



Circuit Rider Dispatch



Holston Conference of the United Methodist Church Foundation, Inc.

Don't put all your eggs in one basket.

One year ago if you had to select a country to invest in, which country would you have selected? Maybe Greece, which recently defaulted on its debt? Or perhaps Spain, which is in the middle of a real estate bust and has a reported 26% unemployment rate? Would you have considered Japan, which is still suffering from the Fukushima disaster and 20 years of stagnation? Economically all these options sound bad today, but according to MSCI*, each of the stock markets in these countries have been among the highest performance over the past 12 months with Greece up 80%, Spain up 37% and Japan up 36%. **The truth is that economic conditions and stock market performance are often disconnected.** This leads one to conclude that we should not be foolish enough to believe you can predict tomorrow's winners and losers based on headlines or economic forecasts.



The good news is that your church or ministry does not have to. The Foundations uses a low-cost diversified, socially conscious approach, including various fixed income and equity options with global exposure that has a very successful long-term track record. Although market fluctuations will always exist, our approach helps your church avoid the pitfalls of guessing the wrong stock or country to invest in.

I am pleased to report that at the end of October, our Balanced Growth Fund is up 14.94% YTD and has a trailing one-year return of 17.34%. Our Equity Growth Fund is up 23.66% YTD and has a trailing one-year return of 27.78%. In contrast, iMoneyNet reports that the last time the average money market fund in the USA yielded at least 1% was December 3, 2008. Click [here](#) to see the Foundations October 2013 Performance Summaries and compare them to your CD returns. Contact us if you wish to discuss your church's investment options with the Holston Conference Foundation. If your church is considering what to do with a CD that is maturing or deciding how to invest a parsonage fund, why not let us share another way?

-Roger Redding
Executive Director

(*For more investment information see www.msci.com)

GIFTS OF CASH

Click here to receive
a brochure about
Cash Gifts.

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](#)

SAVVY LIVING

How to Put Together Your Family's Health History

What can you tell me about creating a family health history? My doctor recently suggested that I make one as a way to predict potential health problems as I get older, but I could use some help. [Read More](#)

YOUR PLAN

Evelyn Caldwell

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

WASHINGTON NEWS

Camp and Baucus Face Time Limits

House Ways and Means Chair Dave Camp (R-MI) and Senate Finance Committee Chair Max Baucus (D-MT) continued to move forward with tax reform. They also are keeping close watch on the clock, because the legislative session in the House and Senate is scheduled... [Read More](#)

FINANCES

Stocks - Macy's Well Prepared for the Holidays [Read More](#)

Bonds - Treasuries Fall on Weak Economic Reports [Read More](#)

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

Your Options for Year-End Giving

If you are like many of us, you may wish to contribute to your church or favorite ministry at the end of the calendar year. Are you also interested in saving money on taxes as well? There are ways to make a year-end gift, other than a cash gift, and enjoy greater tax benefits. Here are just a few of the options you might want to consider for your end-of-year planning:

Gift of Your Property:

Do you have CDs, stocks or bonds that are producing little or no return? Why not make a gift of these low-performing assets to your church or a ministry through the Foundation and receive a charitable deduction? You can also give your real estate, art or other property, and benefit from a deduction.

Gift of Your Property for Income:

If you are looking for income in the future, why not make a gift of property to fund a charitable gift annuity or charitable remainder trust through the Foundation? Your property can be sold tax-free, and you may receive income for the rest of your life. With a charitable gift annuity, this income is fixed so there is the possibility that some of your payment will be tax-free.

Charitable Gift IRA Rollover:

If you are 70 1/2 or older, you may give up to \$100,000 of your IRA to your church, the Foundation or a qualifying charity without counting the distribution as ordinary income. Not only can you make a sizeable donation from a tax-sheltered investment but also reduce your ordinary income tax this year.

CONGRESS MAY REMOVE THIS OPTION NEXT YEAR

Did you know?

The Foundation accepts gifts of stock for churches and ministries without charging a fee? The net proceeds from the sale of the stock go directly to where the donor directs it.

We are here to help

To learn more about these options for end-of-year gifts, or to view an illustration of the benefits of making a gift, please call 1-866-690-4080 or visit www.holstonlegacy.org today. Gifts must be made before December 31, 2013 so we encourage you to act now if interested.



**We look forward to helping you meet
your year-end goals!**

Holston Conference of the United Methodist Church Foundation, P.O. Box 900, Alcoa, TN 37701

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