



Circuit Rider Dispatch



Holston Conference of the United Methodist Church Foundation, Inc.

ARE YOU LOOKING TO SAVE ON TAXES THIS YEAR?

ARE YOU PLANNING FOR YOUR FUTURE?

DO YOU WANT TO MAKE A STRATEGIC GIFT TO YOUR CHURCH?

THE HOLSTON CONFERENCE FOUNDATION
IS HERE **TO HELP.**

There are a number of charitable plans that can help you save on taxes this year and secure your financial future. You can receive a significant charitable deduction by making a gift of appreciated stocks cash or other assets to benefit your local church or favorite UMC institution or ministry through the Holston Conference Foundation.

The Foundation can also accept your appreciated assets like real estate or a business interest and help you sell these tax free. If you are looking for income now or in the future, there are also a number of ways the Foundation can help you generate tax savings and provide you with a stream of income for life.

Strategic year-end gifts can help your local church or favorite ministry **NOW** or can be used to establish an endowment to continue their good work forever.

Please contact the Holston Conference Foundation to see a personalized illustration with your tax and income benefits. To learn more about the benefits of making a planned gift, you can also visit the Foundation's website or call Paul Bowman or Roger Redding today.

We invite you to consider the following options:

- Take advantage of the Charitable Gift IRA Rollover
- Save on taxes by donating appreciated assets and investments such as stocks or real estate
- Create an income-producing gift such as a charitable remainder trust or a charitable gift annuity

With tax-savings-related gifts, timing is essential!

The Holston Conference Foundation

PO Box 900, Alcoa, TN 37701

1-866-690-4080 holstonlegacy.org holston.org/foundation



CURRENT GIFTS

Click here to receive a brochure about Current Gifts.



PERSONAL PLANNER

Bequests to Your Favorite Charity

Bequests to charity are the most popular type of planned gift. A donor may retain assets during life and then leave a bequest to a charity. [Read More](#)

SAVVY LIVING

Macular Degeneration: What You Should Know

What can you tell me about age-related macular degeneration? My mother had it before she died and at age 63 I'm worried I may get it too. [Read More](#)

YOUR PLAN

Bobby Lee Collier

Bobby Lee Collier was an art teacher whose creativity bloomed not only... [Read More](#)

WASHINGTON NEWS

Affordable Care Act Guidance

Just before the Thanksgiving holiday, the IRS published comprehensive and voluminous regulations on the Affordable Care Act. [Read More](#)

FINANCES

Stocks - Hewlett-Packard's Turnaround Looking Good [Read More](#)

Bonds - Treasuries Fall as The Economy Improves [Read More](#)

CDs and Mortgages - Interest Rates Climb Higher on Good News [Read More](#)

CDs Got Your Finance Committee Down? Investment Options With The Foundation Explained

The Foundation offers several options and most of our council would be that each investment should be invested according the purpose of the fund. Endowments, scholarships, building funds and other special funds where the funds are supposed to still be here or not be used for several years should be invested in funds with an eye to the future...not short term investments like CD's and money market funds. Our most popular choice is our Balanced Growth Fund which is up 14.94% YTD through the end of October (and has an annual return of 7.15% for the last 10 years). This is a very low cost diversified fund. For shorter term options and accounts that may be totally spent out or used over the next year or so we would suggest the Short Term Income Fund. It offers returns similar to CD type investments, but funds are not tied up. It is up .69% YTD and has an average return of 2.21% over the last 5 years. We also offer an all stock fund and an all bond fund.

APY	Rate	Min Deposit
0.40% Tue Nov 26	0.40 % Compounded monthly	\$500
0.06% Tue Nov 26	0.06 % Compounded semi annually	\$500
0.05% Tue Nov 26	0.05 % Compounded daily	\$1,000
0.05% Tue Nov 26	0.05 % Compounded daily	\$2,000
0.01% Tue Nov 26	0.01 % Compounded daily	\$500

Local CD Rates:
(11/26/13)
www.bankrate.com

All our investments are pooled together with other church and ministries and priced monthly at month end. All or any portion of any investment can be liquidated any month without fee or penalty as long as we know before the end of any month. We hold hundreds of church accounts for churches in Holston and manage over \$90 million in assets. The Foundation is NOT the conference, but the Foundation was created by the Conference to serve churches and ministries in the Conference independently. We are governed by volunteer investment professionals, CPA's, attorneys, and other leaders who are all members of UMC in Holston.

We would be glad to share more information or even meet with a committee or key leadership if there are questions or such would be desirable. We even have tools to help churches determine how much they can spend. Many churches are using our three year rolling average formula and a spending rate of 4% to keep the spending power of their funds up with inflation and avoiding a feast or famine mentality do to market fluctuations. You can find an illustration of this [here](#).

Let us know how or when we might be of service. You can get lots of very useful information on our website too at www.holston.org/foundation. Establishing a new account is easy...we just need to know the name of the account, the investment option or options (you can mix or match any...or even dollar cost average from the short term into Balanced Growth), and two people and their titles who we are authorized to talk with or make changes. It is simple! Consider inviting Paul Bowman or myself to a committee meeting and we will go over your church's options for 2014.

- Roger Redding
Executive Director

