



## Circuit Rider Dispatch

Holston Conference of the United Methodist Church Foundation, Inc.

### Still doing business as usual?

Across the conference many churches are invested in CDs for short and even long-term investments. With interest rates still very low and inflation a real concern funds used for maintenance, missions and outreach or simply a rainy day are losing their purchasing power. For many church committees "business as usual" is a comfortable approach to handling the resources given to them.

Often when we meet with committees we discuss the Parable of the Talents found in Matthew 25:14. In this parable Jesus tells of the Master who, before leaving for a journey, entrusted to three servants large sums of money. Of the three servants one feared the possibility of displeasing his master so he buried it in the ground, essentially washing his hands of the responsibility of being a good steward of his Master's resources. He actually told his Master when he returned and chastised him that he "knew him to be a hard man!" (If the Master represents God that is a whole 'nother topic...)

Bankrate.com's recent publishing of CD rates shows the average [1-year CD yield is .3%](#). The Holston Conference Foundation's [Balanced Growth Fund](#) is up **6.47%** as of 7/31/16. Our Short-Term Fund is up **2.04%**. Both numbers translate into greater ministry for your church or organization and in essence being the servant that the Master may say



"Well done, good and faithful servant. You were faithful with a few things,  
I will put you in charge of many things; enter into the joy of your master."

If you would like to discuss how the Holston Conference Foundation can help your church through our investment program, grants or planned giving promotion to individuals please give us a call or email me at [paulbowman@holston.org](mailto:paulbowman@holston.org). The Foundation serves the local church and we look forward to exploring stewardship possibilities with you.

Paul Bowman



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#### SAVVY LIVING

### Cheap Cell Phone Plans for Infrequent Callers

What are the cheapest cell phone options available to people today who only want one for emergency purposes or occasional calls? I have a cell phone now that costs me \$30 per month, but I hate paying for something I hardly ever use. [Read More](#)

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#### PERSONAL PLANNER

### Separate & Joint Property

"My brother Pete and I own a ranch together," said Joe to his advisor. "We inherited the four sections of our ranch from my mother. As a single person, I think that [Read More](#)

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#### YOUR PLAN

### James & Agnes Franks

Mary "Agnes" Cureton Franks passed away on February 11, 2009 at age 94... [Read More](#)

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#### WASHINGTON NEWS

### New Identity Theft Attacks

In IR-2016-119 the IRS reports new attacks on professional tax preparers. In a dozen cases, identity thieves gained access to the computers of a professional tax preparer. The thieves then e-filed returns and directed the refunds to their personal financial... [Read More](#)

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#### FINANCES

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**CDs and Mortgages** - Mortgage Rates Trend Downward [Read More](#)

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