



Circuit Rider Dispatch

Holston Conference of the United Methodist Church Foundation, Inc.

DOES YOUR CHURCH HAVE AN INVISIBLE THIEF?

Low costs and diversifications are central aspects of the Foundation's Balanced Growth Fund. In 2014, the S&P500 Index gained 13.7% including dividends, but energy stocks were down 7.8%. International stocks were down 4.5%. Bonds had an unexpectedly good year up 5.9%, but rates for 10-year government bonds fell from 3.03% to 2.17% at year-end. Even within asset classes, returns can fluctuate and this is why attention to costs and diversification (don't put all your eggs in one basket) are vital components of the Foundation's Balanced Growth (BGF) long-term strategy. The BGF was up 7.76% in 2014 and has an average annual trailing return of 6.81% over the past 10 years (benchmark 6.62%). Practically, this means endowments, scholarships, and other ministry funds are growing above inflation (an invisible thief that robs future spending power) and are able to make larger distributions. The proof is in the numbers.

Click [here](#) to see the historical difference between investing church funds in a CD or through the Foundation's Balanced Growth Fund. Our [20 year-Endowment Spending Chart](#) shows real numbers while taking into account inflation. Not taking inflation into account when you invest reduces a church's ability for maximum ministry.

To discuss the Foundation's investment options please contact us at 865-690-8124. We will be glad to meet with you and other church leadership to discuss how the Foundation can assist you.



CURRENT GIFTS

Click [here](#) to receive a brochure about Current Gifts.



SAVVY LIVING

What Medicare Doesn't Cover

I'm about to sign up for Medicare Part A and B and would like to find out what they don't cover so I can avoid any unexpected costs down the road. [Read More](#)

PERSONAL PLANNER

'Give It Twice' Trust

A very popular option for a parent with children is called the "Give It Twice" trust. This is a trust funded when the surviving parent passes away. [Read More](#)

YOUR PLAN

Bobby Lee Collier

Bobby Lee Collier was an art teacher whose creativity bloomed not only... [Read More](#)

WASHINGTON NEWS

White House Tax Proposals

In the State of the Union Address on January 20, President Obama outlined several White House proposed tax reforms for 2015. The general plan includes several tax increases on upper-income persons and financial corporations. These will be combined with... [Read More](#)

FINANCES

Stocks - Netflix Posts Huge Gains [Read More](#)

Bonds - Treasuries Rise on Eurozone Buying [Read More](#)

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

OPPORTUNITY TO INVEST IN THE JUBILEE PROJECT, INC.

While numbers are important, so are opportunities to make a difference. Jubilee Project in Hancock County, Tennessee is a United Methodist ministry that is directly involved in providing potable water and home repair. Jubilee has acquired the former Flat Gap School to house church and ministry teams to do this volunteer work, but the well that served the school is contaminated. Fairview United Methodist Church is blessed to have several certified specialists in various contractor trades and has committed \$65,000 in in-kind services through *Faithful Men of Fairview* to solve this issue and equip the school with potable water, showers, etc. Even with that commitment, Jubilee is still facing thousands of dollars in direct costs to renovate the facility.



FLAT GAP PROJECT

In response to this need, the Holston Conference Foundation through the Goddard Mission & Ministry Fund is issuing a challenge grant of \$20,000 that will match each dollar raised 2 to 1. (Donor contributes \$50, the Fund matches it with \$100.) Through the years, the Foundation has done much to help provide clean water and sanitation in South Sudan, but this is an opportunity to help our neighbors right here in the Holston Conference. Gifts may be made through the Foundation and earmarked for the Flat Gap Project by clicking [here](#).

For more information on the [Flat Gap School Project](#) or please click [here to email Jubilee directly](#). Your support, either as an individual, Sunday School Class, youth group or church, will impact the lives of many who are served by such an important ministry in Tennessee's poorest county.

For more information on this vital ministry please contact the Jubilee Project by calling 423-733-4195.