



# Circuit Rider Dispatch



Holston Conference of the United Methodist Church Foundation, Inc.

## YEAR-TO-DATE INVESTMENT SUMMARY

As the June quarter came to an end, the financial markets retreated giving up some of the gains from earlier in the year as Greece's debts and the possibility of its exit from the Eurozone weighted the headlines. At month-end YTD, the S&P 500 was only up 1.2%, while mid-cap, small-cap, and EAFE International stocks are up 2.4%, 4.8% and 5.9% respectively. These returns illustrate why diversification across the stock market is an important investment tool. Meanwhile, the FDIC reports that the national one-year CD rate is .20% for deposits less than \$100,000 and .21% for Jumbo deposits as of June 29, 2015.

Through the end of June, the Foundation's **Balanced Growth Fund** is up **1.48%** (trailing 12-month return 3.72%); the **Equity Growth Fund** is up **1.99%** (trailing 12-month return 5.24%); **Intermediate Income Fund** is up **.65%** (trailing 12-month return 1.30%); and the **Short-Term Income Fund** is up **.60%**.

If the Foundation can assist your church or ministry examine investment options or explore a program to help attract legacy and other planned gift options, [please let us know](#). The Foundation currently invests 466 local church accounts and has worked with dozens and dozens of individuals on their plans to benefit the churches and ministries they select. We are at your service!



**PLAN YOUR FUTURE**

Click here to receive a brochure about Deferred Gift Annuities.

### SAVVY LIVING

#### When and How Social Security Checks are Delivered

My mom recently retired and applied for Social Security benefits. It is taking longer for her to receive her benefit than expected. When will the first payment come? Also, is direct deposit her only option for receiving the monthly benefit payment? [Read More](#)

### PERSONAL PLANNER

#### Helping Children Tomorrow

Parents and children often have a different perspective on saving and spending. Parents of retirement age today were born during the Great Depression or [Read More](#)

### YOUR PLAN

#### Evelyn Caldwell

Researchers have found that the word "love" appears in the Bible... [Read More](#)

## WASHINGTON NEWS

### Bipartisan Tax Reform Efforts

On July 8th Senate Finance Committee Chairman Orrin Hatch (R-UT) and Ranking Member Ron Wyden (D-OR) released the reports of the five Senate bipartisan working groups. These Senate Finance Committee Members devoted six months to reviewing and analyzing... [Read More](#)

## FINANCES

**Stocks** - WD-40 Company Misses Expectations [Read More](#)

**Bonds** - Treasuries End Week on Two-Day Drop [Read More](#)

**CDs and Mortgages** - Interest Rates Decline [Read More](#)



### A Charitable Gift Annuity was the Right Thing for Us.

- Peace of mind about our long-term investments.
- Much higher rate of return for life.
- Tax-free income and a charitable deduction.
- Ability to make a significant gift to our church!

We invested in a charitable gift annuity through the Holston Conference Foundation and you can too. Give them a call at 865-690-8124 or click [here to send an email](#). They will give you a personalized illustration showing you the fixed income you will receive, the tax benefits and what will be left as a gift for your church.

## CREATE A CHARITABLE GIFT ANNUITY

With the current low interest rates in certificates of deposit, you may be looking for better ways to secure and increase your retirement funds. We can help you reach your goals while furthering the mission of your local church or favorite United Methodist ministry with a charitable gift annuity. If you transfer cash, stock, or other assets to us today, we can create a stream of payments for you - with a high percentage of that income being tax-free!

By creating either an immediate gift annuity or a deferred gift annuity, you can enhance your retirement income substantially plus take a charitable deduction for your gift this year. The longer you wait to begin receiving payments, the higher your potential payout. Contact us to learn more and request a free illustration.