$12,800.55	
	<b>TOTAL GAIN \$34,048.28</b>	

## Lutheran Marriage Encounter 2017 Experience summary report

The FMV is the value of room & meals for attendees and is considered a non tax-deductible expense.

The average donation above/below the FMV is the average amount of the \$150 add-on covered by donations, and is considered a tax deductible donation to our ministry.

DISTRICT I	Location	# PC's	Cpls end	Indiv Luth	Luth Clergy	Oth Clergy	Total Donations from W/E Report	FMV portion of Experience Quote	Avg donation above/below FMV
3/5/2017	Myrtle Beach S.C.	3	9	6	0	0	\$3,865.00	\$275.00	\$154.44
3/12/2017	Birch Run, MI	4	16	13	1	0	\$6,140.00	\$250.00	\$133.75
3/26/2017	State College, PA	4	12	16	2	0	\$4,310.00	\$325.00	\$34.17
4/30/2017	Beachwood, OH	4	13	14	1	0	\$4,400.00	\$290.00	\$48.46
4/30/2017	Lancaster, PA	4	10	12	0	0	\$5,433.00	\$325.00	\$218.30
9/17/2017	Canadensis, PA	4	15	11	0	0	\$8,748.00	\$349.00	\$234.20
10/1/2017	Battle Creek, MI	4	10	8	0	0	\$3,985.00	\$225.00	\$173.50
10/8/2017	Lee, MA	3	11	16	1	0	\$5,996.00	\$325.00	\$220.09
11/3/2017	Millersburg, OH	3	12	16	2	1	\$2,157.00	\$0.00	\$179.75
	<b>Total</b>	<b>33</b>	<b>108</b>	<b>112</b>	<b>7</b>	<b>1</b>	<b>\$45,034.00</b>		
	<b>Average</b>	<b>3.67</b>	<b>12.00</b>	<b>12.44</b>	<b>0.78</b>	<b>0.11</b>	<b>\$5,003.78</b>	<b>\$262.67</b>	<b>\$155.18</b>
<b>DISTRICT 2</b>									
04/21-23/17	Dallas	3	11	2	0	2	\$3,395.00	\$325.00	-\$16.36
04/28-30/17	St Louis	3	4	5	2	0	\$2,370.00	\$345.00	\$247.50
08/4-6/17	Dallas	3	6	2	1	0	\$2,370.00	\$290.00	\$105.00
10/13-15/17	Central Ill	3	8	5	0	0	\$1,091.03	\$340.00	-\$203.62
11/3-5/17	Dallas	3	3	0	0	0	\$1,650.00	\$225.00	\$325.00
11/3-5/17	St Louis	3	7	10	2	0	\$4,300.00	\$345.00	\$269.29
11/10-12/17	Dallas	2	5	4	0	0	\$1,425.00	\$280.00	\$5.00
	<b>Total</b>	<b>20</b>	<b>44</b>	<b>28</b>	<b>5</b>	<b>2</b>	<b>\$16,601.03</b>		
	<b>Average</b>	<b>2.86</b>	<b>6.29</b>	<b>4.00</b>	<b>0.71</b>	<b>0.29</b>	<b>\$2,371.58</b>	<b>\$307.14</b>	<b>\$104.54</b>
<b>DISTRICT 3</b>									
2/5/2017	Lincoln, NE	4	11	14	0	0	\$3,580.00	\$230.00	\$95.45
2/20/2017	Brooklyn Center, MN	3	15	20	0	0	\$5,930.00	\$360.00	\$35.33
4/30/2017	Brooklyn Center, MN	4	17	15	0	0	\$5,180.00	\$360.00	-\$55.29
11/5/2017	Sioux Falls, SD	3	5	6	0	0	\$2,020.00	\$125.00	\$279.00
	<b>Total</b>	<b>14</b>	<b>48</b>	<b>55</b>	<b>0</b>	<b>0</b>	<b>\$16,710.00</b>		
	<b>Average</b>	<b>4</b>	<b>12</b>	<b>14</b>	<b>0</b>	<b>0</b>	<b>\$4,177.50</b>	<b>\$268.75</b>	<b>\$88.62</b>
<b>DISTRICT 4</b>									
10/15/2017	Northern CA	3	5	6	0	0	\$1,980.00	\$340.00	\$104.76
	<b>Total</b>	<b>3</b>	<b>5</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>\$1,980.00</b>		
	<b>Average</b>	<b>3</b>	<b>5</b>	<b>6</b>	<b>0</b>	<b>0</b>	<b>\$1,980.00</b>	<b>\$340.00</b>	<b>\$104.76</b>

NAR TOTALS	Experiences	AVG PCs	Avg Cpls end	Avg Indiv Luth	Avg Luth Clergy	Avg Oth Clergy	Average Donations	Average total donation per Experience	donation above/below FMV
	21	3.33	9.76	9.57	0.57	0.14	\$3,825.00	\$182.14	N/A

NAR TOTALS	Total Experiences	Total PC	Total Cpls	Total Luth Indiv	Total Luth Clergy	Total Other clergy	Total Donations	Avg donations per Experience
	21	70	205	201	12	3	\$ 80,325.03	3,825

Beginning in 2018 we will need to report the number of lay and clergy couples beginning the Experience as well as the number completing. This is because Worldwide ME wants to track how successful non-traditional experiences (i.e. s-RE's) compared to historical results.

Beginning in 2018 Post-event rosters and finance reports will be sent to NAR Finance for more timely processing and accurate calculations of donations actually received as compared to the estimate from the Experience report.

The expected donations as reported on Experience Finance Forms is \$4,613 higher than donations actually received. Some of this may be post-dated donations yet to be processed in 2018.

**WORLDWIDE MARRIAGE ENCOUNTER**  
**Lutheran North American and European Regions**  
**WEEKEND STATISTICS - YEAR ENDING 2017**

Year 2017							Deeper Notes		
YTD at end of 4th Quarter									
Indicate Quarters Being Reported		Original Weekends		Presenting Strength	Presenting Strength		Deeper Weekends		
	# of Weekends	Lay Couples Attending	Clergy Couples Attending	Lay Couples	Clergy Couples	# of Deeper	Lay Couples Attending	Clergy Couples Attending	
Inside USA & Canada By Country:						Deeper W/E included 4 Lutherans and one Methodist couple.			
				Weekend Ready					
USA	21	205	15	40	14	0	0	0	
Canada				Can. Included above					
*North American Region Summary Total	21	205	15	40	14	0	0	0	
Outside USA & Canada By Country:									
Denmark	1	7	0	2	0				
Finland	8	207	10	21	7	1	5	2	
Iceland	2	40	2	11	2				
Norway	2	40	1	7	2				
Sweden	2	27	1	5	3				
Europe Summary Total	15	321	14	46	14	1	5	2	
Brazil	Not Reported								
Grand Total	36	526	29	86	28	1	5	2	

North American Region had 3 more weekends and 15 more couples than in 2016

North American PC Strength remained nearly same total with one less clergy.

Average couples per weekend in NAR remained statistically the same.

E.R. couples per weekend remained statistically the same with 20 fewer lay couples and 6 more clergy couples.

# Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

# 2017

▶ Do not enter social security numbers on this form as it may be made public.

## Open to Public Inspection

▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for instructions and the latest information.

Department of the Treasury  
Internal Revenue Service

**A** For the 2017 calendar year, or tax year beginning **2017**, and ending **20**

**B** Check if applicable:  
 Address change  
 Name change  
 Initial return  
 Final return/terminated  
 Amended return  
 Application pending

**C** Name of organization **Call To Be Family**  
 Doing business as **Lutheran Marriage Encounter**  
 Number and street (or P.O. box if mail is not delivered to street address) Room/suite  
**4420 51st Ave NE**  
 City or town, state or province, country, and ZIP or foreign postal code  
**Seattle, WA 98105-4933**

**D** Employer identification number  
**91-1003177**

**E** Telephone number  
**919-797-0501**

**F** Name and address of principal officer:  
**Steve Rufe 5001 Coral Gables Dr Parma, OH 44134**

**G** Gross receipts \$

**H(a)** Is this a group return for subordinates?  Yes  No  
**H(b)** Are all subordinates included?  Yes  No  
 If "No," attach a list. (see instructions)

**H(c)** Group exemption number ▶

**I** Tax-exempt status:  501(c)(3)  501(c) ( ) ◀ (insert no.)  4947(a)(1) or  527

**J** Website: ▶ **www.ilme.org godlovesmarriage.org**

**K** Form of organization:  Corporation  Trust  Association  Other ▶

**L** Year of formation: **1992**

**M** State of legal domicile: **WA**

### Part I Summary

Activities & Governance	<b>1</b>	Briefly describe the organization's mission or most significant activities: <b>Strengthen and renew marriage relationships within a Christian environment</b>		
	<b>2</b>	Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.		
	<b>3</b>	Number of voting members of the governing body (Part VI, line 1a)	<b>3</b>	<b>10</b>
	<b>4</b>	Number of independent voting members of the governing body (Part VI, line 1b)	<b>4</b>	<b>10</b>
	<b>5</b>	Total number of individuals employed in calendar year 2017 (Part V, line 2a)	<b>5</b>	<b>0</b>
	<b>6</b>	Total number of volunteers (estimate if necessary)	<b>6</b>	<b>200</b>
	<b>7a</b>	Total unrelated business revenue from Part VIII, column (C), line 12	<b>7a</b>	<b>0</b>
<b>b</b>	Net unrelated business taxable income from Form 990-T, line 34	<b>7b</b>	<b>0</b>	
Revenue	<b>8</b>	Contributions and grants (Part VIII, line 1h)	<b>39,761</b>	<b>57,193</b>
	<b>9</b>	Program service revenue (Part VIII, line 2g)	<b>85,010</b>	<b>125,878</b>
	<b>10</b>	Investment income (Part VIII, column (A), lines 3, 4, and 7d)	<b>8,615</b>	<b>3,143</b>
	<b>11</b>	Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	<b>14,382</b>	<b>300</b>
	<b>12</b>	Total revenue—add lines 8 through 11 (must equal Part VIII, column (A), line 12)	<b>147,678</b>	<b>186,514</b>
Expenses	<b>13</b>	Grants and similar amounts paid (Part IX, column (A), lines 1–3)	<b>200</b>	<b>2,100</b>
	<b>14</b>	Benefits paid to or for members (Part IX, column (A), line 4)		
	<b>15</b>	Salaries, other compensation, employee benefits (Part IX, column (A), lines 5–10)		
	<b>16a</b>	Professional fundraising fees (Part IX, column (A), line 11e)		
	<b>b</b>	Total fundraising expenses (Part IX, column (D), line 25) ▶		
	<b>17</b>	Other expenses (Part IX, column (A), lines 11a–11d, 11f–24e)	<b>143,621</b>	<b>161,316</b>
<b>18</b>	Total expenses. Add lines 13–17 (must equal Part IX, column (A), line 25)	<b>143,821</b>	<b>163,416</b>	
<b>19</b>	Revenue less expenses. Subtract line 18 from line 12	<b>3,469</b>	<b>23,098</b>	
Net Assets or Fund Balances	<b>20</b>	Total assets (Part X, line 16)	<b>211,039</b>	<b>245,087</b>
	<b>21</b>	Total liabilities (Part X, line 26)		
	<b>22</b>	Net assets or fund balances. Subtract line 21 from line 20	<b>211,039</b>	<b>245,087</b>

### Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

**Sign Here**

Signature of officer \_\_\_\_\_ Date \_\_\_\_\_

Type or print name and title \_\_\_\_\_

**Paid Preparer Use Only**

Print/Type preparer's name \_\_\_\_\_ Preparer's signature \_\_\_\_\_ Date \_\_\_\_\_ Check  if self-employed PTIN \_\_\_\_\_

Firm's name ▶ \_\_\_\_\_ Firm's EIN ▶ \_\_\_\_\_

Firm's address ▶ \_\_\_\_\_ Phone no. \_\_\_\_\_

May the IRS discuss this return with the preparer shown above? (see instructions)  Yes  No

**Part III Statement of Program Service Accomplishments**

Check if Schedule O contains a response or note to any line in this Part III

**1** Briefly describe the organization's mission:

Lutheran Marriage Encounter is a faith based ministry to assist married couples to live intimate and responsible relationships by providing a Marriage Encounter Experience as well as on-going community support.  
In conjunction with improving individual couple relationships our mission is to strengthen their involvement in their church.

**2** Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ?  Yes  No

If "Yes," describe these new services on Schedule O.

**3** Did the organization cease conducting, or make significant changes in how it conducts, any program services?  Yes  No

If "Yes," describe these changes on Schedule O.

**4** Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

**4a** (Code: 624100) (Expenses \$ 91,469 including grants of \$ -0-) (Revenue \$ 99,937)

Our primary program service is to conduct a program of marriage enrichment for married couples.  
During 2017 we conducted 21 Marriage Encounter Experiences with 205 couples attending.  
Our financial reporting differentiates between donations by program attendees and other donations or other program revenue.  
Attendees are advised of the fair market value (FMV) of the program service they receive and are advised that donations up to the amount of the FMV are not tax deductible. If they donate above the FMV we send a notice of their donation.

**4b** (Code: 624100) (Expenses \$ 28,785 including grants of \$ \_\_\_\_\_) (Revenue \$ 19,937)

During 2017 we included a second reunion program of support for couples previously attending the primary program.  
The revenue and expenses reported above are only the 2017 amounts while some revenue was received during 2016.  
2016 revenue & Expenses were included with non-program revenues. Because the program hadn't occurred we didn't report it.  
The entire program including 2016 and 2017 had \$33,133.47 in revenue and \$31,644.24 in expenses with a net surplus of \$1,489.23.  
This program is planned to have all expenses paid for by attendees and is not supported by charitable donations.  
The principal program was by professional speakers from Inverse Ministries who present marriage related seminars.  
This program is only conducted every six years and will be held again in 2023 or 2024.  
The 2017 program had 75 couples, 2 widow/widowers. and ten children attending.

**4c** (Code: \_\_\_\_\_) (Expenses \$ \_\_\_\_\_ including grants of \$ \_\_\_\_\_) (Revenue \$ \_\_\_\_\_)

**4d** Other program services (Describe in Schedule O.)  
(Expenses \$ \_\_\_\_\_ including grants of \$ \_\_\_\_\_) (Revenue \$ \_\_\_\_\_)

**4e** Total program service expenses ►

**Part VIII Statement of Revenue**

Check if Schedule O contains a response or note to any line in this Part VIII

			(A) Total revenue	(B) Related or exempt function revenue	(C) Unrelated business revenue	(D) Revenue excluded from tax under sections 512-514	
<b>Contributions, Gifts, Grants and Other Similar Amounts</b>	<b>1a</b> Federated campaigns . . . . .	<b>1a</b>					
	<b>b</b> Membership dues . . . . .	<b>1b</b>					
	<b>c</b> Fundraising events . . . . .	<b>1c</b>	1,170				
	<b>d</b> Related organizations . . . . .	<b>1d</b>	2,500				
	<b>e</b> Government grants (contributions)	<b>1e</b>					
	<b>f</b> All other contributions, gifts, grants, and similar amounts not included above	<b>1f</b>	53,523				
	<b>g</b> Noncash contributions included in lines 1a-1f: \$						
	<b>h Total.</b> Add lines 1a-1f . . . . .		57,193				
<b>Program Service Revenue</b>	<b>Business Code</b>						
	<b>2a Primary Program Application fee</b>	624100	24,225	24,225			
	<b>b Primary Program donations</b>	624100	75,712	75,712			
	<b>c Renewal Event attendee payments</b>	624100	19,937	19,937			
	<b>d Transfer of funds from related acct</b>	624100	6,004	6,004			
	<b>e</b> _____						
	<b>f</b> All other program service revenue .						
<b>g Total.</b> Add lines 2a-2f . . . . .		125,878					
<b>Other Revenue</b>	<b>3</b> Investment income (including dividends, interest, and other similar amounts) . . . . .		3,143	3,143			
	<b>4</b> Income from investment of tax-exempt bond proceeds						
	<b>5</b> Royalties . . . . .						
	<b>6a</b> Gross rents . . . . .	(i) Real	(ii) Personal				
		<b>b</b> Less: rental expenses					
		<b>c</b> Rental income or (loss)					
		<b>d</b> Net rental income or (loss) . . . . .					
	<b>7a</b> Gross amount from sales of assets other than inventory	(i) Securities	(ii) Other				
		<b>b</b> Less: cost or other basis and sales expenses . . . . .					
		<b>c</b> Gain or (loss) . . . . .					
		<b>d</b> Net gain or (loss) . . . . .					
	<b>8a</b> Gross income from fundraising events (not including \$ _____ of contributions reported on line 1c). See Part IV, line 18 . . . . .	<b>a</b>					
		<b>b</b> Less: direct expenses . . . . .	<b>b</b>				
		<b>c</b> Net income or (loss) from fundraising events . . . . .					
	<b>9a</b> Gross income from gaming activities. See Part IV, line 19 . . . . .	<b>a</b>					
		<b>b</b> Less: direct expenses . . . . .	<b>b</b>				
		<b>c</b> Net income or (loss) from gaming activities . . . . .					
<b>10a</b> Gross sales of inventory, less returns and allowances . . . . .	<b>a</b>						
	<b>b</b> Less: cost of goods sold . . . . .	<b>b</b>					
	<b>c</b> Net income or (loss) from sales of inventory . . . . .						
Miscellaneous Revenue		<b>Business Code</b>					
<b>11a</b> Cash from activities unknown source	624100	300	300				
<b>b</b> _____							
<b>c</b> _____							
<b>d</b> All other revenue . . . . .							
<b>e Total.</b> Add lines 11a-11d . . . . .		300					
<b>12 Total revenue.</b> See instructions. . . . .		186,514	3,443				

**Part IX Statement of Functional Expenses**

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX

**Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.**

	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
<b>1</b> Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21 . . .				
<b>2</b> Grants and other assistance to domestic individuals. See Part IV, line 22 . . . . .	2,100	2,100		
<b>3</b> Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16 . . . . .				
<b>4</b> Benefits paid to or for members . . . . .				
<b>5</b> Compensation of current officers, directors, trustees, and key employees . . . . .				
<b>6</b> Compensation not included above, to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B) . . . . .				
<b>7</b> Other salaries and wages . . . . .				
<b>8</b> Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)				
<b>9</b> Other employee benefits . . . . .				
<b>10</b> Payroll taxes . . . . .				
<b>11</b> Fees for services (non-employees):				
<b>a</b> Management . . . . .				
<b>b</b> Legal . . . . .	783		783	
<b>c</b> Accounting . . . . .	2,493		2,493	
<b>d</b> Lobbying . . . . .				
<b>e</b> Professional fundraising services. See Part IV, line 17				
<b>f</b> Investment management fees . . . . .	70		70	
<b>g</b> Other. (If line 11g amount exceeds 10% of line 25, column (A) amount, list line 11g expenses on Schedule O.) . . . . .				
<b>12</b> Advertising and promotion . . . . .				
<b>13</b> Office expenses . . . . .	7,221	4,593	2,628	
<b>14</b> Information technology . . . . .	11,275	10,650	625	
<b>15</b> Royalties . . . . .				
<b>16</b> Occupancy . . . . .	83,533	83,533		
<b>17</b> Travel . . . . .	14,445	3,129	11,316	
<b>18</b> Payments of travel or entertainment expenses for any federal, state, or local public officials				
<b>19</b> Conferences, conventions, and meetings . . . . .	37,561	28,785	8,776	
<b>20</b> Interest . . . . .				
<b>21</b> Payments to affiliates . . . . .				
<b>22</b> Depreciation, depletion, and amortization . . . . .				
<b>23</b> Insurance . . . . .				
<b>24</b> Other expenses. Itemize expenses not covered above (List miscellaneous expenses in line 24e. If line 24e amount exceeds 10% of line 25, column (A) amount, list line 24e expenses on Schedule O.)				
<b>a</b> Pastoral Supply for program presenters	190	190		
<b>b</b> Petty cash supplies for local chapters	1,160	1,160		
<b>c</b> Inter-fund transfer to re-align accts	2,285	2,285		
<b>d</b> _____				
<b>e</b> All other expenses _____				
<b>25</b> <b>Total functional expenses.</b> Add lines 1 through 24e	163,416	136,725	26,691	
<b>26</b> <b>Joint costs.</b> Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation. Check here <input type="checkbox"/> if following SOP 98-2 (ASC 958-720) . . . . .				



**Part X Balance Sheet**

Check if Schedule O contains a response or note to any line in this Part X

		(A) Beginning of year		(B) End of year	
<b>Assets</b>	<b>1</b> Cash—non-interest-bearing . . . . .	112,196	<b>1</b>	147,076	
	<b>2</b> Savings and temporary cash investments . . . . .	5,728	<b>2</b>	11,581	
	<b>3</b> Pledges and grants receivable, net . . . . .		<b>3</b>		
	<b>4</b> Accounts receivable, net . . . . .		<b>4</b>		
	<b>5</b> Loans and other receivables from current and former officers, directors, trustees, key employees, and highest compensated employees. Complete Part II of Schedule L . . . . .		<b>5</b>		
	<b>6</b> Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), persons described in section 4958(c)(3)(B), and contributing employers and sponsoring organizations of section 501(c)(9) voluntary employees' beneficiary organizations (see instructions). Complete Part II of Schedule L . . . . .		<b>6</b>		
	<b>7</b> Notes and loans receivable, net . . . . .		<b>7</b>		
	<b>8</b> Inventories for sale or use . . . . .		<b>8</b>		
	<b>9</b> Prepaid expenses and deferred charges . . . . .		<b>9</b>		
	<b>10a</b> Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	<b>10a</b>			
	<b>b</b> Less: accumulated depreciation . . . . .	<b>10b</b>		<b>10c</b>	
	<b>11</b> Investments—publicly traded securities . . . . .	93,115	<b>11</b>	86,430	
	<b>12</b> Investments—other securities. See Part IV, line 11 . . . . .		<b>12</b>		
	<b>13</b> Investments—program-related. See Part IV, line 11 . . . . .		<b>13</b>		
	<b>14</b> Intangible assets . . . . .		<b>14</b>		
	<b>15</b> Other assets. See Part IV, line 11 . . . . .		<b>15</b>		
<b>16 Total assets.</b> Add lines 1 through 15 (must equal line 34) . . . . .	211,039	<b>16</b>	245,087		
<b>Liabilities</b>	<b>17</b> Accounts payable and accrued expenses . . . . .		<b>17</b>		
	<b>18</b> Grants payable . . . . .		<b>18</b>		
	<b>19</b> Deferred revenue . . . . .		<b>19</b>		
	<b>20</b> Tax-exempt bond liabilities . . . . .		<b>20</b>		
	<b>21</b> Escrow or custodial account liability. Complete Part IV of Schedule D . . . . .		<b>21</b>		
	<b>22</b> Loans and other payables to current and former officers, directors, trustees, key employees, highest compensated employees, and disqualified persons. Complete Part II of Schedule L . . . . .		<b>22</b>		
	<b>23</b> Secured mortgages and notes payable to unrelated third parties . . . . .		<b>23</b>		
	<b>24</b> Unsecured notes and loans payable to unrelated third parties . . . . .		<b>24</b>		
	<b>25</b> Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D . . . . .		<b>25</b>		
	<b>26 Total liabilities.</b> Add lines 17 through 25 . . . . .	-0-	<b>26</b>	-0-	
<b>Net Assets or Fund Balances</b>	<b>Organizations that follow SFAS 117 (ASC 958), check here <input checked="" type="checkbox"/> and complete lines 27 through 29, and lines 33 and 34.</b>				
	<b>27</b> Unrestricted net assets . . . . .	121,928	<b>27</b>	143,176	
	<b>28</b> Temporarily restricted net assets . . . . .	89,111	<b>28</b>	101,911	
	<b>29</b> Permanently restricted net assets . . . . .		<b>29</b>		
	<b>Organizations that do not follow SFAS 117 (ASC 958), check here <input type="checkbox"/> and complete lines 30 through 34.</b>				
	<b>30</b> Capital stock or trust principal, or current funds . . . . .		<b>30</b>		
	<b>31</b> Paid-in or capital surplus, or land, building, or equipment fund . . . . .		<b>31</b>		
	<b>32</b> Retained earnings, endowment, accumulated income, or other funds . . . . .		<b>32</b>		
	<b>33</b> Total net assets or fund balances . . . . .	211,039	<b>33</b>	245,087	
<b>34</b> Total liabilities and net assets/fund balances . . . . .	211,039	<b>34</b>	245,087		

**Part XI Reconciliation of Net Assets**

Check if Schedule O contains a response or note to any line in this Part XI

<b>1</b>	Total revenue (must equal Part VIII, column (A), line 12)	<b>1</b>	<b>186,514</b>
<b>2</b>	Total expenses (must equal Part IX, column (A), line 25)	<b>2</b>	<b>163,416</b>
<b>3</b>	Revenue less expenses. Subtract line 2 from line 1	<b>3</b>	<b>23,098</b>
<b>4</b>	Net assets or fund balances at beginning of year (must equal Part X, line 33, column (A))	<b>4</b>	<b>211,098</b>
<b>5</b>	Net unrealized gains (losses) on investments	<b>5</b>	<b>10,950</b>
<b>6</b>	Donated services and use of facilities	<b>6</b>	
<b>7</b>	Investment expenses	<b>7</b>	
<b>8</b>	Prior period adjustments	<b>8</b>	
<b>9</b>	Other changes in net assets or fund balances (explain in Schedule O)	<b>9</b>	
<b>10</b>	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 33, column (B))	<b>10</b>	<b>245,087</b>

**Part XII Financial Statements and Reporting**

Check if Schedule O contains a response or note to any line in this Part XII

	Yes	No
<b>1</b> Accounting method used to prepare the Form 990: <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Accrual <input type="checkbox"/> Other _____ If the organization changed its method of accounting from a prior year or checked "Other," explain in Schedule O.		
<b>2a</b> Were the organization's financial statements compiled or reviewed by an independent accountant? . . . If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both: <input type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis		<input checked="" type="checkbox"/>
<b>b</b> Were the organization's financial statements audited by an independent accountant? . . . . . If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both: <input type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis		<input checked="" type="checkbox"/>
<b>c</b> If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant? If the organization changed either its oversight process or selection process during the tax year, explain in Schedule O.		
<b>3a</b> As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133? . . . . .		<input checked="" type="checkbox"/>
<b>b</b> If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why in Schedule O and describe any steps taken to undergo such audits.		

**Part III Support Schedule for Organizations Described in Section 509(a)(2)**

(Complete only if you checked the box on line 10 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

**Section A. Public Support**

Calendar year (or fiscal year beginning in) ►	(a) 2013	(b) 2014	(c) 2015	(d) 2016	(e) 2017	(f) Total
<b>1</b> Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	40,240	40,056	40,835	39,373	57,193	225,697
<b>2</b> Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose . . . .	135,592	121,525	95,435	85,010	125,878	563,800
<b>3</b> Gross receipts from activities that are not an unrelated trade or business under section 513	2,222	6,608	0	14,292	300	23,422
<b>4</b> Tax revenues levied for the organization's benefit and either paid to or expended on its behalf . . . .						
<b>5</b> The value of services or facilities furnished by a governmental unit to the organization without charge . . . .						
<b>6 Total.</b> Add lines 1 through 5 . . . .	178,414	176,189	136,270	138,675	183,371	812,919
<b>7a</b> Amounts included on lines 1, 2, and 3 received from disqualified persons . . . .						
<b>b</b> Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year . . . .						
<b>c</b> Add lines 7a and 7b . . . .						
<b>8 Public support.</b> (Subtract line 7c from line 6.) . . . .						812,919

**Section B. Total Support**

Calendar year (or fiscal year beginning in) ►	(a) 2013	(b) 2014	(c) 2015	(d) 2016	(e) 2017	(f) Total
<b>9</b> Amounts from line 6 . . . .	178,414	176,189	136,270	138,675	183,371	812,919
<b>10a</b> Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources . . . .	72	6,608	6,694	8,615	3,143	18,442
<b>b</b> Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975 . . . .						
<b>c</b> Add lines 10a and 10b . . . .	72	6,608	4	8,615	3,143	18,442
<b>11</b> Net income from unrelated business activities not included in line 10b, whether or not the business is regularly carried on . . . .						
<b>12</b> Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.) . . . .						
<b>13 Total support.</b> (Add lines 9, 10c, 11, and 12.) . . . .	178,486	182,797	136,274	152,424	186,514	831,361
<b>14 First five years.</b> If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and <b>stop here</b> . . . . <input type="checkbox"/>						

**Section C. Computation of Public Support Percentage**

<b>15</b> Public support percentage for 2017 (line 8, column (f) divided by line 13, column (f)) . . . .	<b>15</b>	97.78 %
<b>16</b> Public support percentage from 2016 Schedule A, Part III, line 15 . . . .	<b>16</b>	98.63 %

**Section D. Computation of Investment Income Percentage**

<b>17</b> Investment income percentage for <b>2017</b> (line 10c, column (f) divided by line 13, column (f)) . . . .	<b>17</b>	2.22 %
<b>18</b> Investment income percentage from <b>2016</b> Schedule A, Part III, line 17 . . . .	<b>18</b>	1.37 %
<b>19a 33 1/3% support tests—2017.</b> If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and <b>stop here.</b> The organization qualifies as a publicly supported organization . . . . <input checked="" type="checkbox"/>		
<b>b 33 1/3% support tests—2016.</b> If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and <b>stop here.</b> The organization qualifies as a publicly supported organization . . . . <input type="checkbox"/>		
<b>20 Private foundation.</b> If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions . . . . <input type="checkbox"/>		

**Part VI Supplemental Information.** Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; Part III, line 12; Part IV, Section A, lines 1, 2, 3b, 3c, 4b, 4c, 5a, 6, 9a, 9b, 9c, 11a, 11b, and 11c; Part IV, Section B, lines 1 and 2; Part IV, Section C, line 1; Part IV, Section D, lines 2 and 3; Part IV, Section E, lines 1c, 2a, 2b, 3a, and 3b; Part V, line 1; Part V, Section B, line 1e; Part V, Section D, lines 5, 6, and 8; and Part V, Section E, lines 2, 5, and 6. Also complete this part for any additional information. (See instructions.)

**Part III Sec A & B years 2013 through 2016:** In reviewing details reported in prior years show that some minor discrepancies in various boxes were present. One example was to include the interest reported on Ln 10 b with gross receipts on Ln 2 and the total on Ln 6. Those errors are corrected on this 2017 Schedule. The overall impact is minimal and the public support in any given year would only change by a fraction of a % with public support remaining above 97% in every year, thus we are not submitting revised forms for prior years at this time unless instructed to do so by the IRS.

**Sec A Part III Sec A Ln 2** The amounts listed here are a combination of primary program attendee application fees and donations plus an added secondary program for prior attendees. Of the primary program attendees 24.2% (\$24,225) was application fees and 75.8% was contributions. The application fee portion is not considered tax deductible. The donations portion is mostly non-deductible. Attendees are advised of the Fair Market Value (FMV) of their program and that donations up to that amount would not be tax deductible. For the secondary program all revenues were used to cover program costs and non of those amounts are considered tax deductible.

**Sch A Part III Ln 1** The amount reported on this line are not related to program attendance and are always considered charitable donations to support our ministry program.

SCHEDULE D (Form 990)

Department of the Treasury Internal Revenue Service

Supplemental Financial Statements

Complete if the organization answered "Yes" on Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b. Attach to Form 990.

Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2017

Open to Public Inspection

Name of the organization: Call To Be Family dba Lutheran Marriage Encounter; Employer identification number: 91-1003177

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts. Complete if the organization answered "Yes" on Form 990, Part IV, line 6.

Table with 2 columns: (a) Donor advised funds, (b) Funds and other accounts. Rows 1-4 for values, 5-6 for Yes/No questions.

Part II Conservation Easements. Complete if the organization answered "Yes" on Form 990, Part IV, line 7.

Form with multiple rows for questions 1-9 regarding conservation easements, including a table for 'Held at the End of the Tax Year'.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets. Complete if the organization answered "Yes" on Form 990, Part IV, line 8.

Form with rows for questions 1a, 1b, 2, 2a, 2b regarding art and historical treasures.

**Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets** *(continued)*

**3** Using the organization's acquisition, accession, and other records, check any of the following that are a significant use of its collection items (check all that apply):

- a**  Public exhibition
- b**  Scholarly research
- c**  Preservation for future generations
- d**  Loan or exchange programs
- e**  Other .....

**4** Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.

**5** During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection?  **Yes**  **No**

**Part IV Escrow and Custodial Arrangements.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

**1a** Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X?  **Yes**  **No**

**b** If "Yes," explain the arrangement in Part XIII and complete the following table:

	Amount
<b>c</b> Beginning balance	<b>1c</b>
<b>d</b> Additions during the year	<b>1d</b>
<b>e</b> Distributions during the year	<b>1e</b>
<b>f</b> Ending balance	<b>1f</b>

**2a** Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability?  **Yes**  **No**

**b** If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided on Part XIII

**Part V Endowment Funds.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
<b>1a</b> Beginning of year balance	89,911	105,806	126,794	134,628	167,346
<b>b</b> Contributions	13,506	388	846	496	15,236
<b>c</b> Net investment earnings, gains, and losses	14,093	12,316	(3,833)	6,150	28,726
<b>d</b> Grants or scholarships	2,100	565			2,665
<b>e</b> Other expenditures for facilities and programs	12,656	28,835	18,001	14,480	73,942
<b>f</b> Administrative expenses	73	-0-	-0-	-0-	73
<b>g</b> End of year balance	101,911	89,111	105,806	126,794	2,850

**2** Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:

- a** Board designated or quasi-endowment ▶ 83%
- b** Permanent endowment ▶ 0%
- c** Temporarily restricted endowment ▶ 17%

The percentages on lines 2a, 2b, and 2c should equal 100%.

**3a** Are there endowment funds not in the possession of the organization that are held and administered for the organization by:

	Yes	No
<b>(i)</b> unrelated organizations	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>(ii)</b> related organizations	<input type="checkbox"/>	<input checked="" type="checkbox"/>
<b>b</b> If "Yes" on line 3a(ii), are the related organizations listed as required on Schedule R?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

**4** Describe in Part XIII the intended uses of the organization's endowment funds.

**Part VI Land, Buildings, and Equipment.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
<b>1a</b> Land				
<b>b</b> Buildings				
<b>c</b> Leasehold improvements				
<b>d</b> Equipment				
<b>e</b> Other				

**Total.** Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10c.) ▶

**Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

<b>1</b>	Total revenue, gains, and other support per audited financial statements . . . . .		<b>1</b>	
<b>2</b>	Amounts included on line 1 but not on Form 990, Part VIII, line 12:			
<b>a</b>	Net unrealized gains (losses) on investments . . . . .	<b>2a</b>		
<b>b</b>	Donated services and use of facilities . . . . .	<b>2b</b>		
<b>c</b>	Recoveries of prior year grants . . . . .	<b>2c</b>		
<b>d</b>	Other (Describe in Part XIII.) . . . . .	<b>2d</b>		
<b>e</b>	Add lines <b>2a</b> through <b>2d</b> . . . . .		<b>2e</b>	
<b>3</b>	Subtract line <b>2e</b> from line <b>1</b> . . . . .		<b>3</b>	
<b>4</b>	Amounts included on Form 990, Part VIII, line 12, but not on line 1:			
<b>a</b>	Investment expenses not included on Form 990, Part VIII, line 7b . . . . .	<b>4a</b>		
<b>b</b>	Other (Describe in Part XIII.) . . . . .	<b>4b</b>		
<b>c</b>	Add lines <b>4a</b> and <b>4b</b> . . . . .		<b>4c</b>	
<b>5</b>	Total revenue. Add lines <b>3</b> and <b>4c</b> . (This must equal Form 990, Part I, line 12.) . . . . .		<b>5</b>	

**Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return.**

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

<b>1</b>	Total expenses and losses per audited financial statements . . . . .		<b>1</b>	
<b>2</b>	Amounts included on line 1 but not on Form 990, Part IX, line 25:			
<b>a</b>	Donated services and use of facilities . . . . .	<b>2a</b>		
<b>b</b>	Prior year adjustments . . . . .	<b>2b</b>		
<b>c</b>	Other losses . . . . .	<b>2c</b>		
<b>d</b>	Other (Describe in Part XIII.) . . . . .	<b>2d</b>		
<b>e</b>	Add lines <b>2a</b> through <b>2d</b> . . . . .		<b>2e</b>	
<b>3</b>	Subtract line <b>2e</b> from line <b>1</b> . . . . .		<b>3</b>	
<b>4</b>	Amounts included on Form 990, Part IX, line 25, but not on line 1:			
<b>a</b>	Investment expenses not included on Form 990, Part VIII, line 7b . . . . .	<b>4a</b>		
<b>b</b>	Other (Describe in Part XIII.) . . . . .	<b>4b</b>		
<b>c</b>	Add lines <b>4a</b> and <b>4b</b> . . . . .		<b>4c</b>	
<b>5</b>	Total expenses. Add lines <b>3</b> and <b>4c</b> . (This must equal Form 990, Part I, line 18.) . . . . .		<b>5</b>	

**Part XIII Supplemental Information.**

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

**Part V Ln 4 There are four purposes for partially restricted endowments as listed below:**

- (1) A single grant in 2008 was given with the designated purpose to provide scholarships for those in need who live in Ohio**  
to attend our program. One grant of \$100 was given in 2017 leaving a balance of \$2,185. This is named the Kranz Scholarship Fund.
- (2) A fund was established in 2017 by the Board to receive and supplement donations to the amount of \$12,400 and later increased**  
by specific donations for specified purposes to the amount of \$14,320 to establish an outreach of our program to India.  
The India outreach Fund has spent \$1,975.96 leaving a balance of \$12,344.04.
- (3) A donation of \$2,500 was given during 2017 for the purpose of supporting a multi-year internet support program otherwise funded**  
by unrestricted funds. The restricted balance remains at \$2,500 but will be applied to the program in early 2018.
- (4) Our organization holds an account aside from normal operating funds for purposes of improving organizational growth and improvement.**  
These funds are considered quasi-endowments as no specific use is defined and all expenditures are approved by the Board.

Note related to Form 990 Part X line 27; The amount reported for 2017 matches Form 990. In prior years this amount was reported correctly on Form 990 but no Schedule D was included because Part-IV Ln 10 was not checked. This error is corrected for the 2017 filing.

**SCHEDULE O  
(Form 990 or 990-EZ)**

Department of the Treasury  
Internal Revenue Service

Name of the organization

**Supplemental Information to Form 990 or 990-EZ**

Complete to provide information for responses to specific questions on  
Form 990 or 990-EZ or to provide any additional information.

▶ Attach to Form 990 or 990-EZ.

▶ Go to [www.irs.gov/Form990](http://www.irs.gov/Form990) for the latest information.

OMB No. 1545-0047

**2017**

**Open to Public  
Inspection**

Employer identification number

**Call To Be Family dba Lutheran Marriage encounter**

**91-1003177**

Page-1 Sec C Address The address shown is the corporate address of our registered agent and is used solely for legal filings.

No other business is conducted at this address. All business is conducted by volunteers from their homes. All other contact information is for home addresses of volunteers. We have no fixed property or business office.

Part VI Ln 2: Voting members serve jointly as husband and wife with one vote per couple.

Part VI Ln 11b: This form was reviewed and approved by the by the President and Vice-President prior to filing.

Part VI Ln 18: This form is posted in the public access area of our website at [www.ILME.org](http://www.ILME.org) and will be made available by downloading, or by email in .pdf format (Request at [narfinancecouple@gmail.com](mailto:narfinancecouple@gmail.com)) at no charge or copied and mailed for the cost of printing and postage.

Part VI Ln 19: The organization charter and bylaws are posted in the public access area of our website at [www.ILME.org](http://www.ILME.org) and will be made available by downloading, or by email in .pdf format at no charge or copied and mailed for the cost of printing and postage.

Part VIII Sec A corporate officers: Voting members serve jointly as husband and wife with one vote per couple.

The Secretary and treasurer are not voting members.

Part IV Ln 10 In prior years this check box was not checked and no Sch-D was filed even though temporarily restricted assets were listed in PART X Ln 28. This error is corrected for the current year and Sch-D is included with accurate figures reported for the current year and the four previous years.

Part X check box (see comment above) The check box above Ln 28 was not checked in prior years but is corrected for this year.