



Circuit Rider Dispatch



Holston Conference of the United Methodist Church Foundation, Inc.

Thanksgiving

What a difference a month can make! No doubt 2015 has been a bit of a roller coaster in the financial markets. At mid-year the S&P 500 (large-cap U.S. stocks) was up around 2.5% YTD. August saw a strong downward correction followed by some recovery and then another 2.5% drop in September. In October the S&P 500 climbed nearly 8% and back into positive territory! At the end of October the Balanced Growth Fund is 1.25%, the Intermediate Income Fund is up 1.40%, the Equity Growth Fund 1.02% and the Short Term Income Fund is up .93%. Bankrate.com reports that one-year CD's are still averaging .27%. While no one can predict accurately short-term market performance, we still feel strongly that a long term focus yields a much greater return than concentrating on daily, monthly or even yearly gyrations in the market. That said we certainly appreciated October's bright blue skies!



For our most recent performance summary please click [here](#).



SAVVY LIVING

Required IRA and 401(k) Withdrawal Rules for Retirees

Can you give me the details on required IRA and 401(k) distributions? I turned 70 this year and want to be clear on what I'm required to do and when I'll have to do it. [Read More](#)

PERSONAL PLANNER

Ten Reasons to Update Your Estate Plan

You have completed a will and perhaps a revocable living trust. Your durable power of attorney for healthcare and a living will are accompanied by a HIPAA release. [Read More](#)

YOUR PLAN

Edith Leming Skinrood

EDITH LEMING SKINROOD had the looks of a movie star and the disposition of an angel. [Read More](#)

WASHINGTON NEWS

Debate on Tax Policy

At the November 10 debate for Republican presidential candidates, the lead topic was tax policy. In response to specific tax questions by the moderators, several candidates explained their tax proposals. [Read More](#)

FINANCES

Stocks - Macy's Sales Slide [Read More](#)

Bonds - Bonds Remain Captive to Fed Decisions [Read More](#)

CDs and Mortgages - Interest Rates Higher Again This Week [Read More](#)

"Life without thankfulness is devoid of love and passion.
Hope without thankfulness is lacking in fine perception.
Faith without thankfulness lacks strength and fortitude.
Every virtue divorced from thankfulness is maimed and
limps along the spiritual road." *John Henry Jowett*



To express appreciation for loved ones or others who have impacted their life in significant ways, often donors create named endowments that perpetually fund ministries at the local church in the name of the the individuals. Parents, spouses, or friends are memorialized or honored in a way that allows a celebration of their life to continue.

The Holston Conference Foundation is uniquely equipped to create, manage and distribute the earnings from endowments for the local church. We work with donors who direct the criteria for the fund. It gives our staff great pleasure in celebrating a life well-lived in this fashion.

For more information on establishing an endowment please click [here](#) or contact the Holston Foundation office. We will gladly assist you in the choices available to you and answer any questions you may have.

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

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