



## ATTITUDE

By Charles Swindoll

“The longer I live, the more I realize the impact of attitude on life.

Attitude, to me, is more important than facts. It is more important than the past, than education, than money, than circumstances, than failures, than successes, than what other people think or say or do. It is more important than appearance, giftedness or skill. It will make or break a company... a church... a home.

The remarkable thing is we have a choice every day regarding the attitude we will embrace for that day. We cannot change our past... we cannot change the fact that people will act in a certain way. We cannot change the inevitable. The only thing we can do is play on the one string we have, and that is our attitude... I am convinced that life is 10% what happens to me and 90% how I react to it.

And so it is with you... we are in charge of our attitudes.”

## The Case for Professional Money Management

It is an unfortunate trait of human nature that most investors get their confidence at the top of the markets and tend to sell in a panic as the markets decline and bottom out. History shows that being a buyer during and after those market declines can set the stage for attractive gains when the markets recover. The strongest example was the financial crisis of 2008/2009. It was difficult emotionally to stay the course and profit from the recovery without the counsel and emotional support of a professional financial advisor. Those who liquidated and went to cash or money markets often missed much of the recovery to new record highs.

The 24/7 news cycles and media hype only heighten the already flawed emotions in times of correction or sell off. The old Wall Street adage has been proven true: “Don’t let near term events change your long term goals.” Admittedly, often easier said than done, but if the professional money managers you have hired do their job, the longer term results will reward the long-term investors. The “best” days in the markets usually come after the “worst” days in the market. You have to be invested for your long term goals to be achieved and to realize the longer term positives that come from near term market corrections. ❖

## Charitable Giving in the U.S. Tops \$400 Bil

For the first time, charitable giving in the U.S. has topped \$400 billion according to the Indiana University Lilly Family School of Philanthropy. Giving increased in eight of nine charitable sectors identified by Giving USA. The only decline was related to international affairs. The biggest increase was giving to foundations – up 15.5%. Other sectors with increases of 6% plus included education, health, arts and culture, environment and animal welfare. For 2017, however, giving by individuals represented

2% of total disposable income – down from 2.4% in 2000.

The surge in mega gifts by the wealthy is partly fueled by a strong stock market and favorable tax law changes. “Americans’ record-breaking charitable giving in 2017 demonstrates that even in divisive times our commitment to philanthropy is solid”, said Aggie Sweeney, chair of Giving USA Foundation, which publishes the annual report. ❖

## COLLECTIVE FUND PERFORMANCE

NET PERFORMANCE (6/30/2018)

PENSION FUNDS	YTD	ANNUALIZED 1 YR.	ANNUALIZED 3 YR.	ANNUALIZED 5 YR.	ANNUALIZED 10 YR.	ANNUALIZED 15 YR.	ANNUALIZED 20 YR.	ANNUALIZED 25 YR.
GPTC Large Cap Fund	5.71%	15.96%	12.34%	14.72%	11.13%	N/A	N/A	N/A
Russell 1000 Growth Index	7.25%	22.51%	14.98%	16.36%	11.83%	N/A	N/A	N/A
Growth Fund	10.42%	20.68%	11.49%	13.57%	10.94%	9.99%	7.84%	N/A
Russell 1000 Growth Index	7.25%	22.51%	14.98%	16.36%	11.83%	10.30%	6.25%	N/A
GPTC Small Cap Fund	15.73%	25.79%	13.12%	11.19%	12.26%	11.40%	11.34%	N/A
Russell 2000 Growth Index	9.70%	21.86%	10.60%	13.65%	11.24%	10.95%	6.94%	N/A
GPTC Equity Fund	-4.85%	7.75%	3.13%	4.43%	5.65%	11.08%	10.55%	11.22%
S&P 500 Index	2.65%	14.37%	11.93%	13.42%	10.17%	9.30%	6.46%	9.60%
GPTC Discovery	5.19%	16.34%	10.67%	14.98%	13.66%	12.57%	10.88%	N/A
Russell Midcap Growth Index	5.40%	18.52%	10.73%	13.37%	10.45%	11.07%	8.02%	N/A
GPTC Mid Cap Fund	6.32%	13.27%	5.83%	9.30%	9.89%	9.61%	N/A	N/A
Russell Midcap Growth Index	5.40%	18.52%	10.73%	13.37%	10.45%	11.07%	N/A	N/A
GPTC International Fund	2.89%	10.83%	9.75%	8.46%	6.02%	N/A	N/A	N/A
Russell Global Ex-US Index (Net-USD)	-3.61%	7.72%	5.53%	6.56%	3.08%	N/A	N/A	N/A
GPTC Fixed Fund	-20.42%	-9.84%	-7.51%	-2.54%	4.98%	5.63%	5.62%	6.92%
BofA Merrill Lynch HY Master II Index	0.08%	2.53%	5.55%	5.51%	8.03%	7.66%	6.46%	7.30%

Past performance is not indicative of future results. Investments are not insured by the FDIC, are not deposits or other obligations of Great Plains Trust, and are not guaranteed by Great Plains Trust. Investments are subject to risk, including possible loss of principal invested. Performance for the GPTC Pension Funds are net of the 1% annual fee and include the reinvestment of interest and dividends.

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