

GuideStone®

A PUBLICATION FROM GUIDESTONE FINANCIAL RESOURCES | MAGAZINE

ISSUE 17 → 2016

VOTER REGISTRATION CERTIFICATE
(CERTIFICADO DE REGISTRO ELECTORAL)
DALLAS COUNTY (CONDADO)

VOID (VUID)	1000123456	GENDER (SEXO)	M	VALID FROM (VALIDO DESDE)	01/01/2016
YEAR OF BIRTH (AÑO DE NACIMIENTO)	1963	PREC. NO. (PCT. NUM.)		THRU (HASTA)	

NAME AND PERMANENT ADDRESS (NOMBRE Y DIRECCIÓN PERMANENTE)



U.S. ELECTION RETURNS

GUIDESTONE EXPERTS DISCUSS WHAT TO EXPECT NOW

Explanation of Benefits (EOB)

*But as for me, I trust in you, O Lord; I say, "You are my God."
Psalm 31:14, NKJV*

*• Retirement
• Investments
• Mission: Dignity
• Property & Casualty
• Insurance*

PORTFOLIO PLAYBOOK

**GIFT IDEAS:
THE DANIEL CODE**

**MISSION TRIP
PLANNING**

**SAVINGS NEEDS
OF WOMEN**

THE *Daniel* CODE

GuideStone President O.S. Hawkins' newest book, *The Daniel Code: Living Out Truth in a Culture That Is Losing Its Way*, hit bookshelves last month. In this interview, Hawkins discusses the truths of Scripture found in this Old Testament book and how it directly applies to our time.

As Daniel's story leaps off the pages of Scripture into the 21st century, **his testimony is as relevant as this morning's headlines.**

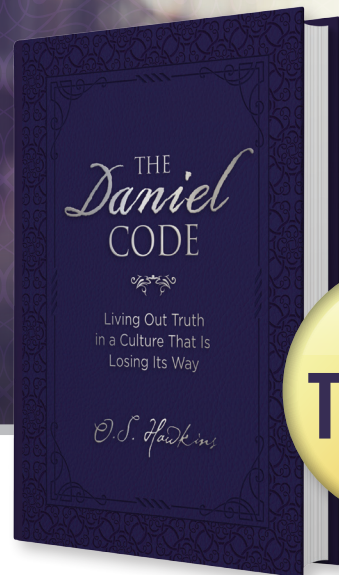
Q If you open up any major news site, you can find stories about murder, crime, drug use and major scandals. Has society completely lost its way?

A Our brightest young minds are in the process of being re-educated with principles that are foreign to those of our founding fathers. As far back as 1933, the Humanist Manifesto set out its plain objectives to re-educate young people to the fact that moral values should be self-determined and situational. In other words, there is no absolute truth. In many ways, we have become the Babylon of the modern era. We learned our lessons at the feet of Nebuchadnezzar. Therefore, the book of Daniel is one of the most relevant books of the Bible for our world today.

Q While our headlines are full of negativity, our religious liberties are increasingly being swept away. How do you suggest people reclaim those religious liberties?

A Political correctness long ago replaced personal convictions in our palaces of power. Young people will be confronted in school with value and belief systems that students two generations removed would not have believed.

Yet, there have been those who stood up to the status quo. There is no more-thrilling narrative than the story of the deliverance of the three young Hebrew men from the fiery furnace in Babylon. Shadrach, Meshach and Abednego's victory is a comfort — and a challenge — to us in the midst of our own culture. It is the story of faith triumphing over fear; courage triumphing over cowardice; and conviction triumphing over compromise. To reclaim



**ORDER
TODAY.**

our religious liberties, we need to have the courage to not bow to the god of the day. Our God is with us in the fiery furnace.

Q In the title, you indicate that our culture is losing its way, yet you share in the book that Daniel's story is one of hope and help. With so many indications of a pagan, permissive and perverted culture, how do we change direction and define a new sense of normal?

A In Daniel, we see what one man of courage and conviction can do to influence two entire cultures. He lived to see the wicked King Nebuchadnezzar of Babylon declare: "There is no other God who can deliver like this" (Daniel 3:29). Daniel also lived to hear King Darius of Persia proclaim: "I make a decree that in every dominion of my kingdom men must tremble and fear before the God of Daniel" (Daniel 6:26a). These amazing professions of faith come from two of the most unlikely prospects. Daniel's life testifies that it is possible to survive in a corrupt culture, while engaging it and changing it as well.

Q What is Daniel's lasting legacy to us as believers?

A Daniel is an example of a steadfast person being under incredible pressure to conform to the culture. Everything around him had changed. His language changed. His name changed. What he read was the complete antithesis to all he had studied before. Amid all of the cultural changes, Daniel fought against a determined effort to cut him off from his religious roots.

The Daniel Code is available at bookstores everywhere. Author proceeds from *The Daniel Code*, as with all of Hawkins' books, including *The Joshua Code*, *The Jesus Code*, *The James Code* and *VIP*, benefit Mission:Dignity. 🌱

Visit OSHawkins.com to Learn More >>

NOW **AVAILABLE!**

The Daniel Code

BY O.S. HAWKINS

Living Out Truth in a Culture That Is Losing Its Way

Learn how Daniel engaged and thrived in a culture much like our own.



Order Your Copy Today >>



Mission: Dignity
Assisting Retired Ministers and Spouses

ALL AUTHOR PROCEEDS BENEFIT
MISSION:DIGNITY.



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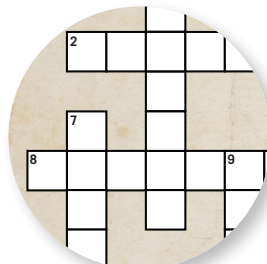
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» PRESIDENT'S Message

The election of 2016: We entered our polling places and made our choices in a myriad of races. It is a deep, abiding privilege none of us should take for granted. As with all elections, its impact will reverberate for years, possibly decades.

What happens next? Elections have consequences, and few areas of our lives are more impacted by the outcome of elections than our finances, our investments and our health coverage. On pages 12–15, three GuideStone experts offer insights into what the impact of the election may be.

You'll also read on pages 16–17 about the importance of making sure GuideStone and your employer have current beneficiary forms. Several life changes can affect whom you intend to have as a beneficiary, but only the name on the form you signed matters. If you intend for your benefits to go to someone, ensure their name is on the beneficiary form.

As we prepare to enter the holiday season, be reminded of the angel's greeting to the shepherds outside of Bethlehem: *"Do not be afraid, for behold, I bring you good tidings of great joy which will be to all people"* (Luke 2:10). Fear is a popular motivator, but we have the privilege of serving the King of kings and Lord of lords, who told us: *"Peace I leave with you, My peace I give to you; not as the world gives do I give to you. Let not your heart be troubled, neither let it be afraid"* (John 14:27).

May this Thanksgiving and Christmas season be one of peace for you, your family and for those you serve.

Blessings,

O.S. Hawkins
President — Chief Executive Officer

[@OSHAWKINS](#)



GuideStone® | MAGAZINE

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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 informational 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.

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GUIDESTONE GIVES:

Outside Work that Reflects Our Inside Culture

What can employees do when their company gives them the opportunity to serve in the community?

Supply immeasurable acts of kindness and help.

For the past two years, GuideStone has offered employees the opportunity to live out its mission of serving those who serve the Lord — by serving in person in Dallas, Texas.

This is GuideStone Gives.

GuideStone offers employees opportunities to take turns entering the community to serve some of the organizations that GuideStone serves in business. These employees are the folks who:

- Take your calls and answer your questions
- Manage your insurance plans and investment and retirement accounts
- Guide and operate our Mission:Dignity ministry

“We are doing it all for those who need some help,” says GuideStone employee Donna Lively, “and we are blessed to serve them.”

And through this effort, employees are able to connect in person with some of the local ministers and staff who work tirelessly every day to expand the kingdom of God.

“I am so thankful for the time and effort GuideStone gave to touch the lives of the least, the lost and the lonely in the South Dallas community,” says Chris Simmons, Pastor, Cornerstone Baptist Church, Dallas, Texas.

The mission of GuideStone is more than just words on a page; it’s a commitment to participate in ministry — **for** our participants and **with** our participants. 🌱

WATCH our
GuideStone Gives
story here:



GuideStone Serves Local Charities

Charities assisted during the service opportunities include:

- ▶ CORNERSTONE KITCHEN — Served meals
- ▶ DALLAS LIFE — Served meals
- ▶ BAPTIST MEN (SINCE 1968) — Prepared books and Bibles to send to prisons
- ▶ CLOTHES CLOSET AND SHOWER FACILITY — Sorted clothing and other donations
- ▶ PARK MANOR APARTMENTS — Provided games and lunch for senior residents
- ▶ BUCKNER DOMESTIC AID — Sorted clothing, bedding and shoes



LEGISLATIVE MATTERS AFFECTING *Ministries*

NEW OVERTIME RULES

Beginning **December 1**, many workers earning less than \$913 per week — \$47,476 annually — will be eligible for overtime pay. This is a substantial increase from the previous eligibility standard. The new rule from the U.S. Department of Labor **+ (DOL)** was intended to raise the pay dramatically — the former eligibility level was \$455 per week, or \$23,660 per year.

Pastors are generally exempt from the DOL's overtime rules. Traditionally, courts have exempted ministerial roles from government regulation on the basis that the internal operations of a church are not subject to governmental regulation. The ministerial exemption is a court-imposed limitation on governmental regulation and depends on the facts and circumstances of a particular position — whether the person is licensed, ordained or commissioned (or something similar) and what job responsibilities are performed on behalf of the church. If, however, the DOL overtime rule applied, pastors would normally qualify as exempt under the learned profession exemption provided that they were paid the minimum salary under the new rule of \$913 per week.


VISIT GUIDESTONE.ORG/OVERTIMERULES

for help in determining how the Department of Labor's overtime rules, along with state and municipal regulations, affect your ministry.

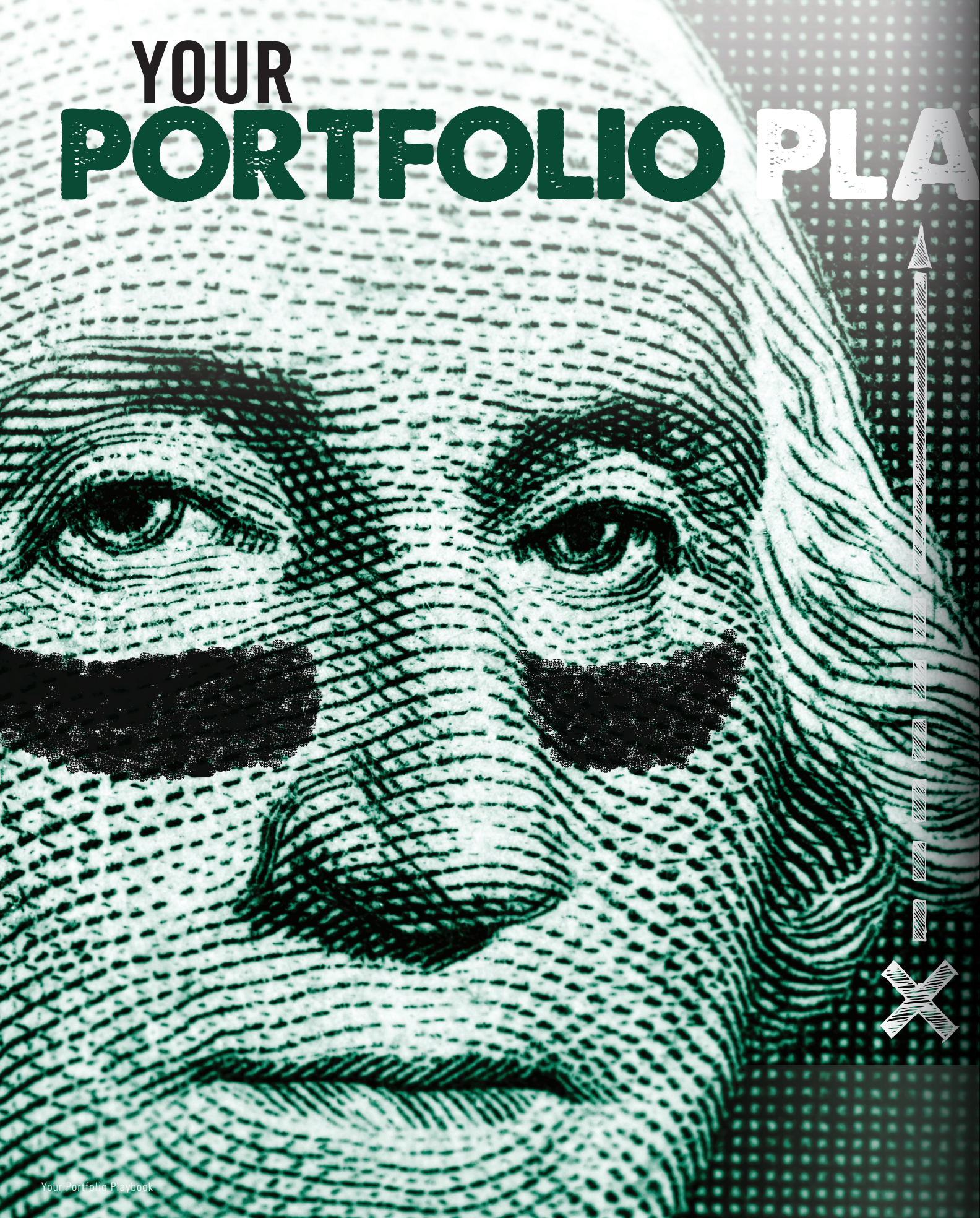
CONTRACEPTIVE MANDATE UPDATE

Ministries impacted by the U.S. Department of Health and Human Services contraceptive mandate remain protected as the government continues seeking a solution in the wake of the May Supreme Court decision that ordered the government to find a solution that did not infringe on the religious rights of ministry employers.

Churches and closely related auxiliaries of churches were exempted from the mandate; however, many other ministries served by GuideStone were subject to the mandate and its penalties. A preliminary injunction granted in December 2013 has protected impacted ministry organizations from penalties.

GuideStone will communicate to affected ministries when there is an update from the government. 

YOUR PORTFOLIO PLAY



Y BOOK

Investment Lessons from the Gridiron

Full stadiums, screaming fans and spirited celebrations can only mean one thing — it's football season. Like millions of Americans, you probably watch each game anticipating your team gets the win.

But winning is about more than luck. It takes preparation, teamwork, flexibility and perseverance.

So, what would happen if you applied that playbook to your investment strategy? Let's find out.

ESTABLISH A GAME PLAN

A football game may only last around three hours, but a lot of work goes on behind the scenes to prepare. Players watch game film, scrimmage and meet with coaches to discuss strategy.

You should do the same thing when deciding how best to invest your money. Learn from past experiences to help establish your risk tolerance, review educational materials to gain insight and work with GuideStone to create and implement a strategy that aligns with your goals and preferences.

LESSON: Put in the work it requires to help gain confidence going into the big game.



WORK TOGETHER

It takes a team with skilled players on offense, defense and special teams to win. You could have 11 of the best wide receivers on the field at once, but that leaves no room for offensive linemen to block for them — much less a quarterback to throw a pass! Every position matters, because that's how you execute a thorough game plan with options.

Use that same approach when selecting your investment portfolio and have a **+** **diversified** mix of equities, fixed income and real assets. Not only does this provide exposure to a range of opportunities within the market, but it also offers a bit of protection should a particular sector experience volatility.

LESSON: Draft players that best align with your game plan, but be sure every position is covered.



Learn from past experiences to help establish your risk tolerance, review educational materials to gain insight and work with GuideStone to create and implement a strategy that aligns with your goals and preferences.



Coach's Corner

“THERE IS NO ‘I’ IN TEAM.”

When it comes to saving for retirement, you're not in this game alone. Your GuideStone teammates can help you come up with the game plan that is right for you.

Create your own portfolio playbook using our:

- + [Investment Recommendation tool](#)
- + [GPS: Guided Planning Services®](#)
- + [News & Insights section of our website](#)

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Financial advice offered by GuideStone Advisors.

MAKE ADJUSTMENTS

While a team may enter the game with a well-prepared plan, things can change in an instant. Whether it's a penalty flag, an interception or time on the clock, players have to be ready to respond to obstacles with flexibility and determination.

As you move toward your investment goals, you will also face interference from time to time. It's up to you to respond and reallocate if you realize your time horizon and/or risk tolerance has changed.

LESSON: Stay alert and respond when needed.


FINISH STRONG

From the first to the last down, a team playing to win fights until no time is left on the clock. They push themselves to gain every yard and make every stop.

Moving toward a confident retirement requires that same endurance and drive. Make consistent increases to your retirement contribution until you reach your monthly savings goal to allow the power of compounding to work in your favor. Plus, catch-up contributions are available to those age 50 and older to really help with field position.

LESSON: Make every second (and dollar) count.

This football season, take time to open your portfolio playbook and make sure you're on track toward reaching your financial goals.

Diversification does not ensure a profit nor protect against a loss. 

The Female Factor

A Look at the *Unique* Financial Planning Needs of Women



She gets up while it is still night; she provides food for her family and portions for her female servants. She considers a field and buys it; out of her earnings she plants a vineyard.

{ PROVERBS 31:15-16, NIV }

Since the days of Proverbs, women have fully invested in their families. In fact, they often prioritize the needs of their friends and loved ones over their own.

Whether single or married, serving their families at home or establishing careers outside the home, women seamlessly balance the myriad demands of life. But there's one area that women tend to ignore — themselves. And, this is especially glaring when it comes to their unique financial planning needs.

So what are the keys to financial planning success for the modern-day woman?

SHE DEVELOPS SELF-SUFFICIENCY.

Women use their administrative giftings every day to ensure their households run smoothly. By relying on these coordination and planning skills, women can better prepare for a solid financial future, too — one they may likely face on their own.

In fact, **90 percent of women will be solely responsible for managing their own finances** at some point due to the rise of singlehood, divorce or death of a spouse.¹

And although the core concepts and general importance of planning do not differ between genders, **women face additional retirement challenges**² that make it all the more important to develop a financial plan. These include:

Longer life expectancy

On average, women live to age 86.6 — two to three years longer than men (who live, on average, until age 84.3).³

Breaks from the workplace

Whether it's raising children or caring for an aging parent or spouse, women often leave the workplace for years at a time. This results in less income paid into Social Security and fewer contributions to an employer-sponsored retirement plan, which creates a significantly lower account balance.

Increased poverty risk

Women are 80 percent more likely than men to be impoverished once they reach age 65 or older; and, about two-thirds of older Americans living in poverty are women.⁴

Widowhood

One-third of women who become widowed are younger than age 60.⁵ Although they may be eligible for Social Security survivors benefits, they often have to wait to receive them.⁶

“Preparation is so very important. Life happens. If you don't have a set plan, every bump in the road of life can turn into financial chaos.”

— Angie McClain, Personal Financial Advisor

But don't get discouraged; women are no strangers to tackling challenges. Take the motivation you gain from this knowledge and proactively create a detailed financial plan.

“Women in particular need to establish a detailed financial plan and stick to it,” says Joy Roberts, Executive Director — Personal Financial Services. “Having the right investment mix, anticipating market volatility and staying invested can make all the difference when it comes to growing their retirement savings.”

SHE PROVIDES FOR HER FAMILY.

Nurturers by nature, women care for the needs of both their families and friends. And investing for the future helps them do this even better — so they can provide for themselves and continue to have enough to give and share.

Women are encouraged to contribute 15 percent of their income to a retirement account. Those who don't work outside the home should consider investing in a spousal IRA and putting money into an investment account, so savings have the opportunity to grow for future expenses.

Once invested, utilize tools like **+** [GuideStone's GPS: Guided Planning Services®](#) to track progress and ensure investments are properly allocated.

SHE USES HER INFLUENCE.

Women use their influence to instill confidence and encourage one another. And these opportunities can extend to financial planning support as well.


Passing along investment resources and savings tips will help others take their first step toward saving.

SHARE THESE TIPS WITHIN YOUR CIRCLE OF INFLUENCE

- 1. Set a budget.**
Spend less than you earn.
- 2. Plan ahead.**
Know where you want to be.
- 3. Save, save, save.**
Aim for 15% of your income.
- 4. Stay invested.**
Remain loyal to your plan.
- 5. Be proactive.**
Monitor your progress.

SHE TAKES ACTION.

More than ever, women are considering the financial future for themselves, their families and the legacies they will leave behind.

AND, the best time to start saving for retirement is today. 



Investment advice, through GPS, made available by GuideStone Advisors.

¹Franklin, Beth. "Women and Retirement Planning: Walk a Mile in Her Shoes." *Investment News*, October 2015. <http://www.investmentnews.com/article/20151004/FREE/310049998/women-and-retirement-planning-walk-a-mile-in-her-shoes>.

²WISER®: Women's Institute for a Secure Retirement. "Women Face Unique Challenges When Planning for Retirement." Accessed July 2016. <http://www.wiserwomen.org/index.php?id=250&page=Women>.

³Social Security Administration. Life Expectancy. Accessed July 2016. SSA.gov/planners/lifeexpectancy.html.

⁴National Institute on Retirement Security (NIRS). "Shortchanged in Retirement: The Continuing Challenges to Women's Financial Future." Accessed July 2016. http://www.nirsonline.org/index.php?option=com_content&task=view&id=912&Itemid=48.

⁵WISER®: Women's Institute for a Secure Retirement. "Widowhood: Why Women Need to Talk About This Issue." WiserWomen.org/index.php?id=275&page.

⁶Social Security Administration. Survivors Planner: Survivors Benefits For Your Widow Or Widower. Accessed July 2016. SSA.gov/planners/survivors/onyourown2.html.



U.S. ELECTION RETURNS

**GUIDESTONE EXPERTS DISCUSS
WHAT TO EXPECT NOW**

Election years always deliver excitement, opinions, hope and discussions. But perhaps no presidential election in recent history has electrified the country as much as this one. With all the tension, it's easy to develop a serious case of post-polls anxiety — perhaps because of, or in spite of, the results. **SO WE ASKED SOME OF GUIDESTONE'S TOP MINDS TO SHARE THEIR EXPERT INSIGHTS INTO HOW THE ELECTION MAY PRACTICALLY IMPACT THREE AREAS OF YOUR LIFE: INVESTMENTS, FINANCIAL PLANNING AND INSURANCE.**



INVESTMENTS: WHAT CAN WE EXPECT?

David Spika, CFA
Global Investment Strategist

Presidential election years tend to create more volatility in the financial markets primarily due to the uncertainty that investors face. ***How will the new president govern? What changes will occur in Congress? How will the economy ultimately be affected?***

During the recent election season, the uncertainty and volatility were expected to be even greater than normal because it was an “open” election (i.e., one in which the sitting president did not run for re-election). In fact, the S&P 500® Index has produced a loss for the year only three times during a presidential election year, and each of these was during an open election.

THE GOOD NEWS IS THAT, HISTORICALLY, ONCE THE NEW PRESIDENT IS ELECTED, THE STOCK MARKET HAS RALLIED ON THE CERTAINTY OF WHO THE NEW PRESIDENT WILL BE. This seasonal period (i.e.,

November and December) is also a time of year when stocks generally go up regardless of whether or not it’s an election year, so that is another positive for the market.

After the new president takes office, the stock market is likely to react on a short-term basis to any policy that is proposed by the new president — especially policies that are believed to have a meaningful impact on the economy, such as changes in tax rates. However, policies such as these generally require the approval of Congress, and that can take a year or more. As a result, the real impact on economic growth, and how the stock market ultimately reacts, is something that isn’t likely to be known for 12 months or more after the new president takes office.

REGARDLESS OF WHICH POLITICAL PARTY HAS CONTROL, PRUDENT INVESTORS SHOULD NOT REACT TO SHORT-TERM MARKET VOLATILITY, BUT

SHOULD REMAIN COMMITTED TO LONG-TERM INVESTMENT GOALS AND ASSET ALLOCATION STRATEGIES.

The U.S. economy will go through cycles regardless of which party is in power, so maintaining a patient, long-term focus during these periods is the best way to achieve your goals.

FINANCIAL PLANNING: AN ELECTION YEAR GUIDE

Joy Roberts
Executive Director —
Personal Financial Services



One thing is certain about presidential elections: They come with a lot of uncertainty. Both the primary and general election cycles have been full of twists and turns.

INVESTORS SHOULD NOT GET CAUGHT UP IN THE MEDIA FRENZY.

THE BEST COURSE OF ACTION IS REVIEWING YOUR RISK TOLERANCE AND TIME HORIZON TO MAKE SURE YOU ARE IN A DIVERSIFIED PORTFOLIO. Determining

your acceptable range of outcomes will give you the peace of mind to go through periods of volatility.

Another helpful strategy to combat volatility is making ongoing contributions to both your retirement and investment accounts.

INVESTING CONSISTENTLY WILL HELP YOU SMOOTH OUT VOLATILITY AND TAKE ADVANTAGE OF POSSIBLE MARKET DIPS.

We cannot as individuals determine when the Federal Reserve will hike rates, which countries may or may not leave the European Union or how the market will react to the outcomes of presidential and congressional elections. Accordingly, recognize that some things are out of your control, and instead **FOCUS ON THE THINGS THAT YOU CAN CONTROL, SUCH AS YOUR SPENDING, SAVING AND INVESTING.**

A WILD RIDE

Election years can feel like a roller coaster ride, and the market volatility they cause may leave you a little shaken. **So, review these three reminders of what to do when the volatility coaster appears to have slowed down:**

1 STAY SEATED.

Twists and turns of the market can leave you ready to sell. But it's important not to overreact and make a rash decision based on your emotions. History has shown us that markets will inevitably go up and down, so periods like this should be expected.

Everyone is uncomfortable watching their account balance rise and fall, but getting out now will likely not prove to be beneficial for you in the long run. It's best to continue to be patient, make consistent contributions and listen to reliable sources about what may be ahead for the market.

2 DO A SAFETY CHECK.

When the markets settle, take time to assess your investment strategy. Your investment allocation should reflect both your time horizon and risk tolerance. If the recent volatility was overwhelming for you, it may be time to review your investments and perhaps reallocate to more conservative options.

3 LISTEN TO THE EXPERTS.

Before you change anything, talk with a financial advisor about your investment strategy. GuideStone is here to answer your questions and guide you toward an investment strategy that is appropriate for your life stage and preferences.



INSURANCE: THE CONTINUED IMPACTS ON HEALTH CARE

Scott Charbonneau
Managing Director —
Insurance Plans



The election cycle is behind us, and our country has a new president. One of the president's first orders of business may be a review of the Affordable Care Act (ACA) and its impact on health care choice, enrollment and affordability.

As we enter the fourth enrollment period for the ACA, the future of the Health Insurance Marketplace (exchange) model remains in question. **CONTINUING FINANCIAL LOSSES DUE TO HIGHER-THAN-EXPECTED MEDICAL CLAIMS COSTS HAVE FORCED MAJOR AND REGIONAL INSURANCE CARRIERS TO EXIT THE MARKETPLACE.** Their departure results in more than 25 percent of U.S. counties having only one insurance provider option in the 2017 exchanges. Concern increases over the long-term viability of the exchange model, and the new president and Congress will need to address these issues in 2017.

The pinch of the rising cost of health care also affects employers who provide group health benefits. Churches and ministries of all sizes struggle to maintain adequate health care coverage for their employees. Some face steep rate increases, shrinking provider networks and greater out-of-pocket costs. The ACA community rating and its mandated benefits in the small group market have diminished competition among the insurance carriers and reduced employer choice.

HOLY BIBLE

HEALTH CARE: NOW THE REAL WORK BEGINS


GuideStone Insurance Plans works intently to keep rates in line through the nationwide Blue Cross Blue Shield network and to design health care plans that fit the needs of churches and ministries of all sizes.



In 2017, Congress will continue efforts to correct some of the ACA's more onerous regulations. Specifically, the Small Business Health Care Relief Act would restore a ministry's ability to provide tax-free payment or reimbursement for an employee's qualified medical expenses through a Health Reimbursement Arrangement (HRA). This bill, if passed, would overturn the September 2013 IRS Notice 2013-54, which prohibits an employer from reimbursing medical expenses or premiums through an HRA without facing significant fines. **Additional bills before Congress would increase the amount of pretax money an employee could set aside in a Section 125 Flexible Spending Account (FSA) and would allow FSA reimbursement of over-the-counter medications.**

In the midst of the ACA uncertainty, **GuideStone remains committed to provide medical plans which remain a solid value for your ministry while upholding the values we have in common.** Yes, the election cycle is over; now the real work begins.

GOING FORWARD: WHO HAS YOUR VOTE?

But as for me, I trust in You, O LORD; I say, "You are my God."
(PSALM 31:14, NKJV)

This election year has ignited opinions throughout our country. And as decades past have shown us, we're likely to experience continued uncertainty. But no matter what happens, we know ultimately our trust is in the Lord. So as you move forward, make prudent decisions and then give your concerns to Him — because God doesn't need any votes to remain in control. 



*But as for me, I trust in you,
O Lord; I say, "you are my God."
Psalm 31:14, NKJV*

The Royal Decree:

A Parable and a Plea

Once upon a time, a young King ruled as a fair and gentle leader.

Being a single man — and the only child born to his royal parents — the King signed a decree that his younger cousin, the Duke, would inherit the throne when he passed. Then, he dutifully focused on prospering the land and caring for his subjects.

One crisp autumn day, as the King rode his steed through the village, the beauty of a fair maiden caught his eye. In an instant, he forgot the purpose of his quest and invited the young lady to dine with him that evening.

The maiden and King were married that winter; the next year, a Prince was born.

As seasons passed, the little Prince grew strong — learning to ride with valor, fight with honor and lead in the land. As a future monarch, he hoped to expand the noble legacy of his father.

Years later, during the maturing Prince's royal training, the King suddenly died.

The villagers wept at the loss of their respected King. Yet the townspeople trusted that their young, regal Prince was prepared to rule. Soon, the palace bustled with plans to crown the new king. The late King's cousin, the Duke, arrived from afar to pay his final respects.

When the barrister unrolled the Royal Decree, the crowd's murmur escalated with anticipation.

watch video



“Hear ye, hear ye, fair people of the land. As per the Royal Decree signed many seasons ago, we proclaim that the...King’s cousin...the Duke from afar...is to be crowned as your new King.”

The townspeople stood puzzled. Whispers arose: “How could this happen?” “Who is this Duke?” Outbursts grew: “Will our Prince not rule?”

The stunned Prince was distraught; alas, his plans to reign would not come to pass. As the edict clearly stated, the Royal Decree was lawfully binding. Only a decree revised before the King's untimely death could have secured his royal birthright.

What is the moral of this fractured fairy tale? To protect their rightful heirs, GuideStone residents across the land should update their Royal Decree when major life changes occur.

Then, perhaps, your dynasty will live happily ever after.

The End

Essential Documents

When a loved one has passed, the following steps can be helpful in managing all accounts:

1. Acquire copies of the death certificate from the state — typically 10–12 copies are useful (Note: GuideStone needs a photocopy, not an original.)
2. Notify GuideStone of the death:
1-888-98-GUIDE (1-888-984-8433).
3. Have **helpful documentation** available when you contact us. We recommend keeping these documents organized, in one place, and accessible to the estate's executor or trustee:
 - ☞ An up-to-date beneficiary form
 - ☞ Insurance information (List health, car, disability, term life, etc., on one document. Include the type of insurance, whom the policy is for, contact information and policy numbers.)
 - ☞ Retirement and investment account names, account numbers and amounts
 - ☞ Current bank documentation, including savings account
 - ☞ Social Security information

GuideStone's survivor specialists are available to assist you.

+ *Is YOUR legacy ready?*

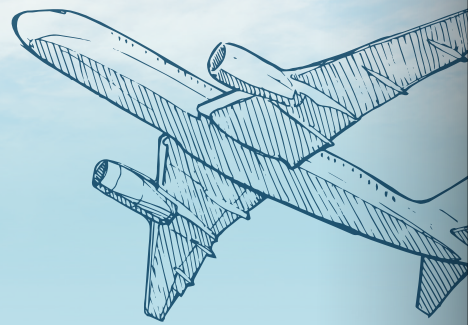
Know this: A beneficiary form often-times overrides a will!

Here are the five major life changes that will affect your form and could affect your estate's distribution:

- Child's birth or adoption
- Marriage
- Remarriage
- Divorce
- Death of a beneficiary

Update Your Form Now >>

Have questions?
Contact GuideStone online anytime or
call 1-888-98-GUIDE (1-888-984-8433)
between 7 a.m. and 6 p.m.
CST Monday–Friday.



“GO

therefore and make disciples of all the nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, teaching them to observe all things that I have commanded you; and lo, I am with you always, even to the end of the age. ”

[Matthew 28:19–20, NKJV]

A Journey

of a Thousand Miles Begins in
the *Missions Office*

Mission trips are not a 21st-century idea. You can actually find one of the first mission trips in the Gospels when you read how Jesus sent His disciples out to share the good news. Keep reading the New Testament, and you'll reach Acts 1, where Jesus gave His followers specific instructions to preach, teach, heal and make disciples in the whole earth.

Many Christians today partner with their home church to fulfill this commandment. Churches work non-stop to pinpoint mission projects, plan for specific activities and provide unique opportunities for everyone in their congregation to serve.

So how do they do it? The GuideStone Mission Trip Planning Log outlines seven essential steps for a successful mission trip.



MISSION TRIP PLANNING LOG

MISSIONS LOG 1: START EARLY

It's important that each mission opportunity, whether it's serving at a local shelter, or traveling around the world to minister to orphans, is on the calendar at least 18 months before it happens. This allows the mission team enough time to recruit volunteers and work out all the details.

MISSIONS LOG 2: BUILD PARTNERSHIPS

Collaborating with an established ministry allows you to serve without managing an ongoing ministry infrastructure. And returning to the same area allows teams to see the fruit of their work year after year.

MISSIONS LOG 3: PLAN TOGETHER

Your on-site ministry partners/missionaries will be your liaisons in the months leading up to your trip and your field guides once you hit the ground. Count on your partners for practical help in creating schedules, arranging for housing, managing transportation and navigating the culture.

MISSIONS LOG 4: RECRUIT WORKERS

Mission volunteers from your congregation will range in age from students to senior adults. It's important that each volunteer be vetted to assure they are physically healthy and spiritually prepared to carry out their tasks.

MISSIONS LOG 5: PROTECT THE TEAM

Traveling to another country involves some risk. That's why Brotherhood Mutual offers Faith Ventures mission trip insurance. This extra coverage can be purchased individually for each trip.

MISSIONS LOG 6: SERVE WITHOUT FEAR

Teams prepared for the work and protected in the event of an emergency find it easier to focus on fulfilling the Great Commission.

MISSIONS LOG 7: SAVOR THE FRUIT

Work with your ministry partners to provide follow-up reports from the field. Hearing about the results of your work in the months and years after you serve is the sweetest part of the trip.

"But you shall receive power when the Holy Spirit has come upon you; and you shall be witnesses to Me in Jerusalem, and in all Judea and Samaria, and to the end of the earth"

[Acts 1:8, NKJV].

What does your mission team need?

- ✓ **Illness Medical Expense Coverage:** Provides a hospital admission deposit, transportation to the nearest hospital and access to foreign translators. It also arranges for a U.S. specialist and your family to be with you.
- ✓ **Worldwide Liability Insurance:** Provides protection from covered liability claims that occur outside of the United States.

- ✓ **Foreign Contingent Auto Liability:** Provides additional protection beyond the required local auto liability coverage when you rent a vehicle outside of the United States.
- ✓ **Trip Cancellation Insurance:** Reimburses travel expenses for many reasons, including sickness, injury or job loss.
- ✓ **Other Services:** Options include prescription replacement, English-speaking translators and cash advances.

GuideStone works with the risk management experts at Brotherhood Mutual to provide peace of mind to thousands of mission teams each year.

Visit [BrotherhoodMutual.com](https://www.brotherhoodmutual.com) for coverage details.

“God’s got it.”

Kathie Mansell needed a side dish to go with her meatloaf. Her father, a missionary pilot from Brazil, was in town and coming for dinner with a friend, but the newlywed college student didn’t have any other food on hand. It was then that she remembered the rice.

Kathie knew at age 13 she would one day be a pastor’s wife. It just seemed natural since she grew up as a missionary’s kid, and grandkid, in Brazil. It was at Hardin-Simmons University that Kathie met Johnny, and they married in December 1969. Their wedding would be the foundation for a long marriage and fruitful ministry together.

Their wedding day also provided her side dish. ∞

Kathie looked in the closet to find the leftover mesh bags of wedding rice: neatly packaged, but never touched or thrown. **She gathered them to complete her meal.** In that moment, she was reminded that, even though she and Johnny had very little income or resources, that didn’t matter to God. **He knew their needs and how to provide.**

It was as if she heard a voice whispering, “I’ve got it.”

It’s not so bad to have very little when you are in your twenties and just starting out. After all, you have many years to earn, save and accumulate. However, when you reach your late sixties, have to retire because of health issues, and medical expenses eat up the modest retirement savings you’ve taken four decades to accumulate, that’s a different story.

But, it’s not a story without a happy ending.



Johnny had pastored three churches during 38 years of ministry. While at the first one in New Mexico, he worked on a ranch as a hay hauler and cattle wrangler. The church pay was small those six years, but they were given plenty of beef, pork and corn. After seven more years at another New Mexico church, the Mansells returned to Texas for the next quarter century.

Serious health issues brought the Mansells' plans to a screeching halt in 2012 when Johnny had to take early retirement. They were forced to draw out Johnny's modest retirement account balance to pay for hospital and medical expenses. On the advice of a friend, Johnny had **+opted out of Social Security** when he began ministry, so there was no income from that. All the Mansells had was Kathie's teacher pension to pay their monthly expenses.

There were days their concern wasn't about a side dish — they didn't even have a main dish.

But God wasn't taken by surprise. And just about the time the Mansells' money ran out, Mission:Dignity stepped in. That same familiar voice was about to whisper again, "I've got it."



“We have a little deal between the two of us. When we get worried about something, we hold three fingers up. That means, God's got it. Through Mission:Dignity, God's got it, and we're so thankful.”

As we enter into the holiday season,
would you consider making a gift to

Mission:Dignity

right now?

**DONATE
NOW**



Mission:Dignity
Assisting Retired Ministers and Spouses

After only a brief time receiving a monthly gift from Mission:Dignity, Johnny and Kathie shared their thanks:

We'd just like to say what a blessing Mission:Dignity is in our lives. We've had to make some choices in the past to pay for food, utilities or medicine, and now we're able to take care of these expenses thanks to Mission:Dignity. It's been a real lifesaver.

For some, Mission:Dignity means being able to stay in the familiar surroundings of their own home. For others, it covers the cost of groceries, utilities, prescriptions and other necessities. But for every one of them, it's an expression of the love and care of their Southern Baptist family.

And a quiet reminder that God's got it. 

FICTION OR FACT

DEBUNKING FIVE FABLED WELLNESS NOTIONS

Tall tales and hearsay about health can be found around every corner, but hearing it through the grapevine doesn't make it true. Let's get to the bottom of five popular myths and uncover the truth you need to hear.

An apple a day keeps the doctor away.

There may not be proof to this myth, but it's still a healthy choice for your diet! Apples are rich in pectin, a type of soluble fiber that helps lower LDL cholesterol.¹



An apple a day

keeps the doctor +

away

Only older people can suffer from the shingles virus.

While almost half of all cases of shingles occur in men and women age 60 or older,² **any person who has ever had chickenpox is susceptible to the virus at any age.**


Pregnant women eat for two!

A baby on board actually requires only a **small increase of daily calories**: an extra 350 calories during the second trimester and up to 500 extra calories during the third trimester.³

The flu vaccine can actually give you the flu.

Flu vaccines are made from an **inactivated virus that can't transmit infection** and takes a week or two to protect your body from the virus.⁴ People who get sick during that window often assume it was the vaccine, but they were going to get sick anyway.

Puzzles are just for children.

Puzzles, namely crossword puzzles, have been shown to increase memory and ward off Alzheimer's and other forms of dementia in adults.⁵ See our puzzle on page 23. 

¹ <http://www.health.harvard.edu/heart-health/11-foods-that-lower-cholesterol>.

² <http://www.cdc.gov/shingles/about/overview.html>.

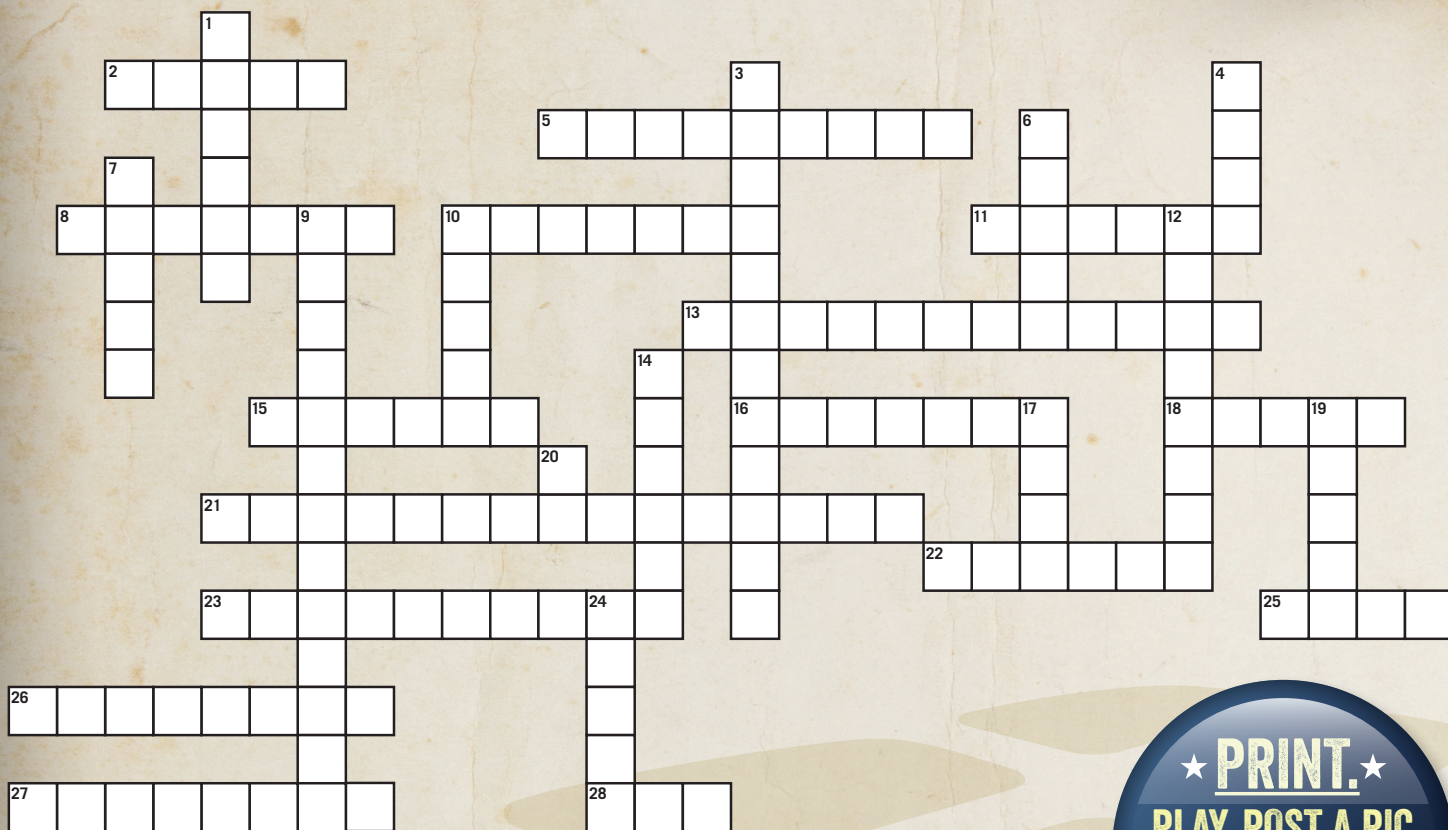
³ <http://www.whattoexpect.com/pregnancy/calories-diet/>.

⁴ <http://www.health.harvard.edu/diseases-and-conditions/10-flu-myths>.

⁵ <https://www.alzinfo.org/articles/crossword-puzzles-alzheimers/>.



CROSSWORD



ACROSS:

2. "But as for me, I _____ in You, O Lord" (pg. 15)
5. Insurance you need in case it's your fault (pg. 19)
8. Women over age 65 have a higher risk of living this way (pg. 10)
10. Said to slow dementia and Alzheimer's progression (pg. 22)
11. Typically involves some risk (pg. 19)
13. What we live with after the votes are counted (pg. 3)
15. _____ we have in common (pg. 15)
16. This financial professional can help adjust your investments as needed (pg. 11)
18. The best time to start saving for retirement (pg. 11)
21. GuideStone employees' community service (pg. 4)
22. Number of offensive football players on the field (pg. 7)
23. Financial market uncertainty (pg. 13)
25. "There is no 'I' in _____." (pg. 8)
26. "Investment lessons from the _____." (pg. 7)
27. A virus caused by the reactivation of chickenpox (pg. 22)
28. Has new overtime pay rules for eligible employees (pg. 5)

DOWN:

1. A plan to help you spend less than you earn (pg. 11)
3. Liaisons in the field (pg. 19)
4. Not as legally binding as a beneficiary form (pg. 17)
6. Mission trip goal (pg. 19)
7. This group has unique savings needs (pg. 10)
9. Dr. O.S. Hawkins' newest resource (pg. 2)
10. Mission travel insurance provides _____ of mind (pg. 19)
12. Impacts our investments, finances and health care (pg. 12)
14. Percent of women solely responsible for managing finances at some point (pg. 10)
17. Their wedding day provided this side dish (pg. 20)
19. One a day "keeps the doctor away" (pg. 22)
20. Command from Matthew 28:19 (pg. 18)
24. Trimester when a pregnant woman should eat an extra 500 calories a day (pg. 22)



They are thankful for every gift.



Mission: Dignity

Assisting Retired Ministers and Spouses

Dear Friends,

Thank you for the Mission Dignity program. I thank the Lord every day that He has chosen to supply my need through His people. I appreciate all the people who are supporting this mission.

We served small rural Southern Baptist Churches for almost fifty years. There was never enough salary to save for retirement, but the Lord supplied our needs as they came. So I'm sure that this is His way to supply my needs at this time, and I thank Him and all the people who are involved in this work.

May God Bless you
Benice Cross

Dear Mission Dignity,
Thank you so much for the check you sent to us. We were down to \$1.87 and had no gas so your check was a real blessing.

Thanks again,
John & Brenda
Zion



Send yours today.

**DONATE
NOW**

MissionDignity.org

1-888-98-GUIDE (1-888-984-8433)

Every O.S. Hawkins book, including *The Daniel Code: Living Out Truth in a Culture That Is Losing Its Way*, supports Mission:Dignity. Find them all at your favorite book retailers.

