



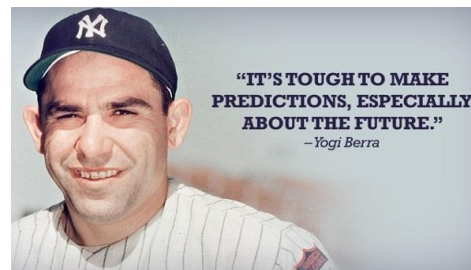
Circuit Rider Dispatch



Holston Conference of the United Methodist Church Foundation, Inc.

Despite the steep decline at the beginning of the year, Zika virus, terrorism, police shootings, the presidential race and other scary news headlines, the financial markets and all our Foundation investment options have actually had quite a good year. Our most popular option, [THE BALANCED GROWTH FUND is up 6.87%, while THE EQUITY GROWTH FUND is up 8.0%, THE INTERMEDIATE INCOME FUND is up 4.69% and THE SHORT-TERM INCOME FUND is up 1.95%](#) through the end of September quarter. Total assets under management are now over \$110 million.

As we look toward year end and 2017, some of us listen to and read commentaries from learned economists about raising interest rates (after 8 years of nearly 0%), inflation, and economic growth trying to glean insight, but even these in the know seem to have trouble predicting the future with any certainty. It reminds us of a Yogi Berra quote, "It is tough to make predictions, especially about the future."



While filtering out all the noise is difficult, our long-term principles of diversification and low cost have served us well. Our advice is to invest long-term purposed funds, like endowments and scholarships, in THE BALANCED GROWTH and shorter-term oriented funds in The SHORT-TERM INCOME FUND. Churches and other ministries invest in any of our options and in any mix of our options, but most seem to gravitate between these two.

We have added close to 30 new church and ministry accounts this year and are having upcoming programs and meetings with other committees to explore options. We are happy to visit, listen, and answer questions. Paul Bowman and I are also very involved with several churches and individuals exploring endowment creation and legacy giving options. We provide materials and present [workshops](#) on wills, trusts and end of life issues too...[just ask!](#) This is our ministry to the church and we are eager to assist you in any way.

Roger Redding
Executive Director



SAVVY LIVING

How Much Does a Funeral Cost?

How much does an average funeral and body burial cost? I need to make funeral arrangements for my aunt, who's terminally ill. I would like to have a cost idea going in so I can plan and budget appropriately. [Read More](#)

PERSONAL PLANNER

IRA and 401(k) Designated Beneficiary Options

Each year, IRA and 401(k)s are subject to required minimum distributions (RMDs). Because the distributions start at just under 4% at age 71 and then slowly increase, many IRA and 401(k) plans will continue to grow. [Read More](#)

YOUR PLAN

Bob Hudson

On October 14, 2008, Bob Hudson was the special guest of Walt Seaman... [Read More](#)

WASHINGTON NEWS

October 17 Income Tax Return Deadline

In IR-2016-130 the Service published reminders for 13 million taxpayers who filed for a six month extension. Most tax returns on extension are due on October 17, 2016. [Read More](#)

FINANCES

Stocks - Delta's Revenue Drops [Read More](#)

Bonds - Treasury Yields Continue to Rise [Read More](#)

CDs and Mortgages - Mortgage Rates Rise Slightly [Read More](#)

ONLY 75 DAYS LEFT!

Hard to believe it, but 2016 will soon be a memory. Is your church prepared to offer Year-End Giving options to members? Donors with appreciated assets may want to consider making a gift to fulfill annual pledges or fund specific projects in your church. The Holston Conference Foundation can be a conduit for stocks, bonds and real estate for you.

Another option to consider is the Charitable Gift IRA Rollover which is now permanent. Donors can send their Required Minimal Distribution directly to a charity or church and not have to pay taxes on the distribution. Again, the Foundation can assist individuals or churches in completing this transaction.

Curious about how to best promote year end gifts in your congregation? I invite you to contact us at 865-690-8124 or click [here](#) to send an email. We look forward to hearing from you and offering ideas.

Paul Bowman
Director of Gift Planning



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