



## Circuit Rider Dispatch



Holston Conference of the United Methodist Church Foundation, Inc.

### TODAY WE HAVE AN OPPORTUNITY TO EXERCISE ONE OF OUR INALIENABLE RIGHTS-VOTE

*"We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness. — That to secure these rights, Governments are instituted among Men, deriving their just powers from the consent of the governed..."*



### HAVE YOU EXERCISED ANOTHER IMPORTANT RIGHT-TO SELF-DIRECT YOUR WILL?

Every year the vast majority of Americans who pass away do so without having prepared a valid last will and testament. Approximately 65% of Americans do not have a self-directed will relying instead on the will the government has created for them. This statistic is especially astounding since state and federal laws provide some significant incentives for the preparation of a will. These incentives are designed to make it easy for very personal wishes to be known and followed—wishes that deal with child custody, property distribution and a legacy of values. Not to mention the fact that, in many cases, a carefully planned will serves to actually minimize costs related to settling an estate.

### CREATING A WILL

While almost all of the reasons for procrastinating are understandable, none will serve to lessen the reality that the absence of a will can have a devastating impact on an estate. Here is a look at what constitutes a valid will that can stand up under the probate process:

- A will must be signed by a person of legal age. In most states this is age 18.
- The document must be the product of a person with full capacity to state their will.
- The document must have been created with full intent of taking effect at death.
- A will must be signed free of fraud, undue influence, duress or coercion.
- Most states require that the will be signed in front of witnesses.

These simple steps are all that is required to constitute a valid will. It is recommended that individuals consult their attorneys to guard against anything that might delay the process of probating an estate. Your will is your opportunity to carefully articulate your wishes, your values and your legacy.



We invite you to preview our [Personal Information Record Book](#) which can help you tremendously in the planning process. If interested in a copy or copies please click here to [email](#) your request.

**IF YOU ARE INTERESTED IN INCLUDING YOUR LOCAL CHURCH IN YOUR WILL OR ANY UNITED METHODIST-RELATED MINISTRIES IN YOUR ESTATE PLAN WE ARE AVAILABLE TO HELP YOU WITH THE DECISION PROCESS. CONTACT US AT 865-690-8125 FOR CONFIDENTIAL ASSISTANCE.**

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## PERSONAL PLANNER **Wills - Good and Bad**

More than 40 wills were submitted to the probate court, with a multitude of potential heirs each claiming to be the true recipient of a wealthy business owner who passed away in 1976. [Read More](#)

## SAVVY LIVING

### **A Guide to Finding Affordable Dental Care**

I had dental insurance through my work for many years but lost it when I retired. Where can retirees find affordable dental care? [Read More](#)

## YOUR PLAN

### **Patricia V. Timberlake**

Patricia (Pat) V. Timberlake was quite a special lady. She was a devoted pastor's wife... [Read More](#)

## WASHINGTON NEWS

### **President Declares Ebola Outbreak A “Qualified Disaster”**

In Notice 2014-65 the IRS designated the Ebola outbreak in Guinea, Liberia and Sierra Leone as a “qualified disaster.” Under Sec. 139 of the Code, payments to victims of a qualified disaster are excluded from income. [Read More](#)

## FINANCES

**Stocks** - Hershey's Hopes Halloween Will Be Sweet [Read More](#)

**Bonds** - Treasuries Fall on Japanese Stimulus [Read More](#)

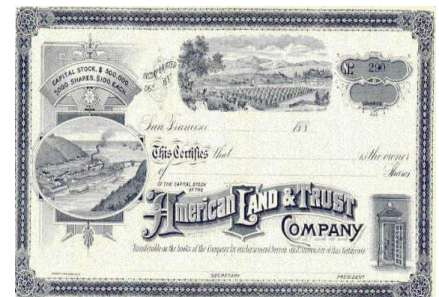
**CDs and Mortgages** - Interest Rates Rebound on Home Sales [Read More](#)

## **OPPORTUNITIES FOR YEAR-END GIFTS & TAX PLANNING**

Gifts of appreciated assets such as securities, stock or real estate is an excellent way for you to contribute to your local church through the Holston Conference Foundation. Securities and stock may be transferred directly to us electronically while real estate is transferred through a deed. Through the gift you can create an endowment with your own donor restrictions to support your local church or as directed. These gifts will not affect your cash flow, and they provide the following tax benefits:

- A charitable deduction to help you save on taxes
- Bypass of federal and state capital gains taxes
- Avoidance of the tax on net investment income

From a tax perspective, a gift of appreciated assets makes sense. You can make the capital gains taxes optional, achieve significant tax savings and support ministry.



## **CHARITABLE LIFE INCOME PLANS**

If you have low-yielding assets and are seeking higher income, a charitable life income gift such as a charitable gift annuity or remainder trust may be worth exploring. In exchange for your charitable gift of cash or appreciated securities, you reap multiple benefits:

- Receive a lifetime income
- Generate a current income tax deduction
- Bypass all or a portion of the capital gains on appreciated assets
- Make a future gift upon your passing to support your local church or favorite charity

**FOR A PERSONALIZED ILLUSTRATION ON ANY OF THE ABOVE PLEASE CONTACT THE HOLSTON CONFERENCE FOUNDATION AT 865-690-8124 OR CLICKING [HERE](#).**

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