



# Circuit Rider Dispatch



Holston Conference of the United Methodist Church Foundation, Inc.

## In today's world, fear sells.

We live in a time when it seems much of the media is in a great competition to see who can break the next best "hold your breath the world is ending story." Yes, bad things happen and there is simply no time in history when both man-made and natural disasters were not present. As Christians, Matthew 6:25-34 does offer some words of encouragement! Worry sometimes freezes us in our tracks. This worry sometimes even freezes church committees investing funds. Committees making investment decisions might read Matthew 25:14-30 (The Parable of the Talents) to consider what the Bible teaches.

I recently visited a small church in the Morristown District that invested their cemetery funds with the Foundation 15 months ago and they are quite pleased with the extra **\$30,000** return above what would have earned by staying in a "safe" CD. Now the committee is examining other special-purpose funds and considering additional investments. At this writing, the DOW and S&P 500 just set all-time record highs, while CD's continue to linger at rates **below inflation**. The Foundation's **Balanced Growth Fund** was up **11.67%** through 9/30/13 and is up even higher in October. The Foundation also offers a **Short-Term Income Fund**. Just this week the Foundation's board just approved lowering our fee 42% from .35% to .20%, while rates are so low to give our churches a break. New accounts can be dollar cost averaged over time for those who might be worried about just how well the market performed so far this year. The Foundation's performance information is updated monthly on our website [www.holston.org/foundation](http://www.holston.org/foundation) and we are eager to assist churches, Methodist-related organization, ministry or organization explore all your options.

YTD RETURN
BALANCED GROWTH FUND:
<b>11.67%</b>
AVERAGE CD RATE:
<b>.26%</b>

From Pearisburg, Virginia to Rising Fawn, Georgia, Paul Bowman and I travel the conference preaching, conducting workshops and sharing prudent investment as we address the hopes, dreams and yes even the fears, of managing the resources God has given each of us. Give us a call 1-866-690-4080, send us an email [paulbowman@holston.org](mailto:paulbowman@holston.org) or [rogerredding@holston.org](mailto:rogerredding@holston.org) or visit our website. We are here to serve the people and ministries of the Holston Annual Conference.

**- Roger Redding**  
**Executive Director**

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### PERSONAL PLANNER **Wills - Good and Bad**

More than 40 wills were submitted to the probate court, with a multitude of potential heirs each claiming to be the true recipient of a wealthy business owner who passed away in 1976. [Read More](#)

### SAVVY LIVING **Reassessment Time for Medicare Part D Beneficiaries**

I have been enrolled in the same Medicare prescription drug plan for three years, but my pharmacist told me I should look for a new plan that would fit my needs a little better during the open enrollment period. What's the easiest way to do this? [Read More](#)

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## YOUR PLAN

### Earl & Conchita Blazer

Some would describe it as love at first sight! Conchita met her... [Read More](#)

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## WASHINGTON NEWS

### Budget Committee Cordial But Direct

On October 31 the official first meeting occurred for the House and Senate Budget Conference Committee. The 29 members of the committee were each given five minutes to make opening statements. [Read More](#)

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## FINANCES

**Stocks** - Apple Reports Record iPhone Sales [Read More](#)

**Bonds** - Treasury Yields Rise on Economic Reports [Read More](#)

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

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### Outright Gifts of Stock-is a “Win-Win”

With the significant rise in stock values over the past two years, many people are blessed with appreciated long-term gains and might benefit on this year’s return by gifting stock. In addition to the charitable deduction, you will avoid paying capital gains tax. Your stock gift can benefit your church and/or other favorite ministries. If you are looking for a place to make a difference, we certainly have wide range options for you to consider...a matching gift to the GRACE orphanage in South Sudan to funding a seminary scholarship, for example.

### Current Stock Gift-Appreciated Assets

By transferring your stock to the Holston Conference Foundation before year-end, you can enjoy the benefits of tax savings on this year’s return. In addition to your charitable deduction, you will avoid paying capital gains tax that would otherwise be due on the sale of your appreciated investment.



### An easy process to fund the future

The Foundation staff works with you to determine the best option for your gift and as we offer confidential consultation on the designation of your gift.

By avoiding possible taxes and helping others, giving stock is a “win-win” for you, the donor, and your favorite ministry.

**Transferring your stock is an easy process when you contact the Holston Conference Foundation office at 866-690-4080.**

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