

Pop Quiz

GM wyd tbh U R idk rly L8
Plz hry gtg 2 sb

Ok sry ik lol
Btw luv ya bff

	Conservative	Balanced	Growth	Aggressive growth
<ul style="list-style-type: none"> US stock Foreign stock Bond Short-term investments 				
Annual return %				
Average annual return	5.89%	7.83%	8.80%	9.47%
Best 12-month return	31.06%	76.57%	109.55%	136.07%
Worst 12-month return	-17.67%	-40.64%	-52.92%	-60.78%
Best 20-year return (annualized)	10.98%	13.83%	15.34%	16.49%
Worst 20-year return (annualized)	2.92%	3.43%	3.10%	2.66%

Name ▾	Ticker ▾	Asset class ▾	Expense ratio ▾	Price as of 09/13/2019		SEC yield	As of	Average annual returns as of 08/31/2019			
				Price ▾	Change		09/13/2019	YTD ▾	1-yr. ▾	5-yr. ▾	10-yr. ▾

Treasury/Agency

<input type="checkbox"/>	GNMA	VFIIX	Bond - Inter-term Government	0.21%	\$10.52	-\$0.02 ↓	-0.19% ↓	2.55% J 30 day 9/12/2019	4.76%	6.71%	2.56%	3.35%	7.09% (06/27/1980)
<input type="checkbox"/>	Inflation-Protected Securities	VIPSX	Bond - Inter-term Government	0.20%	\$13.22	-\$0.08 ↓	-0.60% ↓	0.00% G E 30 day 9/12/2019	6.46%	7.12%	1.99%	3.60%	5.20% (06/29/2000)
<input type="checkbox"/>	Intermediate-Term Bond Index Admiral Shares	VBILX	Bond - Inter-term Investment	0.07%	\$11.74	-\$0.08 ↓	-0.68% ↓	2.01% A 30 day 9/12/2019	8.67%	12.47%	3.86%	5.00%	5.21% (11/12/2001)
<input type="checkbox"/>	Intermediate-Term Treasury	VFITX	Bond - Inter-term Government	0.20%	\$11.33	-\$0.07 ↓	-0.61% ↓	1.37% A 30 day 9/12/2019	5.58%	9.77%	2.74%	3.32%	5.65% (10/28/1991)
<input type="checkbox"/>	Intermediate-Term Treasury Index Admiral Shares	VSIGX	Bond - Inter-term Government	0.07%	\$22.26	-\$0.13 ↓	-0.58% ↓	1.43% A 30 day 9/12/2019	5.51%	9.83%	2.81%	—	2.86% (08/04/2010)
<input type="checkbox"/>	Long-Term Bond Index Admiral Shares <i>Purchase fee: 0.50%</i>	VBLAX	Bond - Long-term Investment	0.07%	\$14.98	-\$0.26 ↓	-1.71% ↓	2.90% A 30 day 9/12/2019	—	—	—	—	20.39% (02/07/2019)
<input type="checkbox"/>	Long-Term Treasury	VUSTX	Bond - Long-term Government	0.20%	\$13.24	-\$0.29 ↓	-2.14% ↓	1.85% A 30 day 9/12/2019	14.05%	24.39%	6.71%	7.15%	7.85% (05/19/1986)

Name ▾	Ticker ▾	Asset class ▾	Expense ratio ▾	Price as of 09/13/2019			SEC yield	As of	Average annual returns as of 08/31/2019			
				Price ▾	Change			09/13/2019	YTD ▾	1-yr. ▾	5-yr. ▾	10-yr. ▾
<input type="checkbox"/> Long-Term Treasury	VUSTX	Bond - Long-term Government	0.20%	\$13.24	-\$0.29 ↓	-2.14% ↓	1.85% ^A 30 day 9/12/2019	14.05%	24.39%	6.71%	7.15%	7.85% (05/19/1986)
<input type="checkbox"/> Long-Term Treasury Index Admiral Shares	VLGSX	Bond - Long-term Government	0.07%	\$28.18	-\$0.61 ↓	-2.12% ↓	1.98% ^A 30 day 9/12/2019	14.23%	24.67%	6.85%	—	7.77% (03/01/2010)
<input type="checkbox"/> Mortgage-Backed Securities Index Admiral Shares	VMBSX	Bond - Inter-term Government	0.07%	\$21.18	-\$0.04 ↓	-0.19% ↓	2.50% ^J 30 day 9/12/2019	4.88%	6.77%	2.57%	—	2.92% (12/03/2009)
<input type="checkbox"/> Short-Term Bond Index Admiral Shares	VBIRX	Bond - Short-term Investment	0.07%	\$10.53	-\$0.03 ↓	-0.28% ↓	1.70% ^A 30 day 9/12/2019	3.78%	5.86%	1.93%	2.09%	2.96% (11/12/2001)
<input type="checkbox"/> Short-Term Federal	VSGBX	Bond - Short-term Government	0.20%	\$10.69	-\$0.03 ↓	-0.28% ↓	1.78% ^A 30 day 9/12/2019	3.08%	5.02%	1.60%	1.64%	4.73% (12/31/1987)
<input type="checkbox"/> ^s Short-Term Inflation-Protected Securities Index Admiral Shares	VTAPX	Bond - Short-term Government	0.06%	\$24.74	-\$0.04 ↓	-0.16% ↓	0.46% ^{E, G} 30 day 9/12/2019	3.40%	3.35%	1.05%	—	0.79% (10/16/2012)
<input type="checkbox"/> Short-Term Treasury	VFISX	Bond - Short-term Government	0.20%	\$10.56	-\$0.02 ↓	-0.19% ↓	1.41% ^A 30 day 9/12/2019	2.75%	4.65%	1.36%	1.30%	3.91% (10/28/1991)
<input type="checkbox"/> Short-Term Treasury Index Admiral Shares	VSBSX	Bond - Short-term Government	0.07%	\$20.25	-\$0.03 ↓	-0.15% ↓	1.54% ^A 30 day 9/12/2019	2.64%	4.34%	1.27%	—	1.14% (12/28/2009)

Name ▼	Ticker ▼	Asset class ▼	Expense ratio ▼	Price as of 09/13/2019		SEC yield 30 day 9/12/2019	As of	Average annual returns as of 08/31/2019			
				Price ▼	Change		09/13/2019	YTD ▼	1-yr. ▼	5-yr. ▼	10-yr. ▼
<input type="checkbox"/> Intermediate-Term Corporate Bond Index Admiral Shares <i>Purchase fee: 0.25%</i>	VICSX	Bond - Inter-term Investment	0.07%	\$24.21	-\$0.16 ↓ -0.66% ↓	2.71% A 30 day 9/12/2019	11.09%	13.02%	4.52%	—	5.79% (03/02/2010)
<input type="checkbox"/> s Intermediate-Term Investment-Grade	VFICX	Bond - Inter-term Investment	0.20%	\$9.96	-\$0.05 ↓ -0.50% ↓	2.37% A 30 day 9/12/2019	8.46%	10.97%	3.85%	5.32%	5.72% (11/01/1993)
<input type="checkbox"/> Long-Term Corporate Bond Index Admiral Shares <i>Purchase fee: 1.00%</i>	VLTCX	Bond - Long-term Investment	0.07%	\$26.18	-\$0.40 ↓ -1.50% ↓	3.61% A 30 day 9/12/2019	17.68%	20.42%	6.48%	—	8.12% (01/19/2010)
<input type="checkbox"/> Long-Term Investment-Grade	VWESX	Bond - Long-term Investment	0.22%	\$10.86	-\$0.17 ↓ -1.54% ↓	2.94% A 30 day 9/12/2019	16.63%	22.10%	7.03%	8.32%	8.51% (07/09/1973)
<input type="checkbox"/> Short-Term Corporate Bond Index Admiral Shares	VSCSX	Bond - Short-term Investment	0.07%	\$21.90	-\$0.05 ↓ -0.23% ↓	2.23% A 30 day 9/12/2019	5.21%	6.70%	2.62%	—	2.79% (11/18/2010)
<input type="checkbox"/> s Short-Term Investment-Grade	VFSTX	Bond - Short-term Investment	0.20%	\$10.69	-\$0.02 ↓ -0.19% ↓	2.19% A 30 day 9/12/2019	4.48%	5.76%	2.34%	2.84%	5.93% (10/29/1982)

WBC Vision Statement

*By the power of the Holy Spirit,
through new life in Christ and
communion with the Father,
Waxhaw Bible Church exists
to glorify God.*

WBC Core Values





The family unit was ordained by God as the building block for all human society. We believe the primary environment for biblical instruction is the home, so we support the family by encouraging, protecting, and instructing its members in how to fulfill their role.

Family in Focus

Deut. 6:4-9

Deut. 6:4-9

Hear, O Israel! The LORD is our God, the LORD is one! You shall love the LORD your God with all your heart and with all your soul and with all your might. These words, which I am commanding you today, shall be on your heart.

You shall teach them diligently to your sons and shall talk of them when you sit in your house and when you walk by the way and when you lie down and when you rise up. You shall bind them as a sign on your hand and they shall be as frontals on your forehead. You shall write them on the doorposts of your house and on your gates.

v. 4 – “Hear, O Israel! The LORD is our God, the LORD is one!”

- The “Shama”
- Yahweh Elohim
- “Compound Unity”

v. 5 – “You shall love the LORD your God with all your heart and with all your soul and with all your might. These words, which I am commanding you today, shall be on your heart.”

- **“heart”** – inner man, most interior organ, seat of appetites, emotions & passions, courage
- **“soul”** – the breathing substance of being, inner being
- **“might”** – muchness, force, abundance

v. 7 – “You shall teach them diligently to your sons and shall talk of them when you sit in your house and when you walk by the way and when you lie down and when you rise up.”

- **“teach”** – sharpen, whet
- **“talk”** – speak, declare, converse, command, promise, warn, threaten, sing
- **“by the way”** – journey, *fig. course of life or mode of action*

v. 8-9 – “You shall bind them as a sign on your hand and they shall be as frontals on your forehead. You shall write them on the doorposts of your house and on your gates.”

Morning prayer

Phylacteries, called tefillin in Hebrew, are worn by observant Jewish men each weekday morning during prayer.

A reminder

- Two small leather boxes contain verses from the first books of the Bible; boxes are attached to leather straps

One tied to arm, the other placed on head

- Worn as a reminder of God and to follow Jewish law daily
- Removed at conclusion of morning prayer services

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Source: Jewish Virtual Library
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Deut. 6:20-21

"When your son asks you in time to come, saying, 'What do the testimonies and the statutes and the judgments mean which the LORD our God commanded you?' then you shall say to your son, 'We were slaves to Pharaoh in Egypt, and the LORD brought us from Egypt with a mighty hand.'

Deut. 6:22-23

'Moreover, the LORD showed great and distressing signs and wonders before our eyes against Egypt, Pharaoh and all his household; He brought us out from there in order to bring us in, to give us the land which He had sworn to our fathers.'

Deut. 6:24-25

"So the LORD commanded us to observe all these statutes, to fear the LORD our God for our good always and for our survival, as it is today. "It will be righteousness for us if we are careful to observe all this commandment before the LORD our God, just as He commanded us.

Mark 12:29-30

Jesus answered, "The foremost is, 'HEAR, O ISRAEL! THE LORD OUR GOD IS ONE LORD; AND YOU SHALL LOVE THE LORD YOUR GOD WITH ALL YOUR HEART, AND WITH ALL YOUR SOUL, AND WITH ALL YOUR MIND, AND WITH ALL YOUR STRENGTH.'

Genesis 18:19

"For I have chosen him, so that he may command his children and his household after him to keep the way of the LORD by doing righteousness and justice, so that the LORD may bring upon Abraham what He has spoken about him."

Deut. 11:19

"You shall **teach them to your sons**, talking of them when you sit in your house and when you walk along the road and when you lie down and when you rise up."

Ps. 78:4-8

We will not conceal them from their children,
**But tell to the generation to come the praises
of the LORD,** And His strength and His
wondrous works that He has done. For He
established a testimony in Jacob And
appointed a law in Israel,

Ps. 78:4-8

Which He commanded our fathers That they should teach them to their children, That the generation to come might know, even the children yet to be born, That they may arise and tell them to their children,

Ps. 78:4-8

That they should put their confidence in God
And not forget the works of God, But keep His
commandments, And not be like their fathers,
A stubborn and rebellious generation, A
generation that did not prepare its heart And
whose spirit was not faithful to God.

Prov. 6:20-23

My son, observe the commandment of your father And do not forsake the teaching of your mother; 21 Bind them continually on your heart; Tie them around your neck. 22 When you walk about, they will guide you; When you sleep, they will watch over you;

Prov. 6:20-23

And when you awake, they will talk to you. 23

For the commandment is a lamp and the teaching is light; And reproofs for discipline are the way of life.

Eph. 6:1-4

Children, obey your parents in the Lord, for this is right. HONOR YOUR FATHER AND MOTHER (which is the first commandment with a promise),

Eph. 6:1-4

SO THAT IT MAY BE WELL WITH YOU, AND
THAT YOU MAY LIVE LONG ON THE EARTH.

Fathers, do not provoke your children to
anger, but bring them up in the discipline and
instruction of the Lord.

Col. 3:19-21

Husbands, love your wives and do not be embittered against them. Children, be obedient to your parents in all things, for this is well-pleasing to the Lord. Fathers, do not exasperate your children, so that they will not lose heart.



The family unit was ordained by God as the building block for all human society. We believe the primary environment for biblical instruction is the home, so we support the family by encouraging, protecting, and instructing its members in how to fulfill their role.

MATURITY

Implement

Ultimate Goal:

Christlikeness
(Spiritual Maturity)
becoming more like Jesus Christ and helping others to do the same.

Goal: to walk more like Jesus by implementing your worldview.

Develop

Goal: to develop a biblical worldview grounded in a biblical knowledge base.

Establish

Goal: To establish a biblical knowledge base that will inform their worldview.

Goal: To *establish* a biblical knowledge base that will inform their worldview.

Group Distinctives:

- Infant through 11 years old
- Peak of information input
- High Parental commitment

Approach

- Family worship / devos / prayer
- Nursery (0-3)
- Sunday School (4-12)
- AWANA (3-12)
- Children's Church (4-11)
- Corporate Worship / Music
- Praise Camp

ESTABLISH

Goal: To *establish* a biblical knowledge base that will inform their worldview.

- Scripture Memorization
- Old and New Testament Survey
- Foundations of the Faith (7 Subjects)
- Corporate Worship

ESTABLISH

Goal: to *develop* a biblical worldview grounded in a biblical knowledge base.

Group Distinctives:

- 11 through 14 years old
- Transitional Time
- Peer Influence
- Mentors Introduced (non-parent)

Approach

- Family worship / devos / prayer
- Sunday School
- Youth Group
- Junior High Retreat
- Corporate Worship & Teaching
- Praise Camp
- Begin Serving

Develop

Goal: to *develop* a biblical worldview grounded in a biblical knowledge base.

- Inductive Bible Study
- Develop Reasons for our faith
- Grow in Community
- Corporate Worship

Develop

Goal: To walk more like Jesus by *implementing* your worldview.

Group Distinctives:

- 14 through 18 years old
- Intro to Individualism
- Peak Peer Influence
- Mentors Engaged (non-parent)

Approach

- Family worship / devos / prayer
- Sunday School
- Youth Group
- Senior High Camp
- Corporate Worship & Teaching
- Serving the Body

Implement

**Goal: To walk more like Jesus by
implementing your worldview.**

- Developed Personal Devotions
- Established Biblical Worldview
- Leading the younger ones
- Corporate Worship

Implement

Ultimate Goal:

Christlikeness (Spiritual Maturity)

becoming more like Jesus Christ and
helping others to do the same.