

GuideStone

A PUBLICATION FROM GUIDESTONE FINANCIAL RESOURCES | MAGAZINE

Ouachita Baptist University is
**BREWING UP
WORLD CHANGE**

NEW thought-provoking
devotional AVAILABLE NOW!

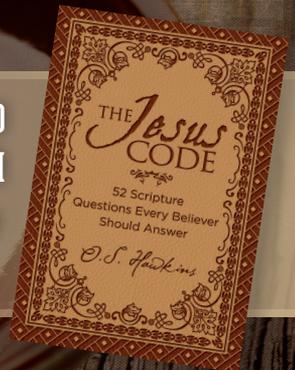
Here, there &
EVERYWHERE!

4 ways to protect your
ministry on the go

HOME
sweet
HOME

NEW RESOURCE TO
GROW YOUR FAITH
The Jesus Code

Learn more on pg. 13





Invest *differently.*

You can have award-winning *performance* and invest according to your *values.*



Open an account today.

IRA | Investment Account | Rollover

www.GuideStoneFunds.com/Invest | 1-888-GS-FUNDS (1-888-473-8637)

Past performance is not a guarantee of future results.

You should carefully consider the investment objectives, risks, charges and expenses of the GuideStone Funds before investing. A prospectus with this and other information about the Funds may be obtained by calling 1-888-GS-FUNDS (1-888-473-8637) or downloading one at www.GuideStoneFunds.com. It should be read carefully before investing.

Investment accounts made available through GuideStone Financial Services, member FINRA.



LIPPER
FUND AWARDS WINNER
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» PRESIDENT'S Message

Dear GuideStone Family,

We'd like to take a moment to thank you for the opportunity to serve you and your family. Our commitment to serving those who serve the Lord drives everything we do — whether it's providing financial assistance through Mission:Dignity (see page 18 for a personal story) or giving values-driven individuals the opportunity to invest differently with Christian-screened investment options (check out our special insert).

In this issue, we're exploring several ways in which Christians invest differently. On page 8, you'll learn how business students and leaders at Ouachita Baptist University blend a missions mind-set, business savvy and cups of coffee to improve the lives of children and communities in need around the world.

Our special insert highlights GuideStone Funds, our award-winning, Christian-screened mutual fund family. In it, you'll also meet David Perdue and learn how he's investing differently. And on pages 6 and 11, you'll find guidance on putting together your financial plan and finding money to make those investments.

Finally, on page 12, we explore many of the ways people are using *The Joshua Code* to embed Scripture in their hearts. We also preview *The Jesus Code: 52 Scripture Questions Every Believer Should Answer*, now available in bookstores everywhere. I believe you will find these books to be blessings to you and others. All proceeds and royalties benefit Mission:Dignity, so it's a great way to share God's Word and help invest in the care of His retired servants.

Blessings,



O.S. Hawkins
President — Chief Executive Officer
Twitter @OSHAWKINS

GuideStone Magazine is a bi-annual publication of GuideStone Financial Resources of the Southern Baptist Convention. GuideStone's vision is to honor the Lord by being a lifelong partner with our participants in enhancing their financial security. *GuideStone Magazine* is intended only for educational and information purposes and provided to participants in GuideStone's benefit and investment programs. GuideStone is not in a position to provide tax or legal advice, so please consult your own tax and legal advisor(s) for specific details about how content in this publication affects your unique situation.



contents

- 4 **GOING GREEN**
A shared path to excellence
- 5 **EMPLOYER MANDATE**
Does it apply to my ministry?
- 6-7 **ASK THE EXPERTS**
How to invest for the future — and manage your savings today
- 8-10 **EMPTY BEDS & FULL CUPS:**
Investing differently to change the world
- 11 **FINDING MONEY TO INVEST**
Every dollar counts
- 12-13 **EMBEDDED IN THE HEART:**
The Joshua Code & *The Jesus Code*
- 14-15 **ROCKING AROUND THE CLOCK**
Exercise fuels your body day and night
- 16-17 **HERE, THERE AND EVERYWHERE!**
4 ways to protect your ministry on the go
- 18-19 **MISSION:DIGNITY**
Home sweet home



- » **SPECIAL INSERT**
GUIDESTONE FUNDS
Award Winning. Value Driven.



We hope you enjoy this twelfth issue of *GuideStone Magazine*.



Give us your feedback!

» Magazine@GuideStone.org



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Going green

A shared path to excellence

Baylor fans shivered in icy, 24-degree weather as the Bears took the field in Floyd Casey Stadium for the last time. To say that December 7, 2013, was “cold” may be an understatement. To say that it was “historic” is not.

It was the stadium’s swan song. And it was also to decide the Big 12 conference championship.

Baylor won that game — the first Big 12 championship in its history — before a record crowd of 52,728.

It was a moment in which decades of planning, preparation and purpose converged — just one expression of how far Baylor University has come in its journey to become a world-class institution. From humble beginnings in Independence, Texas, the campus has grown to approximately 1,000 acres in Waco, Texas, where more than 15,000 students pursue their life’s calling each year. It has matured into a nationally ranked research institution committed to excellence, service and Christian leadership — in the classroom and the boardroom, on the sports field and the mission field.

GuideStone Financial Resources is honored to come alongside Baylor as it adapts and grows to meet future opportunities. Both founded on faith, Baylor and GuideStone have worked together for more than 60 years, weathering changing markets, cultures, financial storms and new challenges.

Many Baylor alumni pursue careers at GuideStone, strengthening the bond between our organizations and reinforcing our shared commitment to performance + values.



BAYLOR
UNIVERSITY

GuideStone®
Financial Resources

“Thank you for the kindness and honor shown to me yesterday as the GuideStone ‘Professor of the Game.’ It exceeded my wildest imagination and will be something I will never forget. I have received messages from all over the nation.”

— Jim Moshinskie, Ph.D., CPT, on-field award recipient
September 2013



Photo credit: Matthew Minard, Baylor Marketing & Communications, Baylor University, Waco, Texas.

Our shared commitment to performance + values binds us together with institutions such as Baylor University, allowing us to serve them and their alumni in a unique way. We congratulate Baylor on its successes and look forward to investing countless more years in service to the Baylor Nation. 

EMPLOYER MANDATE: DOES IT APPLY TO MY MINISTRY?



What is it?

Under the Affordable Care Act, **applicable large employers** are required to provide qualifying health coverage to full-time employees or pay penalties.



When does it go into effect?

Originally slated to go into effect January 1, 2014, it's been delayed twice. **Employers with 50–99** full-time or full-time equivalent employees are exempt until 2016 (if certain requirements are met).

Employers with 100+ full-time or full-time equivalent employees must provide qualifying coverage for 70% of their full-time employees by 2015. They must cover 95% of their full-time employees by 2016.



50 Full-Time Employees

What's an “applicable large employer”?

An **applicable large employer** is an employer who employed an average of at least 50 full-time or full-time equivalent employees during the preceding calendar year.

- **All** paid employees — full-time, part-time and seasonal — add up toward your count of full-time and full-time equivalent employees. If you calculate 50 or more, you could be subject to the mandate.

Who counts? Types of employees:

Full-time employee: Works an average of at least 30 hours per week or 130 hours per month.

“Full-time equivalent” employee designation: Used for the purposes of counting employees to see if you are subject to the mandate; includes hours worked by employees who do not work full time.

Part-time employee: Works less than a full-time employee on average; includes variable-hour employees.

Seasonal: “Employee” vs. “worker”

➤ **Seasonal employee:**

A non-full-time, recurring role (example: church camp manager who works summers). If your seasonal employees push your count over 50, you're subject to the mandate.



➤ **Seasonal worker:**

An occasional or overflow non-full-time worker (example: overflow nursery workers). If your seasonal workers push your count over 50, you may be able to back them out of your count and not be subject to the mandate.

The bottom line: Part-time, seasonal and full-time equivalent **employees** are counted for the purposes of determining whether your ministry is subject to the mandate. Applicable large employers are only required to provide qualifying coverage for full-time employees.



How do I count employees?

You'll set a **measurement period** during which you'll count your employees. It's usually 6+ months.

Then use a calculator — like GuideStone's — to determine your count. Visit www.GuideStone.org/EmployerMandate to use the calculator.

What does my final count mean?

100 or more full-time or full-time equivalent employees: You are an applicable large employer for 2015 and beyond.

50–99 full-time or full-time equivalent employees: Applicable large employer, but may be eligible for transitional relief in 2015.

49 or fewer full-time or full-time equivalent employees: The provision does not apply to your ministry at this time.

The bottom line: Keep counting, especially if you're up against that threshold!

Get more info: www.GuideStone.org/EmployerMandate



- Step-by-step guide
- Employee count calculator
- Help determining how and to whom to offer coverage
- Info on penalties
- Much more

ASK THE EXPERTS



So you're trying to figure out how to invest for the future — and manage your savings today. From a financial planning perspective, there are several ways to build a sound savings plan using different investment accounts. We asked some GuideStone experts to shed some light on three of the most common vehicles.

EMPLOYER-SPONSORED 403(B) AND 401(K) PLANS

Allen Ray, CEBS

"I encourage participants who have access to a 403(b) account to start early, take advantage of any employer matching and make steady contributions. This gives your money ample time to benefit from compounding interest."

When it comes to saving for retirement, if you have access to an employer-sponsored plan, use it. Your contributions will be withheld from each paycheck. If your employer offers a match, be sure to take advantage of it.

These are the primary savings vehicles for many people's retirement planning. Employer-sponsored 403(b) (non-profit) or 401(k) (for-profit) plans are retirement plans offered to employees as part of a larger benefits package. Generally, participant contributions to a 403(b) or 401(k) account are tax-sheltered, though Roth elective deferrals are also permitted in some plans.

You can contribute up to \$17,500 per year to a 403(b). If you're age 50 or older, you can contribute an additional \$5,500 each year. There is a combined annual limit of \$52,000, which includes both employer and employee contributions. Max out your retirement contributions if you're able — you'll get the tax advantage *and* be better prepared for the future.

Note: Because funds invested in a 403(b) or 401(k) are meant for retirement, the IRS imposes significant early withdrawal penalties and tax consequences for most distributions made prior to age 59½.

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)

Brian Roome, CFP®

"I encourage participants who have already contributed the maximum to their employer-sponsored plan — or don't have access to one — to expand their retirement investments by opening an IRA."

Individual Retirement Accounts (IRAs) are individually controlled accounts that allow you to invest money for retirement and earn certain tax advantages today.

There are two major types of IRAs: Traditional and Roth. Contributions to a traditional IRA are typically tax deductible for the tax year they are made. Contributions to a Roth IRA are made with after-tax dollars and do not receive immediate tax breaks. However, qualified distributions — including earnings — from a Roth IRA are not taxable at retirement. Visit www.irs.gov to learn more or discuss tax implications with your accountant.



ALLEN RAY, CEBS

Regional Director
Retirement Relationship Management

Registered Representative
GuideStone Financial Services

In most cases, you can contribute up to \$5,500 per year into an IRA. A catch-up provision allows individuals age 50 or older to make an additional contribution of \$1,000 per year. Income limits do apply.

INDIVIDUAL INVESTMENT ACCOUNTS

Jonas Roos, CFP®

"I encourage participants to utilize investment accounts as building blocks to reach their personal financial goals. These accounts are useful tools to facilitate saving and investing for the future."

Although saving for retirement remains a primary goal for most investors, many also focus on saving for emergencies, a child's education or a down-payment on a home. Others may want to invest an inheritance or proceeds from the sale of a home. Whatever your goals, an investment account can be used to harness the power of compounding interest to help you manage today's assets *and* prepare for tomorrow.

One of the biggest advantages of an investment account is flexibility: There are no contribution limits or withdrawal penalties. That means you can invest as much as you want, for whatever you want, for as long as you want — to meet your unique financial goals.



BRIAN ROOME, CFP®

Senior Regional Manager
GuideStone Personal Financial Services
Investment Advisor Representative
GuideStone Advisors
Registered Representative
GuideStone Financial Services

MUTUAL FUNDS



A mutual fund gives individual investors the opportunity to invest in a professionally managed, diversified portfolio of securities (stocks, bonds, real assets, etc.) otherwise not accessible to them. A mutual fund brings together a pool of monies from many (often small) investors to invest in stocks, bonds, etc., called the "portfolio." It's managed by professional money managers who invest and manage the funds in the portfolio according to the structure and goals laid out in an informational document about the funds, called the "prospectus."

Most employer-sponsored retirement plans (403(b) or 401(k)), IRAs and investment accounts are invested in mutual funds.

Some mutual fund families invest selectively according to different "screens." For example, GuideStone Funds is the nation's largest **Christian-screened** mutual fund family.

For more information on investment vehicles, check out the additional resources at

www.GuideStone.org/Magazine

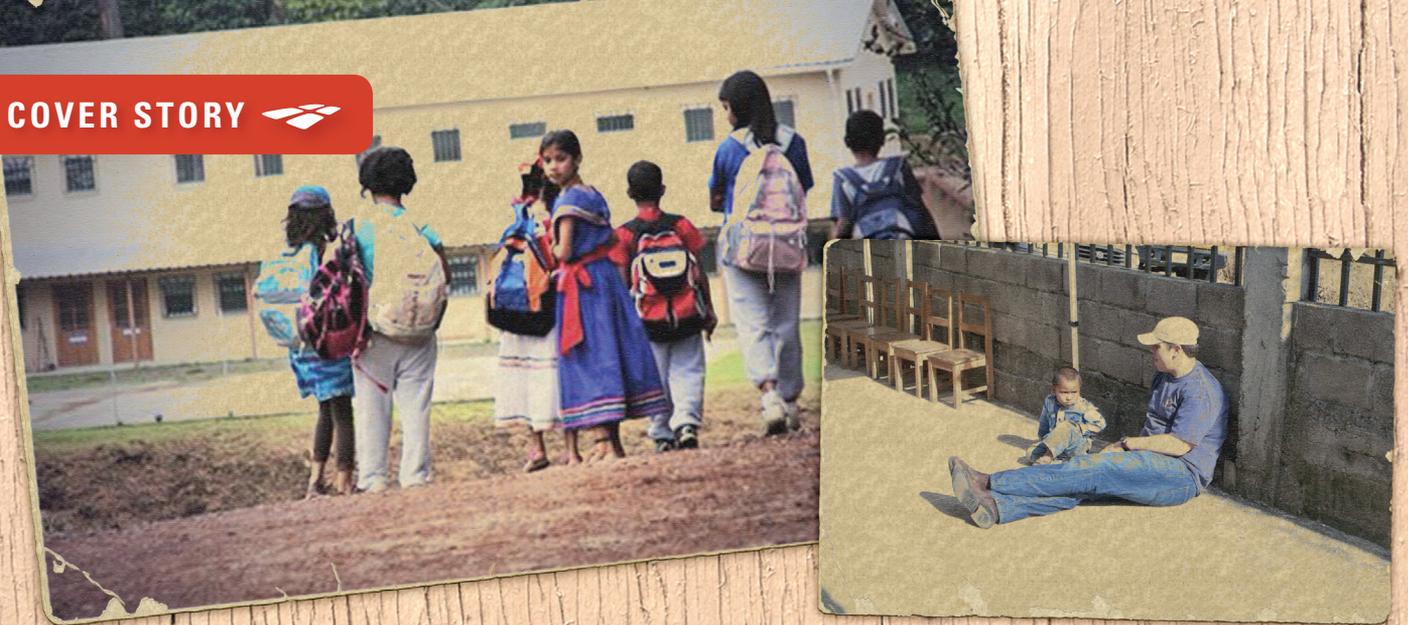
*You should carefully consider the investment objectives, risks, charges and expenses of the GuideStone Funds before investing. A prospectus with this and other information about the Funds may be obtained by calling **1-888-GS-FUNDS** (1-888-473-8637) or downloading one at www.GuideStoneFunds.com. It should be read carefully before investing.*

GuideStone investment accounts and IRAs are made available through GuideStone Financial Services, member FINRA. 



JONAS ROOS, CFP®

Senior Regional Manager
GuideStone Personal Financial Services
Investment Advisor Representative
GuideStone Advisors
Registered Representative
GuideStone Financial Services



EMPTY BEDS & FULL CUPS:

INVESTING DIFFERENTLY TO CHANGE THE WORLD

Empty beds. Justin Young, then a freshman at Ouachita Baptist University in Arkadelphia, Arkansas, couldn't shake the image. Honduras is among the world's poorest nations, with 60% of the population below the poverty line. There was so much need. How could there be empty beds at this children's center?

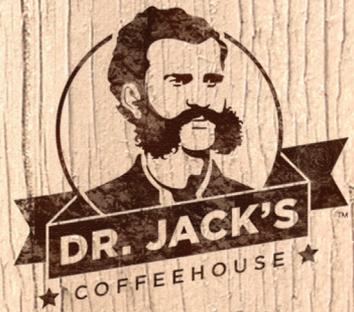
Young and his fellow OBU students were on a discovery mission to Rancho Ebenezer, a World Gospel Outreach children's center in Tegucigalpa, Honduras. They'd already identified one way to help: replace the Rancho Ebenezer's outdated coffee washing station to help increase and sustain the community's coffee bean production. But those empty beds tugged at them. There weren't resources to care for additional children, the children's center's staff told the students. Space, but not enough money.

Empty beds, Young reflected. There had to be a way to do more.

An idea takes root

Young and his fellow students belonged to the OBU chapter of Enactus, a nationwide organization dedicated to social entrepreneurship — or effecting world change through business. At Ouachita Baptist University, the organization's goal takes on a missions mind-set. Business students there, under the leadership of Dean of Business Bryan McKinney, focus on ways to leverage their skills from a Kingdom perspective. "We focus on how faith and business can intersect," McKinney says.

In the Honduran heat and humidity, a big idea took root with the group. They needed to help provide a sustainable, steady income stream for Rancho Ebenezer and its community. But how? The answer was growing all around them. Coffee beans. Couldn't they use their business talents to help local farmers produce, brand and sell their coffee to American consumers? And couldn't they sell it through their university's own coffeehouse? It seemed the perfect way to support World Gospel Outreach's efforts. Now they had to make it work.



Photos courtesy of World Gospel Outreach, Justin Young and Ouachita Baptist University

Tough decisions

Honduras is approximately 1,500 air miles from Arkansas, directly across the Gulf of Mexico. The distance over land is more than 3,000 miles, across multiple national borders, checkpoints and areas of unrest. Infrastructure is underdeveloped. These elements added difficulty to their already complicated plan. “We learned a lot about coffee production, international transportation and packaging in a short amount of time,” says McKinney, the Enactus team’s advisor. “Add to that the complexities of global commerce, and there are a lot of moving parts.”

“Almost immediately, we hit some pretty substantial snags,” recounts Young, the Honduras team’s student project leader. While the ranch’s coffee was high quality and organically grown, it was produced in relatively small quantities, making it very expensive to transport. “The story was a great one, but some of the business realities made for some really tough decisions,” says McKinney.

After agonizing over many options, the team finally acknowledged that using the ranch’s coffee wasn’t yet feasible. Still the dream of filling those beds stayed with them.

Introducing Dr. Jack’s coffee

Dr. Jack’s Coffeehouse is a centerpiece of OBU’s bustling student union. Named for the university’s colorful first president, Dr. Jack’s is the rebirth of the university’s original coffeehouse, which was once less centrally located. Initially, Dr. Jack’s served a well-known national chain’s coffee. But the Enactus team and university leadership saw a greater opportunity to tie the coffeehouse back to OBU’s ministry foundation.

Once they determined that the ranch’s coffee production would require more development, the Enactus team looked for a different way to achieve their mission. Enter Westrock Coffee Company, a Little Rock coffee company committed to supporting African coffee farmers in some of the poorest communities on earth. Through its Rwandan Trading Company, Westrock manages coffee production from “crop to cup,” ensuring fair and proper treatment every step of the way. They partnered with Dr. Jack’s to create a custom blend using Rwandan coffee. “We found a way to extend our original mission,” says Young, who also served as Dr. Jack’s Coffeehouse’s general manager for the

continued »



Photo credit: Nicole McPlate

Photo credit: Heather Ellis

continued »

past year. “Buying the coffee supports and sustains Rwandan communities, and part of the proceeds from its sales help care for the children at Rancho Ebenezer children’s center in Honduras. This way, we’re helping even more people around the world.”

Investing differently

It’s been less than a year since Dr. Jack’s started serving their custom blend of coffee in the university coffeehouse. Proceeds from the coffeehouse, plus online sales, have helped World Gospel Outreach fill more beds at Rancho Ebenezer — and their effort is growing.

Several local Arkansas churches have started serving Dr. Jack’s coffee, and other organizations are looking to do the same to support the cause. “This matters,” says Young. “When I first came to school, I was in dozens of organizations, spreading myself too thin. Nothing was fulfilling. It wasn’t until I found Enactus — and

helped lead this project — that my passion and entrepreneurial purpose truly ignited.”

That passion continues to burn within Young, who is planning to work on building a “meal-for-meal” restaurant after graduation. “For every meal we sell, a meal goes to feed hungry children around the world,” says Young. “You have to prioritize your life with what matters eternally and then chase after that with fire and passion.”

Brett Powell, OBU’s vice president for administrative services and Enactus advisory board member, continues, “You have to look at things differently. Take what you know, your talents and treasure, and do more.”

McKinney agrees. “Sometimes, we separate being professionally competent and competitive from our identity of being ‘Christian.’ I think that’s misguided. That faith and fire can help drive our excellence and success. We need some fight in our business purpose and pursuits, in everything that we do. That’s what investing differently is all about.”

SERVING WORLD CHANGE

DR. JACK’S COFFEE. Want to brew up a cup of Dr. Jack’s coffee for your family or organization? Check them out online at } www.DrJacksCoffee.com

SERVING THOSE WHO SERVE THE LORD

GuideStone is honored to serve the employee benefits needs of Ouachita Baptist University and World Gospel Outreach as they expand the Kingdom.



Finding money to invest

A recent survey¹ found that a sizable percentage of workers have virtually no money in savings and investments. Why don't people save (or save more)? More than half cited a basic reason: **cost of living and day-to-day expenses**.

But don't lose heart. Every dollar can count, and *invested* dollars can **compound!**



What's compounding interest? Compounding interest shows the power of earning interest on *both* a principal and accrued interest to date.

5 ways to find extra funds!



Round it up. Look around your life — there's likely money hiding just about everywhere. From your change jar to rebates to cash gifts, small sums abound. Pool it, and once or twice a year, **invest it**. Compounding interest means that small money now could be big money later.



Invest tax savings. Rather than sending your money to the government in taxes, invest in yourself instead — with a net zero impact on your budget!

If you're making pre-tax contributions to a 403(b) or 401(k), you're likely reducing your taxable income with your contributions. Consider bumping your contribution by the estimated amount you're potentially saving in taxes. Here's some rough math:

\$500/month contribution =
reduction of \$6,000 in taxable income²

\$6,000 x 25% (example tax bracket) =
\$1,500 extra to invest annually



Stop loaning the government money.

Get a sizable tax return each year? That's money that could be working for *you* throughout the year! Reduce your withholding and invest the difference.

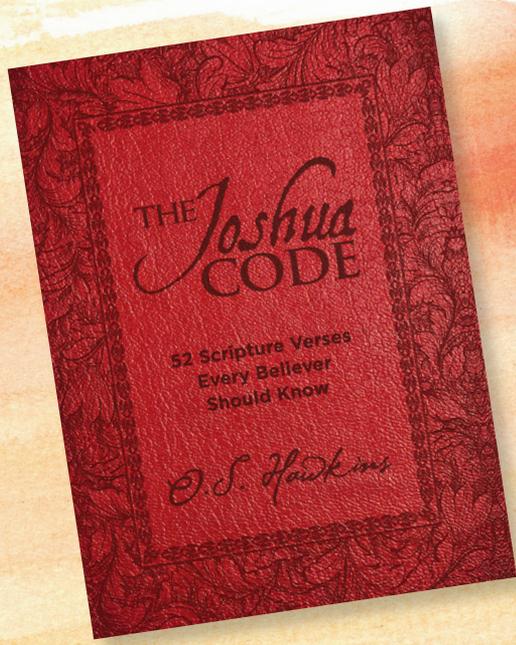


Prune your bills. Bills have a way of creeping up without us noticing. Has your cable's "introductory deal" gone to full price? Are you double-paying for streaming services? Have you price-compared your electricity lately? Don't set it and forget it. Pool and **invest** the amount you save.



Make it a habit. Automatic savings plans are one of the best tools in your savings tool kit, because they make saving a **habit** — and a powerful one at that. Even \$50/month — what you'll spend in lattes, lunches out and snacks — adds up. That's \$600 more to invest, pain-free! Plus, you're harnessing the power of compounding interest on those additional dollars as you go!

¹Source: 2014 Retirement Confidence Survey, Employee Benefit Research Institute ²Within contribution limits



In the midst of the hustle and bustle of everyday life, people are using *The Joshua Code: 52 Scripture Verses Every Believer Should Know* to find space for Scripture in their lives, minds — and hearts.

Believers are deepening their walks and using it to witness to others. Pastors are using it to structure lessons and guide congregations. Teachers and coaches are inspiring young people. It's a gift, a tool, a sourcebook, a playbook — designed to deepen readers' understanding of God's Word by focusing on a Scripture a week for a year.



Embedded in the HEART

Helping people delve into the Word

Helping busy pastors

"I'm a bi-vocational pastor, have a full-time job, am attending seminary and have a six-year-old and newborn at home. I've been leading my church through *The Joshua Code* on Sunday nights this year. It's a great resource for the busy pastor!"

SCOTT SULLIVAN, CAMBRIDGE BAPTIST CHURCH, GAUTIER, MISSISSIPPI

Embedding the Word in hearts and minds

"It is a beautiful sight to see multiplied hundreds of Prestonwood men memorizing a verse of Scripture a week this year with *The Joshua Code*. They are not just getting into the Word but the Word is now getting into them — and it is making a difference in their lives, their homes and our church!"

JACK GRAHAM, PRESTONWOOD BAPTIST CHURCH, DALLAS, TEXAS

Providing a playbook for life

"Whether on the football field or the field of life you need a playbook. My friend O.S. Hawkins' new book, *The Joshua Code*, is a great resource in understanding the 52 verses every believer should know. I read it regularly in my devotions and enthusiastically recommend it to my family, friends and fans."

ROGER STAUBACH, NFL HALL OF FAME QUARTERBACK

Equipping new believers

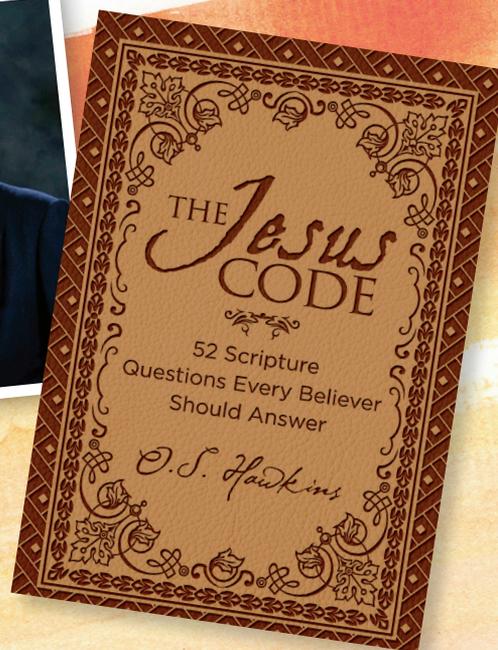
"There's a waitress who works in a restaurant we frequent. I met her when I asked my customary, 'Can I pray for you when we pray for our meal?' She's now a new believer, and I recently gave her *The Joshua Code* and she is devouring it. I asked her whether she was sticking with it, and she said that she loves how it breaks down the verses so she can learn more. A wonderful tool."

GLENN ROGERS, DIRECTOR OF MISSIONS, SEMINOLE BAPTIST ASSOCIATION, ORANGE CITY, FLORIDA

Life's deepest questions can't be answered by Google

Jesus gets our attention not just with exclamation marks — but with question marks.

From the best-selling author of *The Joshua Code*, comes a new book, *The Jesus Code: 52 Scripture Questions Every Believer Should Answer*. In this new book, find a year's worth of weekly devotions that will help you, your family and your church, as you seek to grow in your faith.



The Jesus Code was written with three audiences in mind:

- 1.] Individuals are using it as a weekly, yearlong devotional guide as they consider key questions from Scripture.
- 2.] Many are using it as a means of introducing family and friends to the Bible and the Christian faith in a non-threatening manner. "All of us know people who have never read the Bible because they do not know how to begin. This book is a perfect introduction to our lost friends," Hawkins said.
- 3.] Pastors can use it to lead their people through a year of study on the 52 Scripture questions every believer should answer, preaching on a verse a week and challenging their people to memorize the verse during the week.

Support Mission:Dignity and help your family and your church grow in their faith with *The Jesus Code*.

From Author & GuideStone President
O.S. Hawkins



**FOR BULK
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[36 minimum]

CALL 1-800-251-4000
PRESS 0#, OPTION 4



All author royalties and proceeds from *The Joshua Code* and *The Jesus Code* go to Mission:Dignity ministry, which provides financial assistance to retired Southern Baptist ministers and their widows who are in desperate financial need.

TO LEARN MORE ABOUT THIS IMPORTANT MINISTRY, visit www.MissionDignitySBC.org.

TO LEARN MORE ABOUT THE JOSHUA CODE AND THE JESUS CODE, visit www.OShawkins.com/Books.

AVAILABLE AT FINE BOOKSELLERS, INCLUDING Barnes and Noble, Sam's Club, LifeWay Christian Stores and online through popular web retailers like Amazon.com.



Rocking around the clock: exercise fuels your body day and night

WANT A 24-HOUR HEALTH BOOST?

Work up a sweat on a regular basis. According to the Harvard Medical School and the Centers for Disease Control and Prevention, the benefits of exercise last long after you unlace your sneakers. Here's how:



During the day: Smile, sunshine!

When you're physically active, your brain releases endorphins, which are natural stress fighters. Harvard Medical School's report, *Healthy Mind, Healthy Body: Benefits of Exercise*, revealed that these mood-boosting endorphins can keep you feeling upbeat all day long.

Diffuse the brain fog

When your body is in motion, blood flow increases to all parts of the body, including your brain. The American Academy of Pediatrics Council on Sports Medicine and Fitness reports that this can help children stay mentally sharp all day long.



Build strong and balanced bones

Walking, running and strength training can help ward off age-related bone loss, according to the *Benefits of Exercise* report. Balance-enhancing activities — such as working with a stability ball — can help prevent falls that might result in broken bones.



MOVE PAST PRESCRIPTIONS

Scientists at the Harvard Pilgrim Health Care Institute found that exercise provided as many benefits as prescription drugs for people with common conditions, such as heart disease and diabetes. (Be sure to check with your doctor before discontinuing any medications.)



Be sick less often

Harvard's *Benefits of Exercise* report also explained how physical activity squelches the hormones that cause stress and suppress your immune system. That's why regular exercise can boost your ability to fight off infection.

Reduce cancer risk

The *Benefits of Exercise* report also revealed that regular exercise can help reduce the risk for many cancers — including breast, colon and lung — by helping the body regulate hormone production and blood sugar, reducing chronic inflammation and boosting immunity.



At night: Catch those zzzs more quickly.

The American Academy of Pediatrics reports that children who exercised regularly fell asleep faster and stayed asleep longer than their sedentary counterparts.



DOZE MORE DEEPLY

National Sleep Foundation research found that regular exercise leads to longer periods of slow-wave sleep, which comprises the most restorative phases of the sleep cycle.

Put joint pain to sleep

According to the *Benefits of Exercise* report, working out can prevent joints from swelling. For arthritis sufferers, this means fewer painful interruptions during sleep.



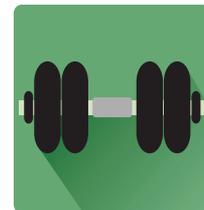
Fight off fat formation

The National Sleep Foundation reports that losing sleep can disrupt your metabolism and lead to weight gain. Because exercise can help you have a better night's sleep, it can be a strong weapon to fight fat while you're in dreamland.



Activate your repair crew

Those who pump it up with aerobic exercise have a tendency to secrete more growth hormone while they are sleeping. Sleep expert Michael Breus, Ph.D., says this extra hormone can help your body repair and rejuvenate itself.



SEE MORE SUNRISES

The Framingham Heart Study, a three-generation study of cardiovascular disease among residents of Framingham, Massachusetts, found that moderate activity added at least an extra year to the lives of study participants. Those involved in more intense exercise added more than three years to their lifespan.



Here, there and **EVERYWHERE!**

4 ways to protect your ministry on the go

Traveling internationally presents challenges on and off the road.

Your ministry extends well beyond your church's four walls and steeple. Whether it's youth summer camp or a mission trip, on-the-go congregations can put you at risk.

HERE ARE FOUR WAYS TO KEEP YOUR OFF-SITE OUTINGS FUN — AND SAFE — SO YOU CAN FOCUS ON WHAT'S IMPORTANT.

#1: Vehicle safety

Whether you're driving across town or crossing state lines, it is best to have an experienced driver behind the wheel. You want to make sure they know how to handle the vehicle and respond appropriately to the distractions that come with multiple passengers.

TIP: Make sure your commercial auto insurance policy includes coverage for hired and non-owned vehicles used for church business.

Preparedness is key. Create a solid plan to avoid mishaps wherever possible — and have the right coverage should a loss occur.

This will protect your ministry and the volunteers who graciously agree to use their personal vehicles or drive a rental vehicle on a church outing.

#2: Domestic mission trip

Trips within the U.S. and Canada mean you're likely providing your own transportation and using church equipment. But did you know you're also packing a unique risk alongside the boxes you're loading into the church van?

TIP: Once it's in a vehicle for transportation, church property — such as AV equipment or instruments — is often not covered by a typical property insurance policy. Ask your insurance agent about adding Inland Marine insurance to your current package. The protection this additional coverage adds becomes extremely valuable in the event of loss or damage while your property is on the move.



#3: International mission trip

Traveling internationally typically requires more preparation than a domestic mission trip, including packing, luggage and communication. Make sure everyone in your party has proper identification and documentation, including passports, required visas and insurance ID cards. And keep the main focus on the safety of the individuals on the trip.

TIP: It is always advisable to carry workers' compensation insurance for your staff members, but did you know you need to add Foreign Voluntary Workers' Compensation to cover work-related injuries while they are out of the country? Talk to your agent about this coverage. And don't forget to discuss additional coverage your employees and volunteers may need on short-term international mission trips, including Emergency Medical, Repatriation, Legal Assistance, Trip Cancellation Expenses, Foreign Auto and General Liability insurance.



#4: Camp & activities

Summer camp, ski trips and other off-site activities help build community among your congregation. Make sure your staff plans ahead so you can help mitigate some of the risks involved in hosting an event off campus.

TIP: Carefully read the contractual agreements a vendor requires you to sign in order to use their facility. If there is language asking your ministry to assume liability, have your attorney or insurance provider review the agreements to make sure it is acceptable to both you and your insurer. Always remember: There are other options, so don't agree to use a facility if you are not comfortable signing the agreement.

FREE RESOURCES at [www.GuideStone.org/Magazine:](http://www.GuideStone.org/Magazine)

- Four ways to keep your volunteer drivers safe
 - Driver screening checklist
 - Seven safety tips for church vans
 - 15-passenger van safety checklist
 - Youth camp, mission trips and off-site safety tips
 - What to pack and how to prepare for an overseas mission trip
- » WANT MORE TIPS AND CHECKLISTS?
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“It was so hard. They had just taken my husband away and now all of the household stuff was gone.”

To learn more about how you can help others like Tommie, visit www.GuideStone.org/Magazine.

HOME SWEET HOME



“IT WAS AN EMPTY HOUSE. AN EMPTY, EMPTY HOUSE.”

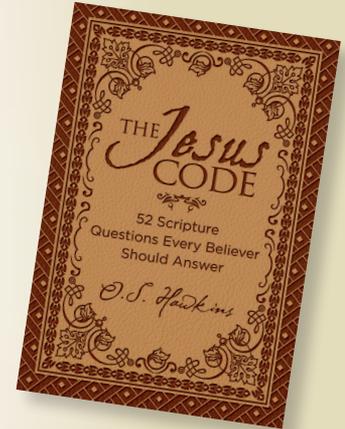
Just one day after saying goodbye to Bobby Walker, her husband of 36 years, Tommie was saying goodbye to her home. Living in a parsonage provided by the church where Bobby pastored, she knew she would have to move eventually. But Bobby’s passing and her declining health were causing it to happen much more quickly.

Before their father’s funeral, her children sat down with Tommie and explained she couldn’t live on her own. Disabled by a stroke shortly before Bobby’s death, Tommie knew they were right — but that didn’t make it easier.

“It was so hard. I was sitting in the living room. They had just taken my husband away and now all of the household stuff was gone,” Tommie quietly said.

Half of the year would be spent in Texas with her son and half would be spent in Ohio with her daughter, divided to allow each of her children to have some family time of their own. Tommie learned to take only what was necessary for each move. However, there was a more important lesson she had already learned: Faith can sustain you through difficult times.





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IF GOD GUIDES, HE WILL PROVIDE

While sparks didn't fly when Bobby and Tommie met while attending seminary in the late 1950s, "We knew what we wanted and we just clicked ... it was the Lord's will," Tommie explained.

His first pastorate in Columbus, Ohio, paid Bobby only \$25 a month. As is typical with many former pastors whose widows are served by Mission:Dignity, he didn't let a small salary get in the way of answering God's call to minister to small rural churches.

"Back when he was pastoring, he wasn't just the pastor — he was the everything man — whatever needed to be done, he did it," Tommie said.

Tommie noted that her husband's faith was strong, "He said, 'If God guides, He will provide' and so we went on that. And then God would just put a check in our mailbox when we needed it. Never too late, never too early, but always on time."

Don't think Tommie bemoans her circumstances. "I would have missed so much that God did for us, the miracles of God, had we not been in that situation. We saw His miracles happening all the time," she quietly added.

INDEPENDENT LIVING

Over time, Tommie's health has improved enough so she can live independently. Sitting in the living room of her small efficiency apartment, Tommie excitedly explains how nice it is to stay in one place. She's been thrilled to be able to get a place of her own after she began getting help from Mission:Dignity.

"I could not stay where I am now if it were not for Mission:Dignity. I couldn't pay my bills." Without Mission:Dignity's help, she insists, "I'd have to find a place to go. I couldn't pay my rent bill. I couldn't pay the utilities. And I don't think I could cut

my food bill any more."

When asked if it's hard to accept help, Tommie admits that, yes, it's a difficult step to take. "I would like to be sending a donation to help others instead of asking for continued help for myself," she insists. However, she is grateful for another miracle God has provided for her in the form of a stable home.

Now, surrounded by a few mementos from their life together, Tommie relishes her independence — and is forever grateful to those who help provide it. "To those of you who give to Mission:Dignity, I want to say thank you and tell you how much it has meant to me. It's just a part of my life now — the assurance and confidence that I have Mission:Dignity to help me with my bills, and help me live a normal life. As normal as it can be without my husband," she says, as tears glisten in her eyes. 🌿



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About the Mixed-Asset Target 2025 Funds Award (3 year): The GuideStone MyDestination Fund 2025-GS4 won for the 3-year period ending November 30, 2012. 92 funds were eligible for this award.

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