

Everyday Stewardship

Spring 2018

A more sustainable
way of living



So many ways to ReUse it
A lasting reward

Make Medicare an easy step

Everence can give you a hand



Gain confidence and clarity about moving to Medicare with guidance from Everence. From workshops to personal assistance, see how you can simplify. And spend more time on what matters to you.

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Photo by Vada Snider

Mike Hinman, co-manager of operations for ReUse It Center in McPherson, Kansas, loads a chair into a vehicle. The nonprofit keeps useful building products and other items in circulation.

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A lasting reward





Everence® helps individuals, organizations and congregations integrate finances with faith through a national team of advisors and representatives. Everence offers banking, insurance and financial services with community benefits and stewardship education.

Everence is a ministry of Mennonite Church USA and other churches.

Everence
1110 N. Main St.
P.O. Box 483
Goshen, IN 46527
(800) 348-7468
(574) 533-9511

everence.com

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Comments and questions:
jim.miller@everence.com

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MyNeighbor users generate \$205,000+ in donations

Everence donated more than \$205,000 in January to 265 charitable organizations and congregations through our **MyNeighbor** program.

With the **MyNeighbor** program, individuals and businesses generate reward dollars for their favorite nonprofits every time they use their **MyNeighbor** credit cards from Everence Federal Credit Union. In January, Everence writes and sends checks to the charities the cardholders selected.

“The **MyNeighbor** card is our newest way to help spread generosity between our members and our communities,” said Ken Hochstetler, President and CEO of Everence. “Since only April of 2017, our members generated over \$205,000 for local and global charities – that’s a significant impact!”

With **MyNeighbor**, each time you buy groceries, pay bills or make other purchases, Everence will donate 1.50 percent of the purchase total to the charity of your choice.

[Learn more at everence.com/myneighbor.](http://everence.com/myneighbor)



Videos show the family impact of end-of-life planning

Two new videos at everence.com tell the story of the Daryl Garber family, and how Daryl prepared for his end-of-life journey.

Heartfelt comments from Daryl's wife, Lila, sons Randy, Kevin and Monte, and the sons' wives, Judy, Kathy Bosin and Marcy Hostetler, illustrate how Daryl's planning affected everyone in the family.

Daryl made his wishes known because he wanted to lessen the burden on his family as much as he could. As Marcy said, "We were so prepared, because he set the stage for us."

Daryl was 81 when he died in hospice care in 2016.

It's our hope that the videos, Giving Moments of Grace, Part I and Part II, will inspire others to make their desires clear to their families. Watch the videos at everence.com/giving-moments-of-grace.



Financial planning grants offered to more pastors

Everence started offering Pastoral Financial Plan Grants in January to credentialed and active pastors from any churches affiliated with Everence. Many of those affiliated churches can be found online at everence.com/who-we-serve.

The grants are helping pastors with the cost of a first-year Everence comprehensive financial plan.

This new grant is in addition to the Everence Pastoral Financial Assistance Program, a financial planning subsidy initiative for Mennonite Church USA and Conservative Mennonite Conference pastors that was funded, in part, by a grant from Lilly Endowment Inc.

"Pastors face unique and often challenging financial circumstances, which can put stress on their personal and ministerial health and wholeness" said Ken Hochstetler, Everence President and CEO.

"That's why we believe in the importance of helping pastors address their financial needs and goals. When our pastors are healthy, our congregations also benefit." Get the details at everence.com/pastor-financial-planning.

Learn and do more at everence.com

- **Managing your monthly budget** can be frustrating. See how much you can accomplish with our online home budget calculator. Go to everence.com/home-budget-calculator.
- **Social Security benefits** only replace a portion of your usual income when you retire. Find out how an individual retirement account can benefit you at everence.com/ira.

A high score can help you

Responsible credit decisions now can pay off later

By Denise Reinoso Wayman

You're entitled to some free information

AnnualCreditReport.com is the official, authorized website to get free credit reports from the three major reporting agencies – Equifax, Experian and TransUnion.

Visit annualcreditreport.com/index.action for more information. It's important to know what's on your credit report.

If you have questions about credit or if you're wondering about planning for your financial future, we would be happy to talk to you!

Do I have credit? Why does credit matter? What is a credit score? Should I apply for as much credit as I can get? You may have asked yourself these questions.

A credit score evaluates a consumer's creditworthiness. Lenders use credit scores to gauge how likely someone is to repay debts. Someone with a higher score is considered more financially trustworthy.

Lenders generally offer lower interest rates to borrowers with high credit scores. If you have a low credit score, you may not qualify for certain loans or have to pay higher interest rates, which increases your cost of borrowing. If you have no credit score, that usually means you haven't established credit yet.

Establishing credit usually means borrowing money (using a credit card or getting a loan) and making your payments on time.

Missing payments can lower your credit score, so be realistic about how card or loan payments fit into your overall budget. It takes time to rebuild your credit score after it declines.

Credit is never a taboo topic as long as you're responsible with it. You may need a loan someday to further your education or buy a car or house. Wouldn't it be great to be offered the best rate possible? Here are a few tips:

- Apply for only credit you need – be smart about what you're doing and why.
- Be responsible with the credit you have.
- Make your payments on time.
- Keep a low credit card balance and pay it in full monthly.

Start by setting up a relationship with your primary financial institution – manage your accounts responsibly, and there's no better place to start establishing your credit.



Denise Reinoso Wayman is Regional Operations Manager for Everence Federal Credit Union. She works from our office in Mount Joy, Pennsylvania.

Small things can be big help

We have time in our busy lives to aid a nonprofit

By Marlene Kroeker

Talk to us about generosity

We at Everence consider generosity an important part of your overall financial planning.

From charitable gift annuities to donor advised funds, planned giving, legacy planning and charitable trusts, we're happy to help you find ways to tap your potential to help others.

We're here to help you make financial decisions that align with your faith and values. Ask us how.

Life seems to be getting busier. Many of us are working 40 or more hours per week. We're taking children to soccer or band practice or running errands for our older parents.

Weekends are filled with home projects, church activities and sometimes a second job. I've even heard my retired friends say they're busier than when they were working.

In the middle of all this running around, we're also passionate about changing our world. But we can't possibly fit in One. More. Thing. You'll be happy to know there are a few quick and easy ways to help change the world.

1. Pick a favorite nonprofit organization.
2. Read one story on their website or from their newsletter.
3. Excitedly re-tell that story to your friends. Nonprofits love it when their supporters talk about them, and people are more likely to support an organization that a friend also supports.

4. Connect with them on social media. Re-post something they posted and say why you think your friends should be interested in it.
5. Find a way to unabashedly and simply fundraise for them. My husband and I host a party after the holidays. We always add a charitable element. This year, to celebrate the fact that we're turning 50, we asked our friends to make a \$50 donation, or some variation on 5, to a charity they think fits our personalities. It was fun to hear what people chose and why.
6. Pray, whenever you think of your nonprofit.
7. Sign up for a MyNeighbor credit card from Everence Federal Credit Union. Whenever you use the card, 1.50 percent of the purchase will go to support your favorite nonprofit.



Marlene Kroeker is a Stewardship Consultant in the Michiana region of Everence, working from our offices at 1110 N. Main St., Goshen.



Thinking about a new career?

Sometimes, another profession may be calling

By Kevin Nice

Careers at Everence

We at Everence believe everyone is on a unique financial journey that should be informed by their values and beliefs.

We want to help people move along their journeys with confidence so they, in turn, can make a lasting impact on the people and communities around them.

If that sounds like something you'd like to be a part of, we invite you to learn more about a career at Everence by visiting <https://www.everence.com/about-everence/careers>.

Are you ready for a change of career?

I found myself in that situation after working in a career for 11 years. It was a scary position for me to be in, because I had a stable job, great medical benefits, and was building up a pension for my retirement.

As I looked at different options for employment, I knew I would have to start over and leave my comfort zone. My wife saw an advertisement about an informational night at Everence to find out more about becoming an Everence advisor.

After I was hired, Everence provided me with training that helped set the tone for my career at Everence.

After lots of prayer, discussion and research, I'm convinced I made the right decision.

If you are thinking about a possible career switch, here are some issues to think about:

- You do have to consider the financial implications of a potential new job. Will it supply you with enough benefits and income?
- God puts passions in your life. Do you have a passion for what you are doing, or is there another profession out there that you feel called to?
- As for me, I feel that I've found my dream job. I'm able to work with people to help them on their financial journeys – setting goals, making sure they have protections set up, preparing for the future, and finding ways to integrate their faith and finances.
- May God guide you as you think about your future and where you are called to be.



Kevin Nice is a Financial Advisor in the Everence Michiana office on North Main Street in Goshen, Indiana.



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Increase your Medicare IQ

Cost options differ from one person to the next

By Maria Angelucci

Learn about Medicare

When to enroll in Medicare is one of the most important decisions you'll make about your health care as you move toward retirement.

That's why we recommend learning as much as you can about the various plans, eligibility rules, deadlines and costs.

Talk to us if you'd like some guidance.

When I meet with people for Medicare education, a large part of our conversation revolves around costs. Some people will keep working and remain covered by group health care, while others have costly individual health plans.

For those on employer plans, part of the discussion involves what would be the "better way to go" – stay on the employer plan or switch to Medicare.

I'm noticing more employers putting more of the cost burden on employees for their insurance. It's important for me to know what a person pays for his or her current employer insurance and what portion of that is for his or her spouse.

I also need to know what type of deductibles and coinsurances are the employee's responsibility. This helps when we map out the cost for Medicare.

There are three parts to Medicare:

- Medicare Part B cost (Most will pay \$134 per month, but this is rated up by income, so someone with a high income can pay more.)
- Medicare supplement plan costs
- Medicare Part D drug plan premiums and drug costs
- We go through a Medicare education piece, then compare the costs of Medicare with the cost of employee insurance.
- Sometimes, it's cheaper for an employee to stay on the work plan, but for the spouse to go on Medicare.
- When we are done, I feel the people walk away understanding Medicare and can start to plan for the costs of Medicare.
- This helps them when meeting with an Everence advisor to discuss planning for retirement. I always say, "How can anyone make an informed decision without all the proper information on Medicare, its pieces and its costs?"



Maria Angelucci, CSA, CLTC, is a Financial Services Representative in the Everence office in Souderton, Pennsylvania.





A more sustainable way of living

Family meets its needs with available resources

By Jim Miller



For Chris Meyer, his wife, Erin Gotwals, and their young son, Carsten, electricity comes from the sun. Water for drinking, cooking, bathing or washing clothes comes from the clouds that drift over the family home in Coshocton County, Ohio.

It might sound like the trio live in an old home. But Chris and Erin built their house in 2016-2017 next to a farm owned and operated by Chris' parents, Ron and Mary Meyer. Much of the land was mined for coal years ago.

To say that the farmstead of Chris, Erin and Carsten is in a rural area is an understatement. The family's mailing address is a town with a population of 140, according to the 2010 Census.

The choice to live sustainably was a conscious one.

"We're adapting our lifestyle to the available resources, rather than the other way around," said Chris.

Carsten, born in May 2017, wears cloth diapers rather than disposables for environmental reasons.

Unlike many parents, however, Chris and Erin are using their own rainwater and solar energy to wash the diapers. They don't have a clothes dryer, so laundry hangs to dry.

Chris' professional role

Chris is quite literally practicing what he preaches in his role as Manager of Stewardship Investing Research and Advocacy for Praxis Mutual Funds® and Everence – a field he's worked in for about 12 years.

Praxis, the mutual fund family of Everence, engages in stewardship investing

– what some call socially responsible investing – combining social and financial considerations as it strives to make a positive impact on the world.

Chris is part of the climate change leadership team at the Interfaith Center on Corporate Responsibility (ICCR), the nation's leading member-based coalition of institutional investors who try to use their investments as catalysts for social change. Everence has been an ICCR member for over two decades.

Chris Meyer, his wife, Erin Gotwals, and their son, Carsten, live in a rural Ohio home that takes advantage of sunlight and rain to offer a more sustainable way of living.

A good deal of Chris’ work involves corporate engagement – basically, “using finance as a lever to change the world.”

Owning shares of stock in a public corporation entitles investors to certain rights, including communicating with company managers and voting on issues involving the corporation’s future direction.

Investors also can file shareholder resolutions aimed at influencing what a company does and how it does it.

Shareholder advocacy

Shareholder advocacy means using these shareholder rights and privileges to promote corporate policy change. Praxis invests in companies on behalf of its clients, and practicing shareholder advocacy with those investments is an important part of Chris’ job.

Praxis challenges harmful corporate activities, encourages positive social change and supports business decisions that provide long-term benefits for all stakeholders.

The fund family’s shareholder advocacy efforts include working with electric utilities to mitigate climate change, and pressing major retailers to use safer chemicals in their personal care products. Praxis also has worked to reduce the use of conflict minerals in cellphones – metals mined in the Democratic Republic of Congo that fund and perpetuate violence.

Investments can support access to opportunity for disadvantaged individuals and communities through community development investing.

Through its partnership with Calvert Impact Capital, Praxis channels nearly 1 percent of each fund to help foster loans to nonprofits, finance women-owned enterprises and provide access to alternative energy in low-income communities and in emerging markets.

The Ohio land

In 2007, property next to Chris’ family’s farm in Ohio went up for sale. Chris was living in Goshen, Indiana, and working in the Everence corporate headquarters building, but, “I had a decision to make, and determined that I’d eventually like to live there.”

Chris had lived on his family’s farm until the age of 3, when his parents moved to Scottsdale, Pennsylvania, to work for Mennonite Publishing House. And while Chris spent the remainder of his childhood in Scottsdale, his grandmother still lived on the Ohio farm and Chris often would work there during the summers. Ron and Mary moved back to the farm after about 16 years in Scottsdale.

After securing a loan from Everence Federal Credit Union, Chris bought the adjacent land in 2007.

In 2012, Chris and Erin began dating – and married two years later. They began their married life in Goshen, but Erin liked the idea of living on a farmstead.

A few years ago, Chris and Erin bought a landlocked parcel next to their property, which had been owned by Chris’ aunt and uncle. It’s on that property that the couple’s house now stands.





Chris Meyer checks one of the filters to make sure the family's water supply will keep flowing freely. Batteries (lower photo) store energy collected from the home's solar panels.

What makes this house special?

- The electrical and rainwater systems harness the weather to provide power and water.
- Wood to build the house came from the property itself.
- It boasts an energy-efficient floorplan, complete with hot-water faucets near the water heater, excellent insulation, and energy-conscious appliances and lighting.
- Nontoxic materials were used whenever possible for environmental reasons and to enhance indoor air quality.

Thirty-two ground-mounted solar panels provide the home's electricity.

A cloudy day doesn't mean the panels aren't contributing anything. "The panels do still generate electricity when it's cloudy," Chris said.

Heavy fog and rain are the worst conditions, when very little light gets through to the panels. A battery system provides two to three days of power if no light is reaching the solar panels.

There's also a gasoline-powered generator to charge the batteries, if necessary. "We've only had to use it a couple of times," Chris noted.

The solar panels are mounted on the ground because the surfaces of the home's roof face east and west, and the most solar energy usually is collected from panels that face south. Having the panels on the ground also makes it easier to clear off snow if it starts sticking to them.

Chris and Erin don't have a TV, and their limited internet service is not used to stream any programming – it's mainly for Chris' work.

Rain is necessary too

Rainwater flows down the metal roof into gutters and downspouts, which lead to a 3,300-gallon, underground cistern. A pump inside the cistern pressurizes the water, and a pipe connects the cistern to the home's plumbing.

Several filters, including an ultraviolet filter to kill any potentially harmful bacteria, purify the water. The first filter in the series stops leaves or twigs from entering the cistern.



The house project

When Chris' parents moved back to Ohio, Mary continued working as an editor for the publishing house while Ron focused on farming and construction.

Ron's construction knowledge made him an obvious choice as construction manager for building his son and daughter-in-law's house.

"He offered insight, and he shared our philosophy too," Chris said. "He knew what we wanted. All of that was tremendously helpful."

Construction started in April 2016, and Chris and Erin lived with Ron and Mary for a few months until the house was completed a year later. Ron handled much of the construction himself and supervised the subcontractors. Chris and Erin spent many evenings working on the house during that period.



Carsten, son of Chris Meyer and Erin Gotwals, was born in May 2017 – not long after Chris and Erin moved into their new home.

The water doesn't need softening because rainwater contains few minerals.

Chris and Erin weren't sure rain would provide enough water, but they calculated their anticipated needs and reviewed them with the subcontractor.

They conserved water and made it through a six-week dry spell last summer. "If there's a prolonged drought, we might have to haul water in," Chris said. They have a 400-gallon water tank that fits on a pickup truck if hauling becomes necessary.

In winter, snow usually doesn't melt fast enough for the water to reach the cistern, "but we don't have too

many months in the winter without rain. And we can minimize how much water we use."

Wood to build the house came from their own trees. Chris marked trees in their woods to be used for the project – trees that were dead or dying, or their removal would benefit the rest of the forest.

Trees were also cut down to make way for a lane leading to the house, and that wood was used too.

Chris said, "The wood in the house was my favorite part of the whole project. Its natural beauty, the work we put into it and the fact that it's from our property make it special."

The home's heating source is a wood stove on the lower level. A ceiling fan in the living room circulates the air, keeping the warmest air from settling near the ceiling.

As the temperature dropped significantly in December, the stove kept the upstairs at about 68 degrees while it was around 70 downstairs, Chris said.

Chris and Erin also have a root cellar, where they store potatoes, carrots and other crops. "The kitchen and root cellar were designed to help us process and store a lot of our own food."

Chris said, "We're producing over half of the food we eat, from the farm and garden. We have chickens for eggs and meat and I hunt deer."

A proactive approach

Sustainability for the Earth is what it's all about.

Because they know they don't have unlimited resources, Chris and Erin are careful about how they use what they have.

But, Chris said, "It's more about prioritizing what's meaningful and life-giving for us, rather than looking at it as a sacrifice. What's best for the broader world often turns out to be what's most fulfilling for us as well."

He added, "It's consistent with my work, too – the kind of change I encourage companies to make."

Chris is aware that some people believe climate change is too far along to reverse, or that one household can't make a meaningful difference.

As far as he's concerned, however, "Being proactive is the antidote to losing yourself in hopelessness and cynicism."

Living in their new house has been anything but boring.

"It's been challenging at times, but really it's been rewarding," Chris said. And even though building the house is behind them now, "our plans are not fully realized yet. We're excited to plant an orchard and berry bushes, and further explore what it means to live out our values."

Jim Miller is a writer and editor at Everence and managing editor of Everyday Stewardship.



Investing in what matters

Praxis Mutual Funds, advised by Everence Capital Management, believes in being good stewards with our investments while striving to make a positive impact on the world.

Praxis takes stock ownership seriously and communicates with corporate management at the companies we invest in to promote positive social change.

Investments also include renewable energy, low-income housing, medical research and international development.

Find out more about the Praxis family of five funds at praxismutualfunds.com.

Consider the fund's investment objectives, risks, charges and expenses carefully before you invest. The fund's prospectus and summary prospectus contain this and other information. Call (800) 977-2947 or visit praxismutualfunds.com for a prospectus, which you should read carefully before you invest. Praxis Mutual Funds are advised by Everence Capital Management and distributed through Foreside Financial Services LLC, member FINRA. Investment products offered are not FDIC insured, may lose value, and have no bank guarantee.

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LaVon Ediger is one of the key people behind ReUse It Center, a McPherson, Kansas, nonprofit that helps find new homes for used building products, furniture and other household accessories.



So many ways to ReUse it

How Kansas store is a recycler, donor and provider

By Jim Miller

ReUse It Center in McPherson, Kansas, is a handy place to donate or buy building products, furniture or household accessories.

Donors and customers help people in need locally and around the world, because the center is a nonprofit that donates its proceeds to community organizations and Mennonite Central Committee.

Another significant benefit adds to the center's value – something organizers weren't necessarily thinking about in the beginning.

LaVon Ediger started weighing the need for a local thrift store to sell used building products while running a construction company that built mostly commercial structures.

He talked about it with fellow members of First Mennonite Church in McPherson. The discussions continued after LaVon retired, and led to the launch of ReUse It Center in November 2011.

It started in “a sizable building, but we outgrew it quickly,” LaVon said. About 2½ years ago, the store moved into a larger space in a retail strip center, occupying about 30,000 square feet.

With his professional construction background, LaVon knows that used building materials are often thrown away.

“I realized how much went to landfills,” he said, “so second-life building materials was how we started” at ReUse It Center.

When customers visit the store now, they’ll also see appliances, furniture, light fixtures and even a few automotive parts.

“We’ve accepted a lot of items beyond building materials.”

Which types of merchandise are always in demand? “Appliances and cabinetry,” LaVon said. “Older, newer, kitchen cabinets and bathroom vanities. Tools are always needed too.”

ReUse It Center keeps expenses at a minimum. The store has only two paid staff members, and they are part-time managers.

Nearly 100 volunteers keep everything running. More than half work at least once a week, and some report for duty three times per week.

And that brings us to the other important ReUse It Center benefit. Many of the volunteers are retirees, and working at the center provides a valuable sense of purpose and opportunities for friendships to form.

“They’re using their life skills and have a lot of camaraderie with other people,” LaVon said. “It’s really a supportive group.”

ReUse It Center is a 501(c)(3) charitable organization that financially supports more than a dozen local charities, with a focus on basic needs such as food and shelter.

Some of the proceeds go to MCC to support its relief, development and peacemaking work around the world.

ReUse It Center relies on a three-legged stool of donors, shoppers and volunteers, as LaVon describes it. Most of the customers are homeowners/do-it-yourselfers, along with landlords and contractors.

The center’s mission revolves around four key points:

- Stewardship (keeping useful items out of the landfill)
- Offering products at affordable prices
- Sharing the revenues
- Building relationships (presenting a positive, Christian attitude in the community)

Everence helped launch ReUse It Center. Bill Toews, Everence Stewardship Advocate at First Mennonite Church, contacted Everence to request financial support, which was granted.



Dorothy Janzen and Sandy Kaufman help customers with their purchases.

The original First Mennonite group responsible for starting the center included Kathy Goering, Randy Goering, Marianne Miller, Stan Miller, Pastor Kathy Neufeld-Dunn, Gary Stucky and Bill Toews, in addition to LaVon.

“Prayer and God’s guidance were an important part of establishing this ministry,” LaVon said. “We try to be open to the direction we think he’d want us to go.”

Everence chapter grants

Grants such as the one from the Everence Association Chapter in Central Kansas that aided ReUse It Center are made possible when clients purchase many Everence products.

For more information about Everence member chapters or chapter grants, please contact Jim Smith at (800) 348-7468 ext. 3330, or jim.smith@everence.com.

Filipina artisan finds success

Small-business loans helped her keep up with demand



Photo by Jon Warren, World Vision.
Provided by Calvert Impact Capital.

Lory weaves stripped bamboo to form a decorative wall paneling, known locally as “diamond.” The design is popular throughout the Philippines and Lory is exceptional at the craft.

Earlier, Lory and her family lived a difficult existence as she was limited in how much she could make and sell. As demand for her products outpaced her supply, Lory realized that a small loan from VisionFund would give her access to materials she needed to expand her business.

Her calculated risk paid off. Her creations sold well and over the years, Lory continued to borrow money to improve her business.

Lory has hired more workers, and she’s encouraged that she can serve her community as her business expands.

As her venture developed, Lory’s family experienced direct benefits. A house renovation provided her growing family with a more stable structure, and more room.

“I’ve worked so hard and am so pleased that I’m seeing direct benefits from all my efforts. My business continues to grow and I’m seeing my family flourish,” Lory said.

Through community development investing with Calvert Impact Capital, Praxis Mutual Funds helps support small-business owners like Lory by funding organizations like VisionFund that give microloans and small business support. Calvert Impact Capital is a key partner for Everence community development investments. As an impact-investing institution, Calvert Impact Capital helps people and communities around the world through community development financing.

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Where are you headed?



When it comes to your financial path, you don't have to take the journey alone. We're here to walk alongside you, so you can meet tomorrow's opportunities with confidence!

Visit everence.com to learn more



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Lives we share



A lasting reward

The **MyNeighbor** credit card from Everence Federal Credit Union is different, and that made a difference to Cedric and Lora Roth of Chambersburg, Pennsylvania.

The Roths had a couple of credit cards, on which they earned gasoline points or cash back.

But they realized, "Cash back is basically just benefiting us," Cedric said. "We'd rather contribute that money to our church than our next credit card bill."

The **MyNeighbor** card allows people to choose the charitable organization or church they want to support. Everence donates 1.50 percent of MyNeighbor transaction totals to the organization the cardholder chooses.

Cedric recently started working for Everence in our Central Penn core market, and he's been the Everence stewardship advocate in his home congregation, Marion Mennonite Church, for more than a year.

Photo by: Jessica Klick of One17 Photography