



October 2009

Dear Fellow Investors and Friends:

America's CPAs have been concerned for a number of years about the financial literacy of our fellow citizens and have been working diligently on a number of fronts to help people better understand and deal with financial matters. The American Institute of Certified Public Accountants (AICPA), of which I am privileged to be a member, now has a variety of excellent resources available to the public.

Recently, the AICPA produced [A Guide to Financial Decisions: Implementing an End-of-Life Plan](#). They state,

Whether you are currently dealing with the loss of a loved one, or making decisions about an aging parent, or simply want to proactively be ready for the future, this guide will help identify many of the issues, decisions and programs of which you should be aware. The guide pulls together a wide spectrum of information in a well-organized, easy to read format. We encourage you to use this information along with the appropriate advisors as you make current decisions or prepare for the future.

I personally believe that this is a very valuable resource for all of us and wanted to make it available to you. I trust you'll find it helpful.

As you consider these "end-of-life" matters, please give some thought to how ADF fits in. For example, ADF products can provide a simple way to pass along your invested dollars to your beneficiaries and heirs, or an easy (and revocable) way to make a gift to ADF or other C&MA ministry upon your death (through ADF's "gift over" designation). And have you thought about telling your family, beneficiaries and heirs about why ADF has been important to you? Many of them will need to decide if they will continue to invest in ADF. Knowing your heart for this ministry will help them honor you and the Lord through continuing to invest in churches where lives are transformed.

As stated above, you should discuss these issues with your financial and other advisors. The Planned Giving Team of the C&MA can also help you with many of these issues.

- Steph Clark, clarks@cmalliance.org, 716-984-5140
- Cheryl Umbel, umbelc@cmalliance.org, 719-265-2143



Thank you for your ongoing partnership with this ministry! We are off to a very strong start in this new fiscal year (begun July 1, 2009). Many dynamic churches have been helped and we continue to experience strong financial performance. All glory is God's.

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

Sincerely,

A handwritten signature in black ink that reads "Lawrence L. McCooey". The signature is fluid and cursive.

Lawrence L. McCooey, CPA, PFS
President

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