



November 2009

Dear Fellow Investors and Friends:

In last month's letter, I mentioned an important resource available from the American Institute of Certified Public Accountants entitled, [A Guide to Financial Decisions: Implementing an End-of-Life Plan](#). The link also appears on ADF's website. I hope you were able to take some time to peruse it.

While the "end-of-life" topic can admittedly be a grim one, it is also a very important one for you and your family. Since the topic has been broached, allow me to emphasize the importance of wills and advance directives. Most of us would recognize the importance of having a will, but as many as 7 out of 10 people die without a valid one. And less than a third of American adults have completed advance directives.

Having recently helped a loved one complete these documents, I thought it was a good time to encourage all of us to make sure these important bases are covered.

Advance directives would include both a living will/advance directive for health care (for example, to define what kind of life-support care you want if you become terminally ill or injured, or permanently unconscious) and a medical durable power of attorney to appoint someone to make health-care decisions for you if you are unable to do so. I would also add an authorization to disclose protected health information to the list of related documents.

It is important to discuss these issues with your family, attorney, doctor, and other trusted advisors. But here are a few additional resources given in a recent [Wall Street Journal article](#):

- The [Caring Connections Web site](#) of the National Hospice and Palliative Care Organization
- [Five Wishes](#)
- [Google Health](#)

Thank you for your continued partnership with ADF. Regardless of your stage in life, I hope these resources help. And I hope you will consider how you'll "pass the baton" to future generations with regard to your heart for the Lord and advancing His Kingdom through investing in ADF.



Please [let me know](#) if you have questions, comments, or prayer requests. They are always welcome.

Sincerely,

Lawrence L. McCooey , CPA, PFS  
President

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