



GSB FINANCIAL
RESOURCE CENTER
 INVESTMENT & INSURANCE SERVICES
Your Money. Your Life. Your Journey.

Located at Guaranty State Bank & Trust Company

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the Vault

The Monthly Newsletter of
 The Guaranty
 State Bank & Trust Co.

2022 MAY

TELL US WHERE IT HURTS\$.

- My life savings are in CDs that are about to mature, but I'm not happy about renewing them at such low rates.
- I'm worried about how I'll be able to pay for my children's college education.
- I've invested heavily in the stock market and I'm worried the market's instability will take my investment down with it.
- I'm about to receive a large pension plan distribution and I'm not sure how I should invest it.
- I'm retired and thought I had enough saved to last through retirement. Now, I'm not so sure.

Whatever "financial symptom" you may be experiencing, call the GSB Financial Resource Center Investment and Insurance Services at 785-738-4429. We will listen to your problem and recommend an appropriate financial treatment.

So call today and tell us where it HURTS\$. 785-738-4429

Unlike CDs, investment securities will fluctuate in market value, do not offer a fixed rate of return and do not offer insured principal, as CD's do with FDIC insurance. LPL does not provide tax or legal advice.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates.

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Securities and insurance offered through LPL or its affiliates are:

**Not Insured by FDIC or Any Other Government Agency |
 Not Bank Guaranteed | Not Bank Deposits or Obligations | May Lose Value**

Our Blue Jeans for Charity Program Reaches the \$12,000 Mark!



Guaranty State Bank & Trust Company started this program over 13 years ago and we have reached \$10,000 four times and now we've topped a new mark!

We've raised \$12,415 with our Blue Jeans for Charity Program. Every Friday, a staff member can wear blue jeans to work for a weekly donation of \$5.00. Donations are then sent to various local charities! Thank you to all of our employees for making this happen!



Because Life Is More Than Money

God is with you, and He is with me now and always! He cannot be otherwise. Nothing you nor nothing I can do will change that. No action of yours or mine can keep Him from being with us. No force of nature can separate you and God. See Romans 8:35-39 for how God makes this point with us.

The following I am relaying to you from the April 8th devotional in *Jesus Calling*. It was a good reminder for me of God's constancy of being with me.

(from Jesus Calling)

"I [GOD] AM WITH YOU AND FOR YOU, your constant Companion and Provider. The question is whether you are with Me and for Me. Though I never leave you, you can essentially "leave" Me by ignoring Me: thinking or acting as if I am not with you. When you feel distance in our relationship, you know where the problem lies. My Love for you is constant; I am the same yesterday, today, and forever. It is you who changes like shifting sand, letting circumstances toss you this way and that. When you

feel far from Me, whisper My Name. This simple act, done in childlike faith, opens your heart to My Presence. Speak to Me in love-tones; prepare to receive My Love, which flows eternally from the cross. I am delighted when you open yourself to My loving Presence."

Our prayer should be to ask God to help us be aware of His constant presence with us. Asking God to be with you or with someone else is asking Him to do what He is always already doing. GENESIS 28:15 reads, "**Behold I [God] am with you and will keep you wherever you go...**"

Father God, help each one of us to live like we know and understand You are always, always, always with us no matter what happens.

Happy living in light of God's constant presence with you.



Doug Johnson
PRESIDENT

Get Where You Need To Go, But Enjoy The Trip

"He refreshes my soul. He guides me along the right paths for His name's sake." PSALM 23:3

Earlier this month, Lori and I finally had the blessing of meeting our newest grandson, Hezekiah, on his family's horse farm on the edge of the beautiful Appalachians of Kentucky. Little "Kai" was born in December but due to family health issues and a subsequent funeral, we had to put this trip off for longer than we cared. At the end of our visit, we said our sad goodbyes, got in our pickup and hit the road to return to Kansas.

Driving down Interstate 64, I couldn't help but notice (and hit the brakes to avoid) a black BMW speeding along, swerving in and out of lanes, and cutting people off as the frenzied driver tried to reach his destination faster and ahead of everyone else. About an hour down the road, we had to pull off the interstate to fuel up...which admittedly hurts the wallet more than it used to not so long ago. What did I see directly in front of me on the off-ramp? The same stressed and angry looking driver in the black BMW. We had reached the same destination at the same time. Because of his trying to get ahead of everyone else and reach his destination the fastest while selfishly and dangerously cutting other drivers off, he had missed something amazing. He had missed the glorious, orange-layered sunrise coming through the multi-colored clouds, the green rolling hills of Kentucky horse country (which is even more beautiful than the photographs) and the misty Appalachians in the backdrop, all of which Lori and I had just been privileged enough to witness. Even though,



we had started at the same point and time and arrived simultaneously, we each had very different experiences on the journey. I wondered if God chuckled as He watched our two vehicles going down the road – one veering carelessly and the other going steady – all while He knew both would reach the same point at the same time.

This made me think of how similar estate plans, financial plans, and other life plans are to journeying along the highways and backroads. Instead of frantically throwing our plans together and chasing the latest and greatest ideas while stressed out, worried, and in a frenzy to get where we need to go, there is a more peaceful alternative. We can meet with our trusted advisors, now, to learn how to carefully craft our plans with their help. We can peacefully enjoy the beauties around us each day and travel down life's road to safely reach our destinations, whether it be spending time with our families, relaxing with friends, or spending time in the jobs and hobbies we enjoy.

At Guaranty, we have many years of experience helping our customers reach their destinations with peace and contentment. Feel free to call or stop in and see how we can help you.

Shannon McDowell, JD, CTEA
VICE PRESIDENT & TRUST OFFICER

Without counsel plans fail, but with many advisors they succeed. PROVERBS 15:22

