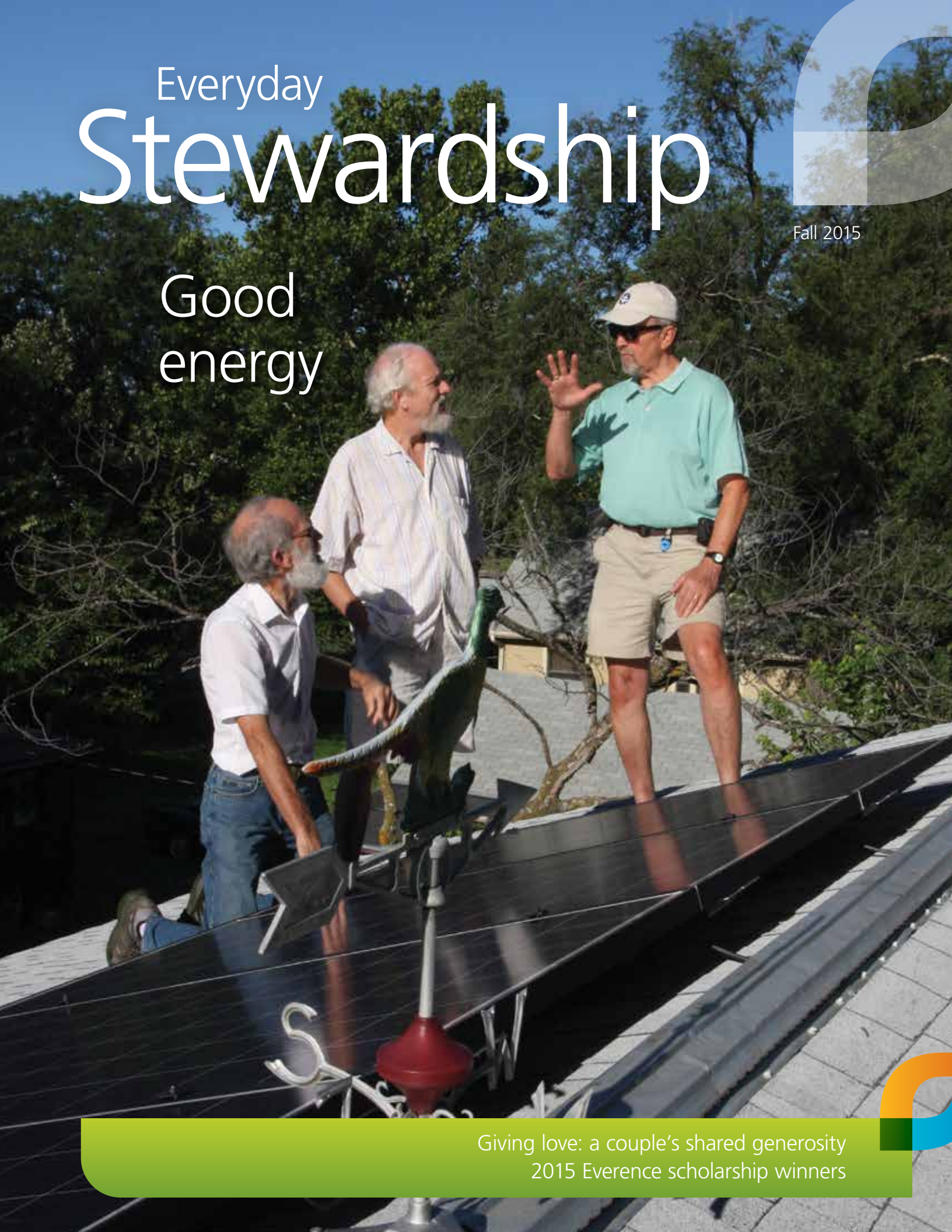


# Everyday Stewardship

Fall 2015

## Good energy



Giving love: a couple's shared generosity  
2015 Everence scholarship winners



# The season to give and share is here



**Now is an ideal time to make a gift,** or learn about gift planning opportunities, with help from our experienced, trusted team.

For more than 60 years we've helped our members make a significant impact in their communities, churches and for the causes they care about. Last year Everence, through our Mennonite Foundation affiliate, helped donors distribute more than \$47 million to thousands of charitable organizations, including congregations, missions, schools, hospitals, aid agencies and many other nonprofits.

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Photo by Vada Snider

**About the cover:** (From left) Dean Denner, Bill Dorsett and Dave Redmon check on some solar panels on Dean's roof to ensure things are working well. The three are part of the Flint Hills Renewable Energy and Efficiency Cooperative.

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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.

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Everence is looking for professionals like you, who want to make a positive impact. We have a wide array of opportunities in many areas of interest, whether you're considering a career as a financial advisor, or in corporate positions related to IT, banking, investment or support services.

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Everence brings together banking, insurance and financial services with an awareness of how we can all use money for good. As a company, we make a difference through community benefits, stewardship education and support for high impact organizations through our investments.

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## Are you on the right financial path?

When it comes to your financial future, it's important to plan for the journey. Everence financial planners can help you create a financial plan that fits your dreams, goals, faith and values.

A financial planning professional can serve as a coach and help spot potential opportunities, detours and missteps – holding you accountable along the way. Financial planners from Everence will walk you through the seven branches of your financial life and create a strategy customized for your specific needs.

Once developed, you may implement your financial plan through Everence, with another professional, or on your own. The choice is yours – and Everence is ready to give you the opportunity to realize your goals, no matter which direction you choose.

**Visit [everence.com/financial-planning](http://everence.com/financial-planning) or contact your Everence advisor today.**



## Create a video, have a voice

**Enter the 2015 Money Talks video contest** with your views on the potential and pitfalls of money. You'll have a chance to win cash prizes – including a top award of \$2,000, split between you and your favorite charity.

Entries will be accepted from Oct. 1 through midnight Nov. 15. Anyone between the ages of 15 and 25 is eligible to enter a video of up to three minutes.

Simply fill out the online registration form and upload your video before the Nov. 15 deadline.

**Visit [everence.com/moneytalks](http://everence.com/moneytalks) for contest details.**

## Learn and do more at [everence.com](http://everence.com)

- **Ready for fall Medicare open enrollment?** Check out the Everence website to learn more about Medicare, including a video and calculator on senior health plan rates and a quiz to help find the plan best for you. (Visit [everence.com/medsupp](http://everence.com/medsupp).)
- **Your gifts can make a difference.** Watch a story about Abe Landes, a member who supports an organization dear to his heart using charitable gift tools from Everence. (Visit [everence.com/charitable-services](http://everence.com/charitable-services).)
- **We counted your Rebate for Mission votes.** MennoMedia and The Mennonite won this year's rebate of \$16,200, which came from a portion of the interchange income from our Everence Federal Credit Union Visa credit cards. Local branch offices also donated to local organizations. (Read more at [everence.com/news](http://everence.com/news).)

# Three questions to ask

Find out if you are financially ready to buy a house.

By Craig Foor

## Want to buy a house?

You don't have to determine by yourself if you're financially ready to buy a house.

Make an appointment with your Everence financial advisor today. Your advisor can use his or her expertise to analyze your finances by looking at your current debt, cash flow, savings and local taxes to help you decide if buying a house is the right decision for you.

After getting married and living in an apartment for over a year, my wife and I struggled to determine if the timing was right to buy our first home. We did what most people do – we made a list of pros and cons to determine the best decision. Looking back at our list, there were a lot of things we didn't think about.

Many young people ask me, as their financial advisor, "When is the right time to buy a house?" While there are no magic answers, here are a couple of the key questions potential homebuyers should ask themselves before making the decision to buy a home.

**1. How do you handle debt?**

Consider other loans and credit cards that could hurt your ability to finance a home or make it more expensive.

**2. Do you have a 20 percent down payment and enough cash to get started?** You may have heard that you should have 20 percent down, but will you have enough on hand afterward? Once you

get the house, you'll need cash for purchases, such as a lawnmower, washer and dryer, and furniture. Also, things will inevitably break and you'll want money on hand for repairs.

**3. Is the payment right?** Keep in mind that your monthly payment may not only be just the principal and interest. You'll have to budget for property taxes, insurance, and other potential expenses, such as neighborhood association fees.

Ask yourself these questions so you can make thoughtful decisions about whether now is the right time to buy a house. These questions require honest answers, but you can eliminate some of the stress of buying a house if you know your finances are ready for it.



Craig Foor, CLU®, ChFC®, CASL®, is a Financial Advisor in the Direct Region of Everence. Learn more about his expertise at [everence.com](http://everence.com) (under Find your representative), and watch his video interview.



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# Save for the future

## Where should parents put a majority of their savings?

By Robert Wall

### Start your plan

Whether you want to save for retirement, your child's college education, or both – Everence can help.

We can work with you to set up a retirement account, so you can begin to save for a comfortable retirement. Everence can also help you set up college education savings accounts, such as a Section 529\* plan.

When you work with an Everence professional, he or she can help you determine which kinds of accounts work best for you, and how much you should save in order to reach your goals.

Call your Everence financial advisor or visit [everence.com](http://everence.com) for more information.

\*Consider the investment objectives, risks, charges and expenses associated with municipal fund securities before investing. For this and other information, please thoroughly read the issuer's official statement before investing or paying money.

Most of us understand that saving for retirement is prudent and sensible. But for many, putting away money for retirement competes with other financial priorities, such as saving for a child's college education.

The cost of college continues to rise, increasing faster than the rate of inflation, according to Bloomberg Business. Families can look for ways to lessen the expense, such as taking advantage of dual credit courses through high schools, applying for scholarships and filing for available tax credits.

Parents also may wonder if they should shift from saving for retirement to saving for their children's education. A child's college expenses, however, should not take precedence over a parent's retirement plan.

### **A child's college education is an investment in higher income potential.**

The high upfront costs of your child's college education are paid for with his or her increased income potential – sometimes 84 percent more over a lifetime than someone with only a high

school diploma<sup>1</sup>. Let your child get a loan, because he or she has a professional life of increased earnings ahead to pay off college debts.

If you pay for your child's college expenses instead of saving for retirement, you only have a few years after your child graduates to save until you reach retirement age. This does not allow much time for your investments to build and earn interest – or time to pay off student loans before you retire and earn less in monthly income.

**Saving money for your child's education still makes sense.** Even a small account can take care of the remaining balance after scholarships and loans are applied each semester – usually just a fraction of the total cost of tuition and fees.

<sup>1</sup> Georgetown University Center on Education and the Workforce, 2011.



Robert Wall is a Financial Advisor in Hesston, Kansas. Learn more about his expertise at [everence.com](http://everence.com) (under Find your representative), and watch his video interview.



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# Where will Mom, Dad live?

Talk with your aging parents before crisis occurs

By Marlene and Gerald Kaufman

## End-of-life planning assistance from Everence

*Necessary family conversations* is one part of an end-of-life planning curriculum offered by Everence. The materials help people prepare to make their final transition peaceful and filled with grace for themselves and their families.

Each of the six lessons begins with a brief video. Gerald and Marlene Kaufman are featured in the video for the *Necessary family conversations* lesson.

Please visit [everence.com/end-of-life-planning/](http://everence.com/end-of-life-planning/) for more information about the lessons and how they can help your family.

When aging parents start to show signs of decline, their adult children often are the first to notice.

One of an adult child's most significant concerns is where his or her parents will live as they age. Should they age in place, or would it be best for them to downsize?

If the parents remain independent, would a home health care agency or an adult child be able to provide assistance when they need help? Or should they go directly to a continuing care community?

**Starting conversations about where to live is never easy for families.** For parents, the discussions can mean giving up control, losing possessions, and facing a loss of competency and an uncertain future.

Adult children can feel out of place about switching roles and uncomfortable about seeing a decline in their parents. That's why many families postpone the conversations until the parents reach a crisis. Then the choices

available may not be ideal. Crisis-driven decisions often lead to stress and conflict within a family.

**Families can make better decisions when they start the conversations early in the parents' retirement years.** At that point, most parents are still competent and able to participate in the process. And more options are available.

It's important for adult children to show sensitivity and respect to their parents, and for parents to show gratitude and acceptance. Working together as a team, a family can face the future honestly and with a positive spirit.

Family members can feel comfort in knowing that they've made choices best for everyone. Good decisions demonstrate good stewardship and Christ-like compassion. This can be the family's shared legacy.



L. Marlene Kaufman, MSW, and Gerald W. Kaufman, MSW, of Akron, Pennsylvania, are authors of *Necessary Conversations ... Between adult children and their aging parents*. Prior to retirement, they were longtime marriage and individual counselors.



# When to sign up for Medicare

There's no single approach that fits everyone

By Trish Sneddon

## Questions about Medicare?

As the fall open enrollment season approaches – Oct. 15 to Dec. 7 – or as you become eligible for Medicare, talk to your local Everence representative. He or she can help you determine what types of insurance coverage may be right for you.

You can also visit [everence.com/medsupp](http://everence.com/medsupp) or call (800) 348-7468 ext. 2463 for more information.

When should you sign up for Medicare Part A (hospital insurance) and Part B (medical insurance)? Or if you're ready to sign up for Medicare, how do you do it?

Unfortunately, there are no simple answers to those questions, because of the number of variables to consider. An answer that was right for your neighbor, sister or co-worker may not be right for you.

First, remember that your decision to start collecting Social Security retirement benefits is separate from your decision to participate in Medicare.

Then, unless you already receive Social Security disability benefits, the soonest you can sign up for Medicare is age 65. But you aren't required to sign up for Medicare Parts A and B if you have health coverage through a large-group employer (20 or more employees). If you work for a company with fewer than 20 employees, you should sign up for Medicare Part A at age 65 – and possibly Part B (check with your employer).



Although Medicare enrollment is handled through the U.S. Social Security Administration, you may not need to go to a Social Security office to enroll. For example:

- **If you're getting Social Security benefits prior to age 65**, your Medicare card will arrive in the mail automatically – you don't need to do a thing to enroll.
- **If you're within three months of age 65**, you can apply for Medicare and Social Security retirement benefits at the same time online at [ssa.gov](http://ssa.gov).
- **If you're retiring at 65** but not planning on taking Social Security right away, you still can sign up for Medicare at [ssa.gov](http://ssa.gov).

Many other factors affect Medicare timing. Age 64½ is a great time to seek out specific guidance for your situation, and identify how you will take care of your health insurance expenses in retirement.



Trish Sneddon, CSA®, CLTC, is a Financial Services Representative in the Everence office in Souderton, Pennsylvania. Learn more about her expertise at [everence.com](http://everence.com) (under Find your representative), and watch her video interview.





# Good energy

## One man's decision to treat creation with respect

By Dean Denner



**My house looks a little different than my neighbors'.** The bright green exterior and larger-than-life wood statue of St. Francis of Assisi are the most obvious differences. But the most important difference is that I built this house to save energy.

The long overhang of the eaves, tile floor, large south-facing windows, thick insulation and summertime shade from trees and vines make up my passive solar house. These features work together to use the sun's rays to heat the house in the winter, and keep it shaded in the summer. I also added two types of solar panels: solar thermal collectors to heat my water and photovoltaic panels to absorb the sun's energy and convert it into electricity.

Together, these things lower my total electrical use. The less electricity I use, the less coal mining and gas drilling are needed to sustain my lifestyle.

**I decided at a young age to make thoughtful decisions about how my actions affect the earth.** I grew up learning about the amazing gift of the earth that God gave us. But as a teenager, images in the news of the Vietnam War haunted me – the bombs,

the chemicals, the violence. I wondered how people could be so violent to other people and the earth.

This was the first war I had seen, and the destruction I saw was a jarring contrast to what I had learned in church that the earth and its people were gifts from God. I didn't understand why people would go to such deadly lengths just to get a bigger piece of the pie.

So I decided to be aware of my impact on the world. Since then, I've made little choices to do my part to treat this earth with care. Some of the choices are small, like drying my laundry on a line, growing a garden and walking to church.

**Even when it comes to my money, I do what I can to respect the earth God gave us.** I invest part of my retirement savings with Everence, because I know that its investments support organizations and companies that practice good stewardship of the earth and the people on it. I also know that as I build my retirement account, some of my investment goes toward green bonds, which help other regions of the world invest in climate-friendly projects.

**Dean Denner (left) and Dave Redmon** look at the perennial vines that shade the west side of Dean's house to keep it cooler in the summer. Dean's thick walls (above) are filled with insulation to keep energy costs down.



Dean inspects the sapling trees in his yard.

In my job as a carpenter and contractor, I also make sure to support renewable energy. I help people insulate their homes, add fans to cool their homes without air-conditioning, and install insulating curtains on windows.

**I am also part of a cooperative that helps other homeowners install solar panels to provide electricity to their homes.** The Flint Hills Renewable Energy and Efficiency Cooperative in Manhattan, Kansas, formed because, just like a food co-op, it is cheaper to buy solar panels in bulk and pool our collective knowledge about installing solar panels than to do it alone. About 200 residents in this area are a part of the group, and we all do our part to help homeowners add solar photovoltaic panels to our homes.

We started as a loosely organized group that helped each other install solar panels. But in recent years, the technology that converts solar energy into electricity became cheaper and easier to install – you no longer need to touch live electrical components to install the systems at their homes. This makes the systems both ethical for the environment and a beneficial financial investment.

As more homeowners wanted to install panels, we decided to formalize the cooperative and establish a structure so that we could help more people. It's inspiring to see more people get excited about solar energy.

Bill Dorsett, president of the Flint Hills Renewable Energy and Efficiency Cooperative, compares our cooperative to the barn-raising tradition of

communities helping each other with building projects. Those of us in the co-op help homeowners like Dave and Ann Redmon learn about solar panels. We educate them about their systems and the history of solar energy, and help them install the panels.

**“We want to decrease our footprint on the earth,”** said Ann Redmon. “Through the co-op, we’ve learned how solar panels work. They also helped us do some extra research about our type of roofing material to make sure our roof wouldn’t leak after we mounted the solar panels.”

The solar energy cooperative also serves as an advocacy group. We asked the Kansas Corporation Commission to reject our regional electric

**Dean's energy meter** displays how much energy he sold back to the utility company through his solar panels.



company utility's proposed rate hike because of how it would impact individuals and families using solar panels. Households with solar panels are often connected to the electric grid, so they sell back any extra solar energy their panels produce or buy additional electricity if needed. A rate hike would make solar panels significantly more expensive.

I am thankful to live in such a beautiful, sacred place. The chickens that run around my yard and the honeybees I raise that pollinate my plants are all part of the delicate ecosystem that surrounds me and that I want to sustain.

When I pick up an aluminum can from the sidewalk to take home to recycle, I think about all of the fossil fuel used to create that one, single can. I also remember the bauxite mine I saw on a visit to Jamaica, where minerals are mined to create aluminum.

I wonder who lost their land for the aluminum convenience I have and who is now working in the mine instead of growing food for their families.

**God gave all of us the responsibility to take care of this earthly home** so that generations to come can also enjoy it. I hope that all these small actions add up to a life with a positive impact on the earth.

*Dean Denner lives in Manhattan, Kansas, and is a member of Manhattan Mennonite Church. Dave and Ann Redmon are also members of Manhattan Mennonite Church.*

## Green stewardship

In all aspects of his life, Dean Denner seeks to make a positive impact on the earth and its people. He does small things like recycling and gardening, and big things like living in an energy efficient house and helping people install solar panels.

Dean also makes a difference with his money. By opening a retirement account with Everence Trust Company, Dean knew he could choose to make investments that support organizations that care about their impact in the world.

Various portfolios at Everence Trust Company incorporate faith values, such as environmental stewardship, into investment decisions. Some examples include green bonds that support climate-friendly projects worldwide, and community development investments that open doors of economic opportunity to disadvantaged individuals and communities. Many portfolios also make a difference through shareholder advocacy efforts, which encourage companies to improve their corporate environmental, social and governance practices.

Contact your Everence advisor or representative for more information, or visit [everence.com](http://everence.com).

**(Left, clockwise) Dean, Dave and Bill** discuss their project to help Dave and Ann Redmon add solar panels to their home.







# Giving love

## A couple brought together by their shared generosity

By Sara Alvarez



**It didn't take long for Marvin and Sarah Slabaugh to notice their shared values** when they started dating.

One evening in September 2009, about a month into their relationship, Sarah helped Marvin with a fundraising event he organized for CrossRoads (Valley Brethren-Mennonite Heritage Center), Harrisonburg, Virginia. The event's goal was to help CrossRoads purchase additional land adjacent to the property, to further the nonprofit's mission is to tell the story of Brethren and Mennonites in the Shenandoah Valley.

Marvin hosted the fundraiser because he is on the board of directors for the organization. And Sarah went above and beyond for the man she had just started to date, helping bring food and volunteering at the event. After it ended, they went to Marvin's house to count the money, which totaled \$55,000.

**"I told Sarah I wanted to thank God for the money and preferred to pray on my knees,"** said Marvin. "She didn't skip a beat and kneeled down with me. And the thought crossed my mind that maybe we could make it together."

By December, they were married. This was a second marriage for both of them – Sarah's first husband, Bob Hestand, passed away of a heart attack and Marvin's first wife, Carolyn Slabaugh, died after a three-and-a-half-year battle with cancer.

"Once we began seeing each other, our spirits bonded together because of our similar biblical views, mission interests and stewardship giving practices," said Marvin.

Before the couple even met, Marvin and Sarah's shared interests helped fund complementary projects through Virginia Mennonite Missions.

**After her first husband died, Sarah wanted to complete one of Bob's life dreams** of starting a service program similar to Pax, a program organized by Mennonite Central Committee in post-World War II Europe as a voluntary service option for the draft. Originally, volunteer service workers in Pax built housing for refugees, and the program eventually expanded to help with development projects around the world. As a 19-year-old, Bob's life was changed when he moved away from his hometown and served in Austria and Germany.

**Marvin and Sarah Slabaugh** (left) won the 2015 Everence Journey Award for their shared generosity with local and international organizations. The couple looks through a photo book (above) from Sarah's recent family reunion.

“Bob was thrust into another culture and put to work immediately upon arrival in Austria,” said Sarah, who said that before Pax, Bob had never been out of his hometown in Pennsylvania, except for a trip to New York and vacations to New Jersey. “The responsibility placed on his youthful shoulders turned him into a mature young man at an early age.”

Bob stayed in Germany for two-and-a-half years. And by the end, he was director of the program.

“Bob felt that others should have this opportunity and was disappointed when the Pax program closed after the mandatory draft ended,” said Sarah.

**After Bob’s death, Sarah gave their large Pennsylvania farm to create a charitable remainder unitrust through Mennonite Foundation** (an affiliate of Everence). Using income from the trust, Sarah helped start tranSend, a one-year Virginia Mennonite Missions program that gives young adults a taste of mission work through service projects around the world. Sarah’s trust continues to support half the cost of each person in the program.

One of the location choices for tranSend participants is the Lezha Academic Center in Lezha, Albania, which Marvin helped develop. Opened in 2011, the school is run by an Albanian couple that felt called to establish a Christian

school and worked together with Virginia Mennonite Missions, Eastern Mennonite Missions and Mennonite Education Agency to make their dream come true.

Marvin joined the committee to start the school in 2008 because of his previous development work experience in Albania. Later, Sarah became involved in the project, and the couple traveled to Albania with another couple to help select a site for the school. Today, Sarah serves on the school’s board of directors and Marvin sits on the Lezha Academic Center Foundation’s board of directors.

“Both Sarah and I feel a kindred spirit with VMM,” said Marvin.







**In addition to valuing mission work, Marvin and Sarah share similar stewardship practices** that enable them to give freely, thanks to the way they've handled their family businesses and finances.

Throughout his 40s and 50s, Marvin started and ran a small agricultural feed mill in the Harrisonburg region. Likewise, Sarah and Bob built a successful wholesale landscape supply store.

“Bob and I lived frugally, which made it possible to give to others,” said Sarah. “He was generous in making donations to MCC, local fire companies, police organizations, church and Christopher Dock Mennonite School. Through Bob’s example, I learned and experienced stewardship.”

Marvin also freely gave of his resources, and believes in practicing faithful stewardship of all of our God-given resources.

“In Psalms 50:10b, God says, ‘the cattle on a thousand hills are mine,’” said Marvin. “Everything belongs to God, and we are just stewards of what he has given us. I am a strong believer that God wants good things to happen in the lives of his children.”

Several times a year, Marvin and Sarah send money to local organizations that support families in need, including their church, Weavers Mennonite Church. They also give larger gifts to organizations they participate in, such as Virginia Mennonite Missions, Lezha Academic Center and CrossRoads.

**As Marvin described it, the couple has a purpose:** “Serve together in God’s kingdom as long as we are able, until God calls us to our heavenly home.”

Sarah agreed; “I feel we were made for each other.”

*By Sara Alvarez, Marketing Manager at Everence and editor of Everyday Stewardship.*

At left, **Sarah and Marvin** walk by a one-room schoolhouse built by Mennonites in the early 1900s in Mathias, West Virginia. In 2004, the building was sawed into thirds and reassembled at CrossRoads in Harrisonburg. Above, the Slabaughs stand inside a reconstruction of a log house from 1829. Both have contributed to help CrossRoads build the house.

## Slabaughs receive Journey Award

Marvin and Sarah Slabaugh are the 2015 recipients of the Everence National Journey Award. This award recognizes the Slabaughs’ dedication to mission organizations and local charities where they live in Harrisonburg, Virginia.

The Journey Award highlights how people are living out their faithful stewardship of their God-given gifts. As a part of the award, Everence made a \$5,000 donation to charities selected by the Slabaughs, which included Bridge of Hope (Exton, Pennsylvania), Weavers Mennonite Church (Harrisonburg, Virginia), Highland Retreat (Bergton, Virginia), and We Care Ministries (Atmore, Alabama).

Everence also awarded 2015 regional Journey Awards, giving \$500 donations to charities chosen by the local honorees. They are:

- Phillip Kaufmann, Tiskilwa, Illinois
- Eric and An Raber, Millersburg, Ohio
- Donald and Kathryn Wolgemuth, Manheim, Pennsylvania
- Urbane and Janet Byler, Slatington, Pennsylvania
- Ken and Leona Gingerich, Albuquerque, New Mexico
- Kay Reimer and Linda Clemmons, Normal, Illinois
- Willard and Ellen Ebersole, Wichita, Kansas

# New direction for community development investing

## Praxis Mutual Funds partners with Calvert Foundation

Everence and Praxis Mutual Funds have long believed in the power of community development investing. And now this commitment is taking an exciting new direction, through an innovative partnership with Calvert Foundation. Praxis will carry out community development commitments by investing directly in Calvert Foundation's Community Investment Notes.

"Our goal is to help people make sound investment decisions motivated and informed by faith convictions," said Chad Horning, CFA®, Everence Chief Investment Officer and President of Praxis Mutual Funds. "One way our investments can generate social return is through community development investments. We're opening doors of opportunity, and offering hope for healthy and sustainable lives to those living on the margins."

Praxis already has invested more than \$9 million directly in Calvert Foundation's Community Investment Notes. Calvert Foundation is a global leader

in community development investing, and Praxis will benefit from Calvert Foundation's deep experience, global connections and impact stories.

In addition, the partnership with Calvert Foundation will offer a full range of targeted Community Investment Notes to clients – so Everence members can directly invest in their local and global neighbors. A unique feature of Calvert Foundation's Community Investment Notes is that investors can target their investments to specific impact sectors and places.

"As Christians, we're called to replace practices of injustice and exclusion with access, opportunity and hope," said Mark Regier, Vice President of Stewardship Investing for Everence and Praxis. "This new partnership with Calvert Foundation further bolsters the impact we can have to make a difference in the world."

**To learn more** about how Everence and Praxis are making a difference through community development investing, visit [praxismutualfunds.com](http://praxismutualfunds.com).

*The Fund's stewardship investing strategy could cause the fund to sell or avoid securities that may subsequently perform well, and the application of social screens may cause the fund to lag the performance of its index.*

*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](http://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 FINRA member BHIL Distributors Inc. Investment products offered are not FDIC insured, may lose value and have no bank guarantee. BHIL Distributors Inc. is not affiliated with Calvert Foundation.*

*Calvert Social Investment Foundation, a 501(c)(3) nonprofit, offers the Community Investment Note, which is subject to certain risks, is not a mutual fund, is not FDIC or SIPC insured, and should not be confused with any Calvert Investments-sponsored investment product. This is neither an offer to sell nor a solicitation of an offer to buy these securities; the offering is made only by the prospectus, which should be read before investing.*



# Growing students' dreams

Congratulations to Everence College Scholarships recipients who received awards to continue their studies for the 2015-2016 year! It's a way we help our young members pursue their dreams through education. To apply for a scholarship for next year, visit [everence.com/scholarships](http://everence.com/scholarships).



**Micah Musser**  
Newmanstown, Pa.  
\$2,000



**Danae Dubberke**  
Fresno, Calif.  
\$1,000



**Mark Kreider**  
North Newton, Kan.  
\$1,000



**Mara Beck**  
Archbold, Ohio  
\$750



**Andrew Birky**  
Kouts, Ind.  
\$750



**Isaac Brenneman**  
Goshen, Ind.  
\$750



**Hope Bruce**  
Canton, Ohio  
\$750



**Karissa Caley**  
Coatesville, Pa.  
\$750



**Anne Cathryn Cox**  
Golden, Colo.  
\$750



**Bethany Chupp**  
Canby, Ore.  
\$750



**Kathryn Comfort**  
Milwaukie, Ore.  
\$750



**Jordan Crills**  
Akron, Pa.  
\$750



**Elizabeth Derstine**  
Lancaster, Pa.  
\$750



**Bekah Ford**  
Souderton, Pa.  
\$750



**Cameron Heiser**  
Fisher, Ill.  
\$750



**Christina Hershey**  
Mechainsburg, Pa.  
\$750



**Emily Hess**  
Elizabethtown, Pa.  
\$750



**Logan Kready**  
Manheim, Pa.  
\$750



**Shayna Landis**  
Lancaster, Pa.  
\$750



**Jordan Leaman**  
Harrisonburg, Va.  
\$750



**Joshua Ledyard**  
Bethlehem, Pa.  
\$750



**Emily Ledyard**  
Bethlehem, Pa.  
\$750



**Michael Lehman**  
West Liberty, Ohio  
\$750



**Cory Limbert**  
Brookville, Ohio  
\$750



**Grace Maust**  
Goshen, Ind.  
\$750



**Madeline Miller**  
Wellman, Iowa  
\$750



**Montana Modderman**  
Bradenton Beach, Fla.,  
\$750



**Jonathan Nisly**  
Bluffton, Ohio  
\$750



**Haley Schaffter**  
Smithville, Ohio  
\$750



**Emma Schrock**  
Denver, Colo.  
\$750



**David Shenk**  
Partridge, Kan.  
\$750



**Lindsey Short**  
Goshen, Ind.  
\$750



**Clair Smeltzer**  
Harrisonburg, Va.  
\$750



**Jacinda Stahly**  
Atmore, Ala.  
\$750



**Miriam Stoner**  
South Bend, Ind.  
\$750



**Danae Swartz**  
London, Ohio  
\$750



**Christy Swartzendruber**  
Shickley, Neb., \$750



**Laura Thomas**  
East Petersburg, Pa.  
\$750



**Brooke Waidelich**  
Wauseon, Ohio  
\$750



**Victoria Wallace**  
Wilkes-Barre, Pa.  
\$750



**Marie Waterfield**  
Lancaster, Pa.  
\$750



**David Zehr**  
Elkhart, Ind.  
\$750



P.O. Box 483  
Goshen IN 46527

**Address service requested**



Lives we share

## Added family assurance

In August, Leonardo Lopez of Lititz, Pa. celebrated his new status as a U.S. citizen with his wife, Kate, and their 2-year-old son, Charlie.

Leo, Accounting Manager at Meadow Valley Electric Company who also teaches tennis at a local country club, is originally from Paraguay. He and Kate, Everence Marketing Manager, had always thought his green card would suffice. But that changed with the birth of their son.

Because of the new addition to their family, the couple met with an

Everence financial advisor to add life insurance and make estate plans. There they learned about the added tax benefits of U.S. citizenship.

“Our financial advisor connected us with a lawyer who strongly encouraged Leo to get his U.S. citizenship because it would make things easier financially and legally,” said Kate.

Leo said the process went smoother than he expected. “I’m happy to do this for our family and grateful that Everence helped point us in the right direction!”

Photo by: Matthew Lester