



## Circuit Rider Dispatch



Holston Conference of the United Methodist Church Foundation, Inc.

### 2016 Grant Deadline Announced

The Holston Conference Foundation stewards nearly 200 special-purpose endowments and scholarships established by individuals, families, and friends interested in supporting specific ministries, churches, and institutions. These funds are governed by documents put in place by the donor. We are also called to steward many endowments, scholarships, and estate gifts where our Grants Committee is charged with overseeing a selection process, reviewing applications or evaluating priority needs named by the donor. The following categories and individual funds describe many of the grantable funds and scholarships available through the Foundation's Grants Committee.

Examples of past recipients include funding for food pantries, back to school backpacks, shut-in ministries, summertime youth enrichment programs, recovery programs, etc.

**The deadline for programming and mission grants is March 31, 2016.**

We invite you to peruse our application process and the listing of available grants by clicking [here](#). If you have any questions about the grant process please send us an email by clicking [here](#) or call 865-690-8124.



*Recently Paul Bowman presented a check to Robert Kostreva of East Pine Grove UMC, Johnson City district, from the Margaret Loving Trust. "Memories of You" is a new program that stimulates physical relaxation and stress management through music for individuals who are living in nursing facilities suffering from dementia.*

## GIFTS OF STOCK

Click here to receive a brochure about Gifts of Stock.



### SAVVY LIVING

#### How to Find Discounts for People with Disabilities

Are there any worthwhile discounts available to people with disabilities, and if so, how can I find them? My wife - who's 48 - has Multiple Sclerosis that now requires her to use a wheelchair. [Read More](#)

### PERSONAL PLANNER

#### 'Give It Twice' Trust

A very popular option for a parent with children is called the "Give It Twice" trust. This is a trust funded when the surviving parent passes away. [Read More](#)

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## YOUR PLAN

### [Earl & Conchita Blazer](#)

Some would describe it as love at first sight! Conchita met her... [Read More](#)

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## WASHINGTON NEWS

### [Tax Proposals by Sanders and Bush](#)

Presidential candidates Bernie Sanders and Jeb Bush released new tax proposals this week. Vermont Senator Sanders disclosed his strategy for covering the cost of his comprehensive healthcare plan. Former Florida Governor Bush outlined a new education reform... [Read More](#)

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## FINANCES

[Stocks](#) - Starbucks Reports Quarterly Earnings [Read More](#)

[Bonds](#) - Treasury Yields Rebound [Read More](#)

[CDs and Mortgages](#) - Interests Rates Fall Again [Read More](#)

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## Importance of the Rolling Three Year Average

***If your church has long-term investments with the Holston Conference Foundation and you do not utilize the rolling three year average then the swings in the market may affect your ability to fund vital ministries this year. We highly encourage you to adopt the rolling 3 year market average formula.***

The Holston Conference Foundations 2015 returns reflect those of the broader market. **The Balanced Growth Fund** finished **-.31%**, **The Equity Growth Fund** **-.98%**, **The Intermediate Income Fund** **+.52%** and surprisingly **The Short-Term Income Fund** **+.56%**. For churches and ministries with endowments, years like 2015 remind us of the wisdom and benefit of using the three-year market value average and a 4% distribution rate. Markets do go down from time-to-time, that is normal, but we stand firm in our long-term view and commitment to low cost and diversification as core philosophies for investment success.



*"Stock Market Titans" Print by Sheila Kirk*

One of the most effective tools in endowments or other long-term funds is the use of the rolling three year market value average in determining endowment spending. This is actually part of Tennessee and Virginia's UPMIFA law and has proven to be quite effective and useful.

To schedule a visit from either Roger Redding or Paul Bowman to speak to a committee about investing in the Holston Conference Foundation please click [here](#). We are glad to meet with you to compare the advantages of investing for future ministry even during downturns such as we are experiencing now. You may also contact us at 865-690-8124.

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