



The Orchard Foundation

NEWSLETTER

FALL 2017

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Our Hope and Refuge in Times of Trouble

There is a lot of suffering in the world right now because of hurricanes, earthquakes, fires, crime and violence, and many people are asking the question, "Why? Why did God allow this? Where is God in the midst of it all?" That "why" question is not a new one; it goes back thousands of years. It was asked in the Old Testament by Job and the writers of the Psalms and it continues to be a question asked by many. Why do all of these horrific things happen if there's a loving and powerful God? Why do bad things happen to good people?



In John 16:33 the Lord said, "You will have suffering in this world." He didn't say you *might* - He said it is going to happen. Even so, it still makes it hard to understand why and we will probably never understand until we come face to face with our Creator. In 1 Corinthians 13:12 we're told, "Now we see things imperfectly, like puzzling reflections in a mirror, but then we will see everything with perfect clarity."

Until that day of perfect clarity, we can take comfort in God's Word. "The Lord is good, a refuge in times of trouble. He cares for those who trust in Him" (Nahum 1:7). We also know that "The Lord is near to all who call on Him, to all who call on Him in truth. He fulfills the desires of those who fear Him; He hears their cry and saves them" (Psalm 145:18-19).

God promises a time when there will be no more crying, no more tears, no more pain and suffering, when we will be reunited with God in perfect harmony, forever. We can place our hope in this promise knowing that, "What no eye has seen, what no ear has heard, and what no human mind has conceived what God has prepared for those who love him" (1 Corinthians 2:9). What an awesome thing to look forward to!

Someday we'll see with clarity, but for now things might be foggy. We can't understand everything from our finite perspective, but as believers, we must cling to our faith and knowledge that God is a loving and powerful God. He is our hope and our refuge, even when the world doesn't make sense.

During times of tragedy, what is desperately needed is the very real and comforting presence of Jesus Christ. I'm grateful that so many churches and ministries of the communities who have been affected are helping them experience that. In addition to lifting the hurting up in prayer, we wanted to let you know we are here to help if you feel led to give to any relief organizations. One of our ministry partners, Compassion and Mercy Associates (CAMA), is working hard to be the hands and feet of Jesus on the ground; trying to meet the spiritual and physical needs of victims.

They, along with many Christian organizations, would covet your prayers and support. Please contact us if you would like any assistance in donating to your favorite organizations. We thank you for your heart for ministry and are honored to serve you.



Joseph C. Padilla

Vice President of Development and Ministry Services

Capital Market News

Third Quarter Update: The S&P 500 increased 4.0% during the quarter and 12.5% year-to-date. Also for the quarter, the DJIA increased 4.9% and the Nasdaq Composite was up 5.9% with increases of 13.4% and 22.9% year-to-date, respectively. The MSCI All Country World Index (ACWI) was up 5.1% for the quarter and 16.3% year-to-date.

As a result of a complete review and evaluation of our investment models, Orchard's Board of Stewards has approved revisions to the equity/fixed mix of the portfolios. They have also approved name changes that align better with the investment objectives and industry common language. Effective November, the model target mix percentages will be:

Former Name	New Model Name	Equity/Fixed Current	Equity/Fixed Nov 2017
ADF only	All Fixed Income	0/100	0/100
Capital Preservation	Conservative	30/70	25/75
Not offered	Moderately Conservative	Not offered	40/60
Income	Moderate	55/45	55/45
Income & Growth	Moderately Aggressive	65/35	70/30
Growth	Aggressive	80/20	90/10
Aggressive Growth	No longer offered	95/5	See Aggressive model

Following is a brief description of the objectives of each model:

All Fixed Income - This model's goal is protection of principal. Those choosing this model are not willing to suffer any principal loss. The target allocation for this extremely conservative strategy has an allowable range of 0% equity and 100% fixed income.

Conservative - This model's primary goal is protection of principal with minimal capital appreciation. Those choosing this model are willing to achieve investment returns that are low, or even negative, in exchange for reduced risk and high liquidity. The target allocation for this conservative strategy has an allowable range of 15-35% equity sector ETF's and 65-85% fixed income.

Moderately Conservative - This model's goals are modest capital appreciation with some income generation. Those choosing this model are willing to absorb some level of volatility and risk of principal loss. The target asset allocation for this moderately conservative strategy has an allowable range of 30-50% equity sector ETF's and 50-70% fixed income.

Moderate - This model's goals are a balance of capital appreciation and income generation. Those choosing this model should be willing to absorb a medium level of volatility and risk of principal loss. The target asset allocation for this moderate strategy has an allowable range of 45-65% equity sector ETF's and 35- 55% fixed income.

Moderately Aggressive - This model's primary goal is growth of principal with income secondary. Those choosing this model should be willing to assume a high level of portfolio volatility and risk of principal loss. The target allocation for this moderately aggressive strategy has an allowable range of 60-80% equity sector ETF's and 20- 40% fixed income.

Aggressive - This model's primary goal is above-average growth of principal. Those choosing this model should be willing to assume a significant level of portfolio volatility and risk of principal loss. The target allocation for this aggressive strategy has an allowable range of 80-100% equity sector ETF's and 0-20% fixed income.

As always, if you have any questions, please contact your account services representative at 1-888-689-6300.

News from the Office

Welcome, Bencie!

In August, Orchard welcomed Bencie Cheney to the team to serve as our operations accountant. Bencie lived in California for 32 years before moving to Colorado in January 2017. She and her husband of 15 years, and their two children (ages 8 and 11), love the outdoors and the beauty of the Colorado mountains. Bencie has a bachelor's degree from the University of California and has more than 11 years of office management, finance and accounting experience working in a variety of accounting and real estate offices. We are excited to welcome Bencie to the Orchard team!



Statement Information

- Those of you who receive statements by mail, they are enclosed.
- Donors who receive their statements online may go to our website: www.theorchard.org.
- Those with donor advised funds can access statements on your DonorFirst™ Web page at <https://orchard.donorfirst.org> and click on the name of your fund on the left side of the screen.