

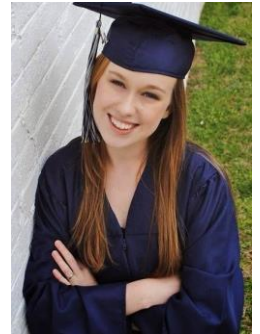


Circuit Rider Dispatch



Holston Conference of the United Methodist Church Foundation, Inc.

Recently our first of three teenagers graduated from high school. Memories of her as a baby, toddler and as a teen flooded my thoughts as I watched her confidently walk from her seat, across the stage displaying a triumphant and proud smile. As a caring father I want so much to tell her about the many transitions she will be facing in the years to come—college this fall, marriage to follow, a career, children of her own, etc. but I know that words can only do so much. Nothing will compare to the personal experience she will have in each of these transitions.



Life is full of transition, isn't it? Empty nests, loss of a spouse, divorce, career change—just to name a few. Each chapter in life presents new situations and opportunities and every individual's needs are different and specific. Careful, professional advance planning can help one confront life's transitions with the knowledge and resources to make informed decisions to meet specific needs and can help avoid serious complications when things don't go as hoped.



Reviewing your estate plan in each of life's transitions is a good practice, provided that you actually have a plan in place! (Unfortunately as much as 65% of Americans do not have a "self-directed" will which I find amazing when I think about the fact that we spend so much time planning in life but so little planning for our last great transition.) The reasons I hear people give for not having a will range from "I don't have

enough money to worry about it" to "Everything will just go to my spouse anyway."

If you have a will in place I encourage you to review it periodically. Like everything else in life, your circumstances and values may have changed since you first established it. If you do not have will in place that is self-directed (in other words you are not going to trust the state to decide your wishes) then I strongly encourage you to take the time to establish one. The Foundation's *Personal Information Record Book* is a great resource as it will help you consider many of the elements that should be included in an estate plan as well as your loved ones when you pass. You can order a copy by clicking [here](#).



Please contact Roger or me as we can be of assistance to you should you consider a charitable gift to your local church or a United Methodist ministry. We can be reached at 865-690-8124 or through the Foundation's planned giving website www.holstonlegacy.org.

Director of Gift Planning



PERSONAL PLANNER

Who Will Receive Your Property?

"Who should receive my property?" asked Helen to her attorney, Clara. "There are so many decisions to make. Since Morgan passed away, I need to make these decisions myself. [Read More](#)

SAVVY LIVING

When to See a Geriatrician

My 80-year-old mother takes several different medications for various health problems, but she hasn't been feeling herself lately. I'm wondering if she would benefit by seeing a geriatrician instead of her regular family doctor. What kinds of... [Read More](#)

YOUR PLAN

Earl & Conchita Blazer

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

WASHINGTON NEWS

IRA Rollover and Tax Extenders

On May 29, Chairman Dave Camp (R-MI) of the House Ways and Means Committee held a hearing and passed five charitable bills and a business bill on bonus depreciation. The six bills will now proceed to the floor of the House for a vote by the full House of... [Read More](#)

FINANCES

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CDs and Mortgages - Interest Rates Fall for Fifth Straight Week [Read More](#)

Want to increase your income while accomplishing your charitable goals? Consider creating a Charitable Gift Annuity.

If you have low-performing investments such as certificate of deposits that are maturing and you are considering contributing them to your local church or favorite charity through your will or estate plan, you may want to consider the Foundation's gift annuity program. A gift annuity will provide higher payments that are fixed for your life at a rate based on your age. You will also benefit from a charitable tax deduction the year (or possibly several years) you establish the annuity. In addition to higher annual payments, a portion of the income could be tax free. Contact us to request a free, personalized illustration that includes your annuity rate and potential payment back to you. For more information visit www.holstonlegacy.org or click [here](#) to send an email to the Foundation.

AGE	RATE
60	4.4%
65	4.7%
70	5.1%
75	5.8%
80	6.8%
85	7.8%
90	9.0%