



Circuit Rider Dispatch



Holston Conference of the United Methodist Church Foundation, Inc.

Short-Term Rates Give "Wake Up Call" to Church Finance Committees

After the modest drop in January, the S&P 500 gained 4.5% in February to get back into positive territory in 2014. The aggregate U.S. bond market is also up 2% YTD. While the crisis in Ukraine, uncertainty about China's economic outlook and March snow storms grab headlines, the U.S. economy seems to slough off distractions and keep growing at a moderate rate as inflation and short-term rates remain quite low.

It is this "fact of short-term rates" that seems to give churches the impetus to call the Foundation and explore other options and they are calling! Through the end of February the **Balanced Growth Fund** is up **1.43%** YTD, the **Equity Growth Fund** is up **1.27%**, the **Intermediate Income Fund** is up **1.63%**, and the **Short-Term Income Fund** is up **.31%**.

While it is impossible to guarantee or predict short-term swings in the financial markets, the Foundation certainly has options for you to consider based on the purpose of each account invested. Investment accounts are not limited to a single choice and new accounts can always be dollar-cost averaged over a period of time.

Please [contact us](#) and we will be glad to share options and ideas or even visit with you or a committee. At the end of February total assets under management passed over \$94 million. Whether it is [investment options](#), planned giving and endowment education or other stewardship opportunities we are eager to serve your church!



PERSONAL PLANNER

Gifts of Land

Many friends of charities have benefited from a gift of land or a gift of land with a building or other structure. There are two main benefits for this gift. [Read More](#)

SAVVY LIVING

How to Guard Against Robocall Scams

Is there anything that can be done to stop the annoying robocalls my husband and I keep getting? It seems like we get two or three a day offering lower credit card interest rates, medical alert devices, home alarm systems and more. What can you recommend? [Read More](#)

YOUR PLAN

Walter Minnick

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

WASHINGTON NEWS

White House Releases 2015 Budget

On March 4 the White House released the proposed federal budget for 2015. That fiscal year will commence on October 1, 2014. The proposed budget includes both new benefits and new taxes. [Read More](#)

FINANCES

Stocks - Adidas Finishes Strong [Read More](#)

Bonds - Treasuries Fall on Positive Jobs Data [Read More](#)

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

12 Principals of Funding Your Church's Ministry

1. It takes money to do ministry. People are generous. Be an example.
2. If you are not "preaching to the choir" then who is?
3. You have to ask to receive.
4. Gifts come from different pockets. Don't rely on a single source.
5. Good ministry needs generosity and generosity needs good ministry.
6. Don't mix your messages. When asking for financial support, don't add an "or" (It is not "give or pray, but "pray and give").
7. Ask your membership to do five things throughout the year:
 - Be Generous
 - Get Involved
 - Pray for the Church
 - Invite a Guest
 - Consider a Bequest
8. A church is not a business, but if you do not run it like a business you will go out of business. (Put givers in leadership positions.)
9. If you don't attract new members you will run out of donors.
10. You have to be aware of the numbers and adjust course when necessary.
11. Say "Thank You". Celebrate that lives are changed.
12. When you stop learning, you may as well stop.

