

10 WAYS TO AVOID A TRAFFIC JAM

“Why do they call it rush hour when no one is moving?” a comedian once asked.

None of us like being stuck in traffic. We might enjoy our own vehicle very much, but when we're forced to wait in line, bumper-to-bumper with lots of other cars, we can quickly become frustrated and impatient. We may feel like the highway motorists in the cartoon who were all thinking, “If everyone else would just take the bus, I could be home by now!” Here are some great tips to help you avoid the frustration of traffic jams:

1. Review online and offline maps.
2. Plot out some alternative routes.
3. Ask for suggestions from others who make a similar commute.
4. Ask your employer about adjusting your work schedule.
5. Check traffic reports before you leave.
6. Use a GPS device with live traffic updates during your commute.
7. Browse the web and check for live traffic updates.
8. Ditch the car altogether and bike or walk.
9. Move to a city with less congestion.



Source: WikiHow.com

You may be aware that there's another “traffic jam” that ministry-minded people like you are experiencing – a bottleneck of taxes against their hard-earned retirement assets. Many well-intentioned families name their heirs as beneficiaries of these assets, unaware that estate and income taxes can be as much as 70% on qualified retirement assets such as 401(k) accounts or IRAs. And this leads us to the tenth way to help you avoid a “traffic jam”:

10. Name a Christian organization such as Rockford Rescue Mission as the beneficiary of all or part of your remaining retirement account balance.

You can transfer the most-taxed asset in your estate to a ministry you love, such as Rockford Rescue Mission. These funds will not be subject to estate taxes, and because they were not passed on to heirs, they also avoid income taxes—freeing up the resources God has entrusted to you to reach their intended destination. You have the flexibility of adding or changing the beneficiaries of your retirement plans.

By using other assets to benefit your children - such as real estate, stocks, CD's, savings accounts, etc. - you will avoid the “traffic jam” of double taxation on your retirement assets. What a great feeling to know that you have blessed your family, and at the same time helped to touch the lives of people for eternity in the name of Christ through Rockford Rescue Mission at minimal cost to your family.

PLEASE CONSIDER INCLUDING ROCKFORD RESCUE MISSION IN YOUR WILL

- I am interested in creating or updating my Will.
- I have already included Rockford Rescue Mission in my Will or Estate Plan.



rockford rescue mission
rescue • recover • restore

Name _____

Address _____

Daytime Phone _____ Evening Phone _____

Email _____

Reply with envelope or contact Mick Manne at (815) 316-4189 or mickmanne@rockfordrescuemission.org
Go to www.christianwill.org/rm to bless your family with a God-honoring Will.