



Circuit Rider Dispatch

Holston Conference of the United Methodist Church Foundation, Inc.

MONEY FOR COLLEGE

The Holston Conference Foundation stewards scholarship funds for both higher education and seminary studies. Most scholarships target Holston Conference colleges (Emory & Henry, Tennessee Wesleyan and Hiwassee); however, there are a few that have their own unique donor-created criteria.

THE HIGHER EDUCATION SCHOLARSHIP DEADLINE IS MAY 15, 2016.

Please click [here](#) for more information on applying for a scholarship through the Holston Conference Foundation. Award amounts range between \$500-\$4,000.

If you are interested in establishing a scholarship through a current or deferred gift we would love to discuss your options. The Foundation provides customized donor agreements that follow your intentions. Please click [here](#) for a sample of a scholarship agreement and contact us at 865-690-8124 to discuss the possibilities.



PLANNED GIVING OVERVIEW

Click [here](#) to receive
a brochure about
Planned Giving.



SAVVY LIVING

How to Downsize Your Stuff for a Move

Can you offer any helpful tips for downsizing? My husband and I are interested in moving to a condo downtown when we retire, but we need to get rid of a lot of our personal possessions before we can move. We've lived in the same house for almost 35 years and... [Read More](#)

PERSONAL PLANNER

Zero-Tax Cash and Trust

About 15 years ago Linda's father passed away. As her inheritance, she received a commercial lot that was a mile outside of town. At the time she received the inherited property, [Read More](#)

YOUR PLAN

Walter Minnick

Walter Minnick grew up the way that most people did around the... [Read More](#)

WASHINGTON NEWS

No Significant Change In Tax Gap

The IRS reports that there is "no significant change" in the tax gap. The tax gap is the shortfall in tax collections. It is measured each year to determine the level of taxpayer compliance. [Read More](#)

FINANCES

Stocks - Apple Earnings Fall For First Time in Decade [Read More](#)

Bonds - Fed's Rate Hike Hesitation Sends Yields Lower [Read More](#)

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

DO YOU KNOW

The Benefits of Giving from Your IRA?

With an IRA charitable rollover gift you can help your local church or favorite ministry/charity and enjoy valuable tax and income benefits. If you are 70½ or older, you can roll over up to \$100,000 from your IRA to charity without paying federal income tax. Even better, your gift qualifies for your required minimum distribution (RMD).

Reduce Your Taxable Income.

By rolling over some or all of your RMD from your IRA to your local church or favorite ministry, you can reduce your taxable income this year.

Lower Your Social Security Tax.

Reducing your taxable income with an IRA rollover gift may also reduce the tax due on your social security payments.

Avoid IRS Tax Limits.

IRA rollover gifts may be made over and above the normal cash gift limit (50% of your adjusted gross income).

Nonitemizers: Enjoy Charitable Gift Benefits!

If you do not itemize your deductions, you can still benefit from the reduction in income and tax resulting from an IRA rollover gift.

A New Source for Major Gifts!

If you wish to make a larger gift to a campaign or special cause, you can make that gift from your IRA rather than tapping into your bank account this year.

Tithe from your RMD.

You can direct your Required Minimal Distribution to your church as a tithe or offering, especially since now that the IRA Rollover is permanent. For the past several years Congress has delayed in extending the Rollover until the last minute. This year and in years to come you can count on the option to make a gift with your IRA.

Have questions about this option to fund your local church? Please click here to [email](#) the [Holston Conference Foundation](#) or call 865-690-8124. We would love to help you make the best decision to help others.

