



March 2010

Dear Fellow Investors and Friends:

At this time of the year many of us have received or are expecting a tax refund. The IRS reports that over 100 million individuals received federal tax refunds last year and that the average payment exceeded \$2,000.

If you are in this boat, it is a good time to consider:

- Paying down debt, especially those with high interest rates like credit cards.
- Increasing your emergency cash reserves (3-6 months of living expenses is recommended for unexpected needs).
- Starting an education fund for your children or grandchildren.
- Adding to your retirement savings by contributing to an Individual Retirement Account.
- Taking a portion for something fun, but applying the rest to something practical!

You may also want to review your tax planning and status to assess what you should be having withheld or paid to the government during the year.

Of course, it is important to consider giving a portion of any refund to the Lord's work. Your [local church](#) or [district](#), the [Great Commission Fund](#), [CAMA](#), or special ministry projects are great things to consider for an extra gift. Information about the China Project that ADF is supporting can be found [here](#).

Keep in mind that **you generally have until April 15** to make an IRA contribution for the previous tax year—so there's still time for 2009. Because the IRS allows you to make your annual IRA contribution in a series of payments rather than one lump sum, you could set up a savings plan (through ADF if you desire) whereby you invest a fixed amount each month. For example, your 2010 contributions could be made over the 15½-month period of January 1, 2010 through April 15, 2011.

As always, ADF will be pleased to help you accomplish your saving and investment goals, 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,

A handwritten signature in black ink that reads "Lawrence L. McCooey". The signature is fluid and cursive, with the first letters of each word being capitalized and prominent.

Lawrence L. McCooey , CPA, PFS  
President

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