

Everyday Stewardship

Sonido de Alabanza
is making a move

Fall 2018



Check out our new Faith, finance and fitness page!

Supporting students' dreams

A world in need needs your heart



Your continued generosity is making a faithful impact

Generosity-minded people like you have discovered how charitable giving through our donor advised fund is a valuable and potentially tax-wise way to support the churches, charities and missions you care about.

We thank you for your ongoing giving in a nearly 75-year story of putting financial resources to compassionate and productive work.

Learn about the powerful advantages of an Everence donor advised fund. Or make a contribution if you have one. It's just one way you can make a world of difference.

[Talk to your representative](#)

Visit [everence.com/daf](https://www.everence.com/daf) or call (800) 348-7468.



Everence®

Banking | Investing | Retirement | Financial Planning | Insurance | Charitable Giving

Everence Charitable Services is administered by Memmonite Foundation and Everence Trust Company, affiliates of Everence. Gift annuities backed by Memmonite Foundation. Everence offers credit union services that are federally insured by NCUA. Investments and other products are not NCUA or otherwise federally insured, may involve loss of principal and have no credit union guarantee. All products are not available in all states.



Contents



Everence® honored the life and work of Ked Dejmaj, seen here at a worksite, with our 2018 National Journey Award. Find out why on pages 14-17.

What's new 4

Philly office opening in 2019

Faith, finances and fitness 6

Seasons 7

Young adult

Align finances with life mission
Changing the world, one plan at a time

Career and family

Corn donation can beat cash
Find out about the benefits of commodity gifts

Retirement

Don't let your nest egg crack
Consider how to handle health costs in retirement

Your stories 10

Sonido de Alabanza is making a move
Vibrant church near Chicago launches growth plan

If you needed help, Ked was ready
Longtime Oregonian made a difference in so many lives

Making a difference 18

Supporting students' dreams
2018 Everence college scholarship winners

Lives we share 20

Stewardship University 2019





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

Volume 53 / Number 2
Everyday Stewardship (ISSN 10434887)
is published three times a year for
Everence members.

Editor: Jim Miller
Designer: Katherine Ross

Email address and subscription changes to: clientchange@everence.com

Comments and questions:
jim.miller@everence.com

Everence offers credit union services that are federally insured by NCUA. Investments and other products are not NCUA or otherwise federally insured, may involve loss of principal and have no credit union guarantee. All products are not available in all states.

© 2018 Everence
Printed on FSC certified 50% recycled paper (25% post consumer waste).

Philly office opening in 2019

Everence® plans to open our new office in Philadelphia, Pennsylvania, in spring 2019.

The Everence office will be in an Esperanza Health Center building on East Allegheny Avenue. The 35,000-square-foot former Kensington Trust Co. building is being renovated to provide primary medical care, dental care, behavioral health care and integrated services.

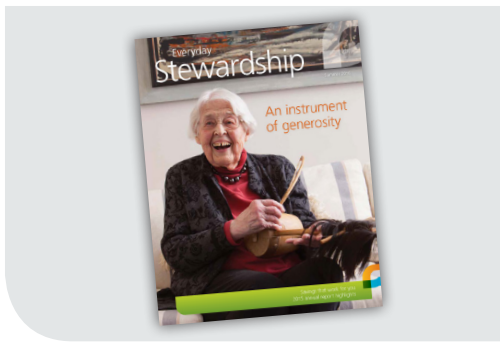
The new Everence center will offer financial services, including financial coaching, banking, Medicare supplement plans and other products to protect families.

Staff members include Leonard Dow, Stewardship and Development Specialist; Natalie Martinez, Stewardship Consultant; Bryant Keal, Community Development Officer; and Randy Nyce, Stewardship Consultant.

Philadelphia is the first office in an Everence initiative to serve individuals, nonprofits, churches and small businesses in larger cities.

Esperanza, founded in the 1980s, seeks to “fulfill our mission by providing affordable, high-quality, bilingual and multi-cultural primary health care services in Jesus’ name, regardless of ability to pay, to all those in our communities who seek care.”

Esperanza operates health centers in three Philadelphia locations.



Former Mary Oyer cello has new owner

An amateur cellist from Texas bought the cello formerly owned by Mary K. Oyer, longtime Goshen College music and humanities professor.

Mary donated the instrument to Mennonite Foundation – an affiliate of Everence® – so the cello could be sold through an Everence Charitable Services donor advised fund. Proceeds are supporting two charitable institutions Mary chose.

The cello, made in France in 1872, was offered for sale through a broker in Chicago that specializes in high-quality stringed instruments.

Mary bought the cello for \$1,000 in 1952. It's worth considerably more than that today.

Mary and her cello donation were featured in a cover story in the Summer 2016 issue of *Everyday Stewardship*.



Everence college scholarships going up

The amounts of Everence® college scholarships are increasing.

Beginning with the 2019-2020 academic year, regional scholarships will be for \$1,000, compared with the previous level of \$750.

National scholarship recipients will receive additional amounts, so the top three recipients will be awarded scholarships totaling \$3,000 or \$2,000.

Applications are available online as of November, and will be accepted from Jan. 1 - Feb. 28, 2019.

To be eligible, the student – or student's parent or legal guardian – must own or be using an Everence product that has been in effect since Sept. 1, 2018, and remains in force for a year after the grant is awarded.

More information is available at everence.com/scholarships.

Learn and do more at everence.com

- **With a MyNeighbor credit card** from Everence Federal Credit Union, you can support a favorite charity through your normal shopping routine. Go to everence.com/myneighbor.
- **Stewardship of money** or other resources is the subject of over 2,300 Bible passages. Everence helps churches enhance their stewardship ministries. Go to everence.com/church.

Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up.

– GALATIANS 6:9

TO YOUR HEALTH

The author of The Blue Zones points to a connection between good health and religious beliefs.

“People who pay attention to their spiritual side have lower rates of cardiovascular disease, depression, stress and suicide, and their immune systems seem to work better,” said Dan Buettner.



“To a certain extent, adherence to a religion allows them to relinquish the stresses of everyday life to a higher power.”

The Blue Zones, written in partnership with National Geographic, resulted from studying areas of the world where people live the longest.

The author and a team of researchers talked with 263 people over the age of 100.

PITCHING THE PLASTIC

100 MILLION

plastic bricks, trees and doll parts are produced per day by Lego’s manufacturing facility in Billund, Denmark. That’s right – 100 million per day.

A big change could be on the horizon, because the company wants to make all of its products from plant-based or recycled materials – instead of petroleum-based plastics – by 2030, according to nytimes.com.

Lego is investing millions of dollars and hiring about 100 people to work on the transition to more environmentally friendly materials.



TAKE A HIKE

Walking is the most common form of physical activity in the U.S., and luckily, it really is good for you.

“Going for a walk at an average to brisk pace can provide people with a tremendous health benefit. It’s free, easy and can be done anywhere,” said Alpa Patel, Ph.D., of the American Cancer Society.

A study led by American Cancer Society researchers found that all levels of walking – even levels below recommended guidelines – are associated with a lower mortality risk.

The average age of the nearly 140,000 people in the study was 69.

Even participants who walked less than 2 hours per week had a lower risk of death than those who got no activity at all.

WHAT’S STRESSING US?



Being in debt is a concern for many Americans, but the No. 1 cause of financial stress in the U.S. is the everyday cost of living.

About 33 percent of all respondents surveyed by GOBankingRates chose everyday costs as their top source of financial stress, reported cnbc.com. Another 30 percent chose debt, with 13 percent choosing housing and 9 percent, health care.

Align finances with life mission

Changing the world, one plan at a time

By R. Michael Burton, CFP®

We're here to help you

Everence can help you clarify your financial picture as we work with you on the seven branches of our financial planning process.

Talk with an Everence financial professional or visit www.everence.com/financial-planning-your-way.

“So what do you do for a living?”

Probably like you, I am asked this question a lot. I love this question – and to watch the reaction when I respond, “I change the world!”

As financial planners at Everence®, this is our mission: to change the world. We believe that when we help our clients make wise financial decisions, those choices can have a positive impact in our communities and the world around us.

How do we do this? We seek to help our clients change the world through our “ACE” approach to financial planning.

First, we help you align your financial decisions with your life mission. How has God called you to serve? What are your gifts and passions? How do you want your financial decisions to reflect your values and faith convictions?

Based on this foundation, we work with you to build a customized financial plan that will help you

experience more confidence about your financial future.

We can help you avoid potential pitfalls as you consider your financial needs related to retirement, education, major purchases or other goals. In some cases, the biggest “financial return” you may experience is avoiding costly mistakes that you may not see coming.

A key result of better alignment and increased confidence is the sense of empowerment we hope you will feel.

Empowerment to give of your time, talents and treasures to the people, causes and organizations important to you.

Whether you're the one “rolling up your sleeves” to serve or you're supporting others, we believe the world will be changed.



R. Michael Burton, CFP®, is an Everence Financial Advisor in California and Alaska.



Advisory services offered through Everence Trust Company and Investment Advisors, a division of ProEquities Inc., Registered Investment Advisors. Securities offered through ProEquities Inc., a registered broker-dealer, member FINRA and SIPC. Everence entities are independent from ProEquities Inc.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and CFP in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

Corn donation can beat cash

Find out about the benefits of commodity gifts

By Lyle Miller

How does the process work?

1. Create a Donor Advised Fund through Mennonite Foundation.
2. Inform a Mennonite Foundation representative of a planned gift.
3. The Foundation instructs the farmer to sell the gift on its behalf.
4. The grain elevator or other buyer sends a check to Mennonite Foundation.
5. The farmer makes recommendations on charitable distributions, either through online access to the DAF or by contacting their Foundation representative.

Farmers have available to them one of the best tools for supporting their church and/or charitable organizations they care about.

While this has been a good opportunity for years, it's particularly helpful in light of the Tax Reform and Jobs Act of 2017, because fewer people are likely to itemize their deductions.

By gifting commodities such as corn, soybeans, milk or animals, farmers can increase their generosity compared with donating cash.

When donating commodities, farmers don't report the sale as income – money from the sale of their products doesn't go to them – but still are able to deduct their full cost of production.

In lowering their income, farmers also lower their self-employment tax and their federal and – if applicable – state income taxes.

The process is good for charities because farmers often can make a

significantly larger commodity gift at the same "net cost" as a smaller cash gift.

While farmers can give commodities directly to a charity, many find it helpful to use a Mennonite Foundation (an affiliate of Everence®) Donor Advised Fund.

By using a DAF, a farmer donating crops simplifies the process for the elevator by making a single gift, rather than making gifts to multiple organizations or on multiple occasions.

In addition, the farmer can give when prices are higher, while making recommendations for distributions at a later time.

For more information, contact your Everence Charitable Services representative or Stewardship Consultant.



Lyle Miller is a Stewardship Consultant in the National Market, serving congregations and individuals in several states throughout the upper Midwest.



Don't let your nest egg crack

Consider how to handle health costs in retirement

By Mackenzie Snader

Talk to us about your options

A financial professional from Everence® can help you prepare for retirement.

We can talk with you about how you can bolster Social Security benefits and Medicare with other options that can cover more of your potential expenses.

Visit everence.com or call us at (800) 348-7468.

If you're nearing retirement, you might be wondering if your rainy day fund should still include enough to handle 3 to 6 months of expenses.

Because the events that threaten your nest egg are often health-related, the way we prepare for them varies, depending on whether you are 25 or 65. Here are three ways to prepare for health care costs in retirement:

- 1. After you retire, continue to carry health insurance.** Consider capping the health care costs you need to cover in any given year by pairing your Medicare plan with an option that supplements your Medicare coverage.
- 2. Hearing aids, regular vision checks and dental care aren't covered by Medicare.** Include these costs in your savings account or income plan.
- 3. Develop a long-term care plan, including some form of long-term care insurance if you're eligible.** The plan addresses things like: Who will care for you if you can't live

independently? Where would you like to be cared for? What will it cost for help if you can't feed or dress yourself, for example?

Long-term care can be the most expensive health need you'll have in your retirement years! In 2017, a private nursing home room in Pennsylvania cost an average of \$10,000 per month.

Involve your family in conversation about how you'd like to be cared for in a short-term health emergency, as well as in advanced age.

When they know your plans and resources, your loved ones can focus on what matters – caring for you and one another, instead of sweating about whether your nest egg will last.



Mackenzie Snader is a Financial Advisor in the Central Penn region of Everence®, working from our office in Mount Joy, Pennsylvania.



Advisory services offered through Everence Trust Company and Investment Advisors, a division of ProEquities, Inc., Registered Investment Advisors. Securities offered through ProEquities, Inc., member FINRA and SIPC. Investments are not NCUA insured, may involve loss of principal, and have no credit union guarantee. Everence entities are independent from ProEquities Inc.





Sonido de Alabanza is making a move

Vibrant church near Chicago launches growth plan

By Jim Miller



A church is too big for its building. For Sonido de Alabanza of Cicero, Illinois, that’s nothing new.

What *is* new is the solution – a home that’s ready to grow along with the congregation.

A two-story building under construction at 25th Street and Central Avenue will welcome more than 1,000 worshippers on Sunday mornings.

It also will serve as a hub for a variety of activities throughout the week – English as a second language and computer classes are possibilities.

Sonido de Alabanza (Sound of Praise) will move out of its current facility, a former American Legion hall in the same block, as soon as the new building is ready. Church leaders are hoping that will happen around the end of the year.

The new structure is being built with the idea that a third floor may be added later. For example, the elevator shaft already goes to the third-floor level, which is now the roof.

Built with more growth in mind

The current roof could become the floor for the third story. “The wall

is ready to expand – it’s all ready,” said Dino Tsoros, civil engineer and President of Praxis Construction, Wheeling, Illinois.

And from the roof, it’s easy to spot the skyscrapers that make up the Chicago skyline.

The view gave Associate Pastor Sergio Nava an idea – to place a table and chairs on the rooftop, where people can reflect on their faith while enjoying the cityscape. “They could read the Bible and look at the Chicago skyline,” he said.

The church outgrew its current facility, where it moved in 1996 after occupying a more traditional church building in Cicero.

“We were exploding at the seams” before the 1996 move, noted Senior Pastor Esdras Ferreras, and the same thing happened again.

A wedding reception led Sonido de Alabanza to its current location. “There was a wedding at our church and the reception was here,” said Pastor Esdras. “We were looking for a larger place, and found out the American Legion was selling the building.”

Associate Pastor Sergio Nava (left) and Senior Pastor Esdras Ferreras on the roof of their new church facility under construction during the summer. On Page 10, Pastor Sergio looks out from a window opening under a banner showing how the completed building will look.



Associate Pastor Sergio Nava and Dino Tsoros, President of Praxis Construction, look at the future sanctuary from a second-floor vantage point.

The church has two services on Sundays – 8 and 11 a.m. Having two services spreads the attendance and helps worshippers find places to park.

Old facility will disappear

The building the church has used for 22 years – where about 600 can fit in the sanctuary – will be demolished to provide more parking spaces for the new facility.

“We’ve really used this building to its capacity,” Pastor Esdras said. “We hope to move before the end of the year.”

The new building will be well suited for hosting conferences, workshops, receptions – events of all kinds.

Pastor Sergio credits Dino for not only thinking ahead, but thinking outside the box at times.

“Our contractor became part of the church by coming to some of our men’s events,” he said. “He’s thought of things we might need in our new building that we hadn’t thought of, like a prayer room next to the elevator.”

Pastor Esdras said, “The town says this will be a model for future construction in Cicero.”

A growing church creates certain challenges, but Pastors Sergio and Esdras know that many pastors would rather be in their shoes than struggling with declining attendance and dwindling enthusiasm.

How has Sonido de Alabanza managed to go from 12 people in 1981 to more than 1,200 today?

People are equipped to attract more believers

Pastor Sergio explains it this way: “Having such a glorious Gospel and equipping people to share it with the people around them.”

He added, “We have cell groups. There’s a leader in a house, and that house becomes a center for the neighborhood. People can go to a neighbor’s house and come to know Christ. We equip those leaders to carry out the vision.”

People who don’t go to church much (or ever) may find that talking about

their faith in a neighbor’s home feels more comfortable than going through the doors of a church building.

As they start to feel more at ease, going to church can seem less imposing. Pastor Sergio said, “It’s all about word of mouth – the most ancient and basic way of sharing the Gospel.”

Members of the cell groups are close enough to their neighbors to know who might need something. “The group knows about a neighbor having a baby – they can take them supplies and see how they’re doing,” Pastor Sergio said.

Pastor Esdras said, “It’s outreach. If you need prayer, tell us. If you need marriage counseling, let’s find examples in the church and talk to people who’ve been married 40 years.”

Handling the unexpected difficulties

A project as extensive as Sonido de Alabanza’s new building often includes a few curveballs along the way. Unforeseen circumstances can pop up.

Pastor Sergio serves as Project Manager for the new building. Among other responsibilities, that means he’s a liaison between the construction team and the church board and congregation.

If he could talk to leaders of other churches planning projects like Sonido de Alabanza’s, Pastor Sergio would say, “Make sure God is leading you to do this. And ask questions of the municipalities. With things like zoning issues and building codes, don’t be afraid of asking questions. Talk to somebody who did something similar if you can.”

Cicero is the central church for Sonido de Alabanza, but the church has satellite congregations in Addison, Joliet and Chicago. And it oversees Ministerio Internacional Sonido de Alabanza, which has locations in Mexico, Dominican Republic and Guatemala.

Cicero is on the western edge of Chicago. For those familiar with Chicago, if you head west from McCormick Place on Cermak Road, you're on your way to Cicero.

It's the home of a large Burlington Northern Santa Fe rail yard, and the historic Route 66 passes through the town. A U.S. Census Bureau report says Cicero's population of about 82,500 is 89 percent Hispanic/Latino.

Origins of Sonido de Alabanza

Apostle Juan B. Ferreras is the founding father of Sonido de Alabanza. He grew up in the Dominican Republic, was ordained in the Mennonite Church in 1970

and moved to Puerto Rico in 1977 to pastor a Mennonite church in Coamo.

In 1981, a Mennonite congregation in Chicago was asking for a pastor, and Apostle Juan felt it was time to move, so he brought his family to the United States. The church outgrew its Chicago home and moved to Cicero in 1991.

Pastor Esdras, Apostle Juan's son, became senior pastor of Sonido de Alabanza in 2004.

Pastor Sergio, who has been serving the church since 1993, looks forward to using the new building.

"We'll have everything in the same complex," he said. **"It's all here. We're doing the best we can with the Lord's resources, to praise his name."**

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

Everence church loans make a difference

Sonido de Alabanza's major construction project was financed in part through an Everence® Federal Credit Union church loan.

Everence has years of experience in helping churches find solutions to fit their needs, with customized loan options.

Our high-impact annuity program funds our church loans. The annuity program aligns the priorities of like-minded believers from the Everence community who want to help churches and their ministries grow through their investments.

Find out more at everence.com/church-loans.

Sonido de Alabanza's current sanctuary holds about 600 people in a former American Legion hall.







If you needed help, Ked was ready

Longtime Oregonian made a difference in so many lives

By Jim Miller



Ked Dejmal was one of those people every church needs – and many healthy churches probably have.

When there was work to be done, you didn't have to ask Ked twice about helping. He was there.

"He was a good and faithful servant," said Chuck Fairchild. "He was quiet but always lent a hand." Chuck was a friend of Ked's and fellow member of Eugene Friends Church, Eugene, Oregon.

"He was very others-oriented," said Sheri Hagen, one of Ked's daughters. "He was a real people person."

Our National Journey Award recipient

Everence® is supporting the life and work of Ked Dejmal with our 2018 National Journey Award, which recognizes people who model Christian stewardship. Ked died in March 2018 at 83.

Ked's curious nature came to life in his interest in finding ways to keep learning, through real-life experiences beyond the textbook – even though he was a teacher. Got a few acres to spare? Why not start a Christmas tree farm?

Ked realized farm-related tax advantages would apply if he planted, tended and sold Christmas trees on part of the land where the family home was built in the early 1970s. And as a science teacher who grew up on a farm, he was naturally interested in horticulture.

Although Ked loved talking with people who came to buy trees, he didn't necessarily want to spend every minute on the sales lot. So he came up with a new plan. "He built a shelter, put out a lock box and collected money on the honor system," Sheri said.

The farm also helped fuel Ked's passion for education. "The Christmas tree farm helped put my sister and me through college," said Ked's daughter Lynette Andersen.

At home in the middle school

Ked taught science to junior high/middle school students. He had a few chances to shift to high school, but declined the offers. Sheri said he knew that many adults have a hard time relating to middle school-age kids, so he felt it was best for him to stay where he was.

Ked Dejmal enjoys a laugh and a hug with his niece, Lori, in the photo on Page 14. (Photo provided by Lynette Andersen)



Ked Dejmaj works on the site of one of the many building projects where he served as a volunteer. Ked was born in Nebraska but lived in Oregon most of his life – his family moved to Oregon when he was a boy. (Photo provided by Chuck Fairchild)

Years after they'd been in his class, former students approached Ked to tell him how much he influenced them. Some said they were poor students and in trouble a lot, but he had helped straighten them out, Lynette said.

In retirement, Ked and his wife, Nina, joined Volunteers on Wheels, which matches volunteers with churches or church camps needing help with construction or repair projects.

“Volunteers on Wheels is known throughout the Northwest,” Chuck said. “Churches that need help rebuilding a sanctuary or with big painting projects call VOW.”

Sheri said, “He and Mom really enjoyed doing that together,” reflecting on their VOW assignments.

Ked took several trips to Mexico to help build houses. He was an avid woodworker who built furniture and gift items. One year, he made

Christmas ornaments as part of a fundraiser for mission projects.

Building and fixing

Where did he learn his construction skills? Growing up on a farm contributed to Ked's know-how, as well as having a father who knew a lot about fixing and building.

But another important factor was, “He really liked figuring things out,” Sheri said. And Ked and a teacher friend invested in a few rental properties, with Ked handling most of the repairs himself.

“My dad was an amazing man,”

Lynette said. “My dad could do most anything.”

Ked and Nina had a huge garden, and Ked taught Nina how to can the produce to preserve it. Ked was familiar with canning from his childhood.

Nina, who died in 2014, had been a teacher as well, before becoming a stay-at-home mom to raise Sheri, Lynette and their brother, Alan, who died in 1983. Music was a big part of Nina's life, and she served as choir director and pianist/organist at church.

Known for his financial knowledge

Teaching, farming and gardening weren't Ked's only skills. Financial matters interested him too. He got good advice about investing for the future when he was younger, Lynette said, and people at church would ask Ked for advice about managing their money.

He served as the Everence stewardship advocate at Eugene Friends Church for more than 20 years and brought in Everence advisors and representatives to talk about financial planning.

Chuck said, “When we'd talk about the church budget, he'd ask questions

about how things were being done, if it was the best use of our money – things like that.”

Ked worked with church stewards to wisely invest the church’s money, helped create an endowment fund to help with church projects, and even taught Sunday school classes about money management.

Lynette said her father’s financial philosophy could be summed up this way: “You don’t buy what you don’t have the money for.”

Encouraging students to excel

It seems that in just about everything Ked did, he ultimately helped others thrive and grow. And he didn’t take off his teacher’s hat after school hours. In fact, he served as a mentor for young people at his church.

Ked encouraged high school students who attended Eugene Friends Church to apply for Everence college scholarships. Knowing some of the students were especially bright, he figured they’d be good candidates to earn Everence scholarships.

He also knew that students or their parents must own or be using an Everence product to qualify for one of the scholarships, so he swung into action.

Ked visited a youth Sunday school class to talk about the scholarships. He offered to deposit \$25 for any youth who wanted to start a savings account at Everence Federal Credit Union.

Ked Dejmal and family gather for Christmas 2002. (Photo provided by Sheri Hagen)

Helping in a private way

Lynette said, “He never tooted his own horn” about the many things he did to help others.

“There were a lot of things our parents did that we found out about later when people would tell us,” she said.

Everence Stewardship Consultant Rhoda Blough worked with Ked on many occasions over the last 10 years or so. It was obvious when visiting Eugene Friends Church that “people in the church really did love him,” Rhoda said.

Rhoda remembers having lunch with Ked and Nina in Albany, Oregon. “They were such a lovely couple,” she said. “It was obvious they did a lot together and enjoyed being with each other.”

Ked was one of the best stewardship advocates Everence had, Rhoda said. “He was someone who I just admired so much.”

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

We recognize our Journey Award recipients

Everence is pleased to honor the life and work of Ked Dejmal with our 2018 National Journey Award, which recognizes people who model Christian stewardship.

As part of the award, Everence is splitting a \$5,000 contribution between the home churches of Ked’s daughters – Agape Bible Church, Payette, Idaho; and Community Church of Susanville, Susanville, California.

Everence also recognizes our Regional Journey Award honorees and is making \$500 donations to the charities of their choice:

- Kristin Neufeld Epp of North Newton, Kansas.
- Founders of Iglesia Enciende una Luz of Harrisonburg, Virginia.
- Sam and Helen Lapp of Lansdale, Pennsylvania.
- Rosalie and Lee Roland of Mechanicsburg, Pennsylvania.

For more information about Journey Awards and a nomination form, please contact Kenda Mishler, Member Benefits Manager, at kenda.mishler@everence.com.



Supporting students' dreams

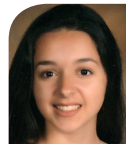
Congratulations to Everence® College Scholarship recipients who are using their awards as they continue their studies in 2018-2019! It's a way we help our young members pursue their dreams through education. To apply for a scholarship for 2019-2020, visit everence.com/scholarships.



Kalina Reese
New Paris, Ind.
\$2,000



John Ebaugh
Holtwood, Pa.
\$1,000



Gabriella Ferra
Cape Coral, Fla.
\$1,000



Andrea Acosta
Lititz, Pa.
\$750



Livia Anderson
Lansdale, Pa.
\$750



Emma Beachy
Kalona, Iowa
\$750



Denver Beck
Archbold, Ohio
\$750



Eszter Bentsch
Telford, Pa.
\$750



Jared Birky
Kouts, Ind.
\$750



Emily Compaan
Waconia, Minn.
\$750



Emily Daniels
Wooster, Ohio
\$750



Karley Eichenaur
North Manchester, Ind.
\$750



Cade Fisher
Goshen, Indiana
\$750



Natalie Graber
Divide, Colo.
\$750



Carrie Hamsher
Kidron, Ohio
\$750



Lauren Hartzler
Manheim, Pa.
\$750



Anna Hershey
Mifflintown, Pa.
\$750



Marcus Huber
Lititz, Pa.
\$750



Guhn Hur
Pasadena, Calif.
\$750



Bryce Kready
Manheim, Pa.
\$750



Shayna Landis
Lancaster, Pa.
\$750



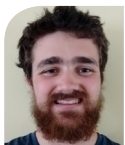
Daniel Lehman
West Liberty, Ohio
\$750



Emma Lown
Elizabethtown, Pa.
\$750



Faith Manickam
Hesston, Kan.
\$750



Micah Martin
Ephrata, Pa.
\$750



Cosette Mast
Rockingham, Va.
\$750



Grace Maust
Boise, Idaho
\$750



Jacob Myers
Archbold, Ohio
\$750



Joanna Niesley
Marietta, Pa.
\$750



Janelle Preheim
Lancaster, Pa.
\$750



Anjali Roos
Altadena, Calif.
\$750



Emily Schrock
Goshen, Ind.
\$750



Brian Shenk
Hutchinson, Kan.
\$750



Anna Smucker
Goshen, Ind.
\$750



Naomi Springer
Minier, Ill.
\$750



Joseph Stoltzfus
Goshen, Ind.
\$750



Mason Stoltzfus
New Holland, Pa.
\$750



Alexis Stoner
Elizabethtown, Pa.
\$750



Clay Waidelich
Wauseon, Ohio
\$750



Noah Yoder
Madison, Wis.
\$750



Guadalupe Zarate
Harrisonburg, Va.
\$750



Maddison Ziolkowski
North Liberty, Ind.
\$750

Make Medicare an easy step

Everence can give you a hand



Gain a measure of 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.

Visit [Everence.com/easy-step](https://www.everence.com/easy-step) to learn more or call (800) 348-7468.



Banking | Investing | Retirement | Financial Planning | Insurance | Charitable Giving

Securities offered through ProEquities Inc., member FINRA and SIPC. Everence entities are independent from ProEquities Inc. Everence offers credit union services that are federally insured by NCUA. We also offer securities and other products that are not federally insured and are subject to loss of principal. All products are not available in all states.



Everence®

PRESORTED STD
U.S. POSTAGE PAID
GOSHEN IN
PERMIT #69

P.O. Box 483
Goshen IN 46527

Address service requested



Registration opens Dec. 3 for the 2019 edition of Stewardship University, scheduled for Saturday, March 2, 2019, at Calvary Church, Lancaster, Pennsylvania.

More than 400 people attended the 2018 event, including the most first-time attendees ever. Everence® has offered Stewardship University every year since 2002.

Thirty-six workshops will cover topics ranging from the effects of the Great Recession of 2008-09 to *Communicating across the cultural battlegrounds*.

Workshops will include:

- Building family resilience: how relationships heal
- Inner city/urban ministry: Are you helping or hurting?
- Finding hope in mental illness
- Add value: Life a life of positive impact
- Women and money
- Leave your shoes at the door: living in peace with God's Creation

Nathan and Kate Grieser of The Shalom Project will lead worship. Keith Blank of the Landisville Manor District of LMC will deliver a keynote talk on *Whole-life stewardship*.

Go to stewardshipuniversity.com as of Dec. 3 to register.