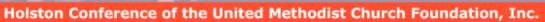
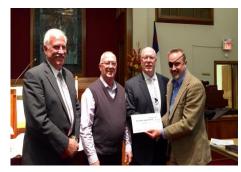


Circuit Rider Dispatch





Congratulations to the Big Stone Gap District who were awarded a grant for their start-up ministry using a trailer to deliver essential items to the poor and shut-ins in the mountains of southwest Virginia. Proud to partner with them in their calling. (Pictured LeRoy Hull, Dennis Ashley, Jeff Wright and Paul Bowman)



The fourth annual Morristown District's Wild & Wonderful Senior Adult event was a day of laughter, worship and very informative seminars for attendees. Held at Trinity UMC, the crowd of seniors were challenged by Morristown Hispanic Ministry's Pastor Arturo R. Renya's preaching and entertained by Jim Claborn's almost-believable stories of love and war.

The Holston Conference Foundation funded the event through a grant from the Margaret Loving Trust whose desire was to impact seniors through her generosity and foresight in her estate plan.



SAVVY LIVING

Automatic Medicare Advantage Enrollment Causes Confusion

I'll be 65 in a few months and I recently pre-enrolled in original Medicare. But last week I received a member card in the mail for a Medicare Advantage plan that I did not enroll in. What's going on? Medicare is so confusing with all the different choices...

Read More

PERSONAL PLANNER

Ten Reasons to Update Your Estate Plan

You have completed a will and perhaps a revocable living trust. Your durable power of attorney for healthcare and a living will are accompanied by a HIPAA release. Read More

YOUR PLAN

Henrietta Pugh

The way Henrietta Pugh lived her life was a true testament to her positive attitude, selflessness... Read More

WASHINGTON NEWS

IRS Approves Hurricane Matthew Leave-Donation Program

In IR-2016-146, the IRS encouraged employers to promote leave-based donation programs for victims of Hurricane Matthew. Read More

FINANCES

Stocks - Viacom's Profits Plummet Read More

Bonds - Election Day Surprise Pushes Treasury Yields Up Read More

CDs and Mortgages - Mortgage Rates Continue Rise Read More

SIX TAX-SAVING SOLUTIONS FOR THE YEAR END

With planning, you can trim your tax bill and avoid paying too much. Here are six things you

can do to make your money work harder for you.

- 1. Pay Your Mortgage Early —Make your January mortgage payment in December.
- 2. Defer Income Defer income or a year-end bonus until next year.
- 3. Give to your local church or favorite ministry The Foundation can assist you in this process.
- 4. Manage Your IRA If you are required to take a distribution from your IRA, take only the required amount to reduce taxable income. If you are over 701/2 you can send your distribution to your local church or favorite qualified charity and not have to pay taxes on it.
- 5. Balance Stocks To offset any capital gains, sell some stock for a loss and rebalance your portfolio.
- 6. Gather Deductions Make early payments for any deductible expenses.

These ideas are some of the simplest and most effective ways you can reduce your tax bill.

Contact us to learn more ways you can save this year supporting your church.

