



April 2010

Dear Fellow Investors and Friends:

After a very difficult time for our president, Congress, and the American people, we have health care reform. Regardless of where you stand on this issue, the impact will be felt by virtually every person and business in the country.

The new law is extremely complex. If you are like me, you are a bit confused and perhaps overwhelmed. That's why I thought I would pass along the link to a very brief summary of the bill that appeared in the March 23rd edition of *USA Today*. While it doesn't attempt to address every issue, it highlights some of the main features of the bill that has largely become law. I hope you find it helpful: [Health care: What you could see](#).

As always, ADF will be pleased to help you accomplish your saving and investment goals in these uncertain times, offering popular products, stable returns and the opportunity to help build churches where lives are being transformed.

Thank you for your continued partnership.

I welcome your [questions, comments, or prayer requests](#).

Sincerely,

Lawrence L. McCooey , CPA, PFS
President

P.S. You can check current ADF rates [here](#).