



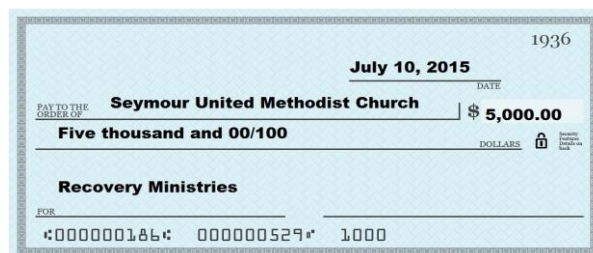
Circuit Rider Dispatch



Holston Conference of the United Methodist Church Foundation, Inc.

Leaving a Legacy Creates Other Legacies

Sunday October 18 I had the pleasure of preaching at Seymour UMC on "The Mercy of Giving." What a great congregation! I asked what type of legacy we were leaving on this earth that will impact others for the kingdom of heaven. Using the story of the Widow's Mite we considered that no gift is insignificant because it is the heart and intention of the gift that matters to God more than the amount.



In addition to preaching I also had the pleasure of presenting a check to the church for their recovery ministry starting in January. The church successfully applied for a grant from the Foundation's grant committee. (Now don't get the idea that anytime Roger Redding and I preach at churches we bring checks with us!)



When someone makes a decision to leave a legacy in their estate so many opportunities for change in another life occurs...Seymour UMC's work is a great example. Consider this-an endowment funded by an estate gift produces grants to local church programs like recovery ministry. Volunteers invest their resources of time, love and even their own gifts into the new ministry. Participants in Recovery at Seymour UMC will be impacted for years to come as they make life-changing decisions that leave a whole new legacy to their family and friends as they recover from life-controlling circumstances.

It all begins with a decision to give through one's estate plan. If you wish to have a discussion about your estate plan and the options available to you through the Foundation please contact us by clicking [here](#) or call 865-690-8124. We look forward to working with you and your professional advisor on the best option for you and your family.

Paul Bowman, Director of Gift Planning



SAVVY LIVING

How to Plan an Affordable Funeral

When my brother died last year my sister and I had a regular funeral for him and got stuck with a \$12,000 bill. Can you recommend some funeral cost cutting tips or cheaper alternatives? I don't want to leave my kids with a big funeral bill after I'm gone. [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, [Read More](#)

YOUR PLAN

Henrietta Pugh

The way Henrietta Pugh lived her life was a true testament to her positive attitude, selflessness... [Read More](#)

WASHINGTON NEWS

Kasich and Santorum Release Tax Proposals

Governor John Kasich (R-OH) and former Sen. Rick Santorum (R-PA) both released tax proposals this week.

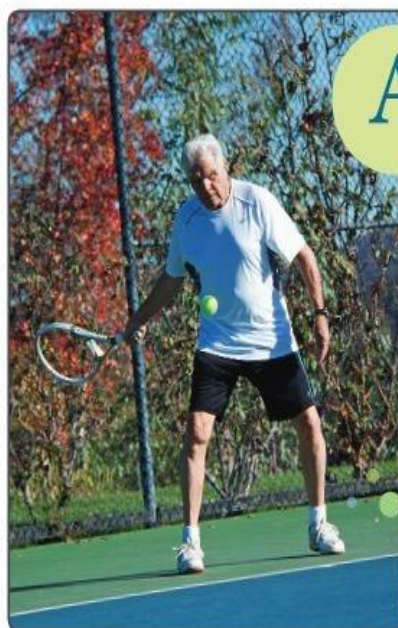
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FINANCES

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



A way
to give
and
receive

When you make a gift to fund a life income arrangement, such as a **charitable gift annuity** or **charitable remainder unitrust**, the benefits include lifetime payments and tax savings.

After you have received all payments, what remains goes to help further our cause.

The returned benefits of life income plans include:

- Lifetime payments for you (and/or spouse)
- An income tax deduction this year
- Capital gains tax savings when funded with appreciated assets
- A way to create a legacy and help further our mission

Contact the Holston Conference Foundation to discuss rates as high as 9% on a Charitable Gift Annuity. We can be reached by clicking [here](#) or contacting the office at 865-690-8124.

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

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