

# Everyday Stewardship

Spring 2016

## The call to the Southwest



Making life easier with electronic banking options  
Timing Social Security benefits



# Get on the right financial path for 2016



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

Visit [everence.com/financial-planning](http://everence.com/financial-planning), contact your local office or call (800) 348-7468.



**Everence**®

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

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# Contents

## What's new 4

**Making life easier with electronic banking options**

## Seasons 6

Young adult

**Thinking into the future**

Time is on your side for retirement savings

Career and family

**Calm those volatility jitters**

Focus your attention on the things you can control

Mid-life

**Timing Social Security benefits**

New law changes options for couples

Retirement

**Donor advised funds growing**

Generosity meets flexibility, ease and control

## Your stories 10

**The call to the Southwest**

Retirement looked easy – I just wanted to eat bonbons and watch TV

**Rewriting our script**

Discovering abundance in our story

## Making a difference 18

**Advocating for factory worker safety**

Praxis asks large companies to help improve conditions

**With support, a new start**

Church helps man after release from prison

## Lives we share 20

Rebuilding from the ashes



Photo by Elaine Kessler

**About the cover:** Brenda Brown (right) and Talisa Lopez-Garcia have known each other since Talisa was a student in Brenda's young adult Sunday school class. Brenda enjoys an active retirement and seeks out ways to stay busy.





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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## Making life easier with electronic banking options

We're making it more convenient than ever for you to get the most from your Everence Federal Credit Union accounts. Our new mobile app – available in March – will continue to empower your mobile phone (Android and iPhone) or tablet to help you take care of your most common banking tasks on your own schedule.

### With our new mobile app, you can:

- View all your Everence Federal Credit Union accounts
- Make account-to-account transfers
- Check account history
- Deposit checks remotely

Even more features are available through our “It’s Me 247” online banking system. You can review your account history and transfer funds, plus pay bills, apply for a loan and update addresses and contact preferences.

If you want a simple way to view account balances and receive customized e-alerts, check out text banking with SMS text commands.

**Visit [everence.com/banking](http://everence.com/banking) for information on how to use the different types of electronic banking!**



## A big thanks

This spring, Everence will celebrate our partnership with congregations across the country.

Local pastors and volunteer Everence Advocates are pivotal in helping their congregations integrate faith and finances, and connect to the benefits Everence offers.

Advocates and pastors will receive invitations for the event in their area and can talk to their Everence Church Relations Representative if they have any questions.

**For more information about congregational stewardship education, visit [everence.com/congregational-education](http://everence.com/congregational-education).**



## Congrats to Meyer for MEDA 20 Under 35 Award

Everence Stewardship Investing Specialist Chris Meyer was named one of the MEDA (Mennonite Economic Development Associates) 20 Under 35 Award recipients in November 2015. The award recognizes young professionals younger than 35 who exemplify values of faith, service and an entrepreneurial spirit.

Meyer joined the staff at Everence in 2006, and works in the field of socially responsible investing, engaging in dialogue with companies to promote improved environmental and human rights policies and performance.

**Learn more about Chris and his work in stewardship investing at [everence.com/inspiring-stories](http://everence.com/inspiring-stories).**



## Se habla español

Everence launched a Spanish language website as part of our goal to serve all our members – including the growing number who speak Spanish.

The website provides an overview of what Everence offers, and includes contact information for Spanish-speaking staff available to answer questions about Everence products and services.

**Check it out at [everence.com/spanish](http://everence.com/spanish) or [everence.com/espanol](http://everence.com/espanol).**

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

- **Watch the winning video.** See who was voted the winner of our young adult video contest. (Visit [everence.com/moneytalks](http://everence.com/moneytalks).)
- **Know someone who is a great steward of his or her gifts and resources?** Nominate him or her for an Everence Journey Award. (Learn more at [everence.com/journey-awards](http://everence.com/journey-awards).)
- **Family found help in Everence.** Stuck in a high-interest loan, they thought they couldn't escape, until they found Everence. (Read their story at [everence.com/Everence-lends-a-hand](http://everence.com/Everence-lends-a-hand).)
- **Small church with a big heart.** After a member of Montoursville (Pennsylvania) Brethren in Christ congregation discovered his neighbor's roof was leaking, his congregation replaced the roof with the help of a Sharing Fund grant. (Read the story at [everence.com/small-church-with-a-big-heart](http://everence.com/small-church-with-a-big-heart).)

# Thinking into the future

## Time is on your side for retirement savings

By Chad Campbell

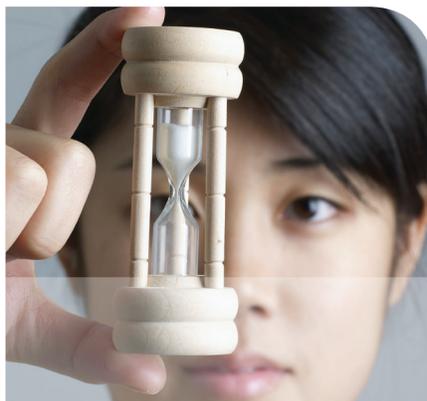
### What's your plan?

Retirement may be in the distant future, but thinking about it now will only benefit you. Even saving a little bit each month throughout your working years will help your savings accumulate.

Everence financial advisors can help you understand retirement savings, investing and what will work best for you and your life goals. Talk to your Everence financial advisor today or search for the nearest advisor at [everence.com](http://everence.com).

When a close friend landed his first job out of college, he knew saving for retirement would be good, but first he wanted to focus on his student loans. I told him to reconsider, because even though paying off loans is important, young adults especially stand to benefit from making regular contributions into a 401(k) or other retirement plan.

- **Time is on our side.** If you add \$200 a month to a retirement account when you start a job at 22, within 10 years you could have savings of about \$37,000, and by age 67, your nest egg could be worth almost \$1 million (assuming your investments grow at 8 percent per year)!\* Many employers will match your contributions, which can help you reach \$200 a month.
- **Roth 401(k)s and Roth IRAs can be great for young investors.** With Roth contributions, you pay taxes on that money before you put it in the retirement account. But after you turn 59½, your earnings from and contributions to the account are tax-free. Now imagine retiring on that nest egg, tax-free!



- **Target date portfolios make retirement investments simple.** A financial advisor can build these into your savings, starting you with more aggressive investments when you're young. As you get older, your savings automatically shift into investments with the appropriate risk for your life stage, helping protect the savings accrued.

Another way to bolster your savings is to increase your contribution by half a percent every year. You won't notice the difference in your paycheck, but your contributions will accumulate faster.

\*Using the Everence Savings Calculator.



Chad Campbell is a Financial Advisor in the Direct region of Everence. Learn more about Chad at [everence.com](http://everence.com) (search with Find your representative).

*Hypothetical results are for illustrative purposes only and are not intended to represent the past or future performance of any specific investment. Philosophy of compounding does not guarantee profit or prevent loss. Investment return and principal value will fluctuate and when redeemed, the investment may be worth more or less than its original cost. Results assume no withdrawals and reinvestment of all interest and dividends.*

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*Chad L. Campbell is licensed to discuss with and/or offer financial services to residents of Illinois and Indiana.*

# Calm those volatility jitters

Focus your attention on the things you can control

By Chad Horning

## Everence is ready to help

Chad Horning delivers his thoughts about the financial markets in a new video commentary every month. Find it on the home page of our website, [everence.com](http://everence.com), and simply select the blue "playlist" tab to watch his latest video.

Everence investment services are available to help you integrate your finances with your faith. We offer opportunities for the many circumstances and stages of your life, whether you're a beginning investor or more experienced.

Talk to one of our financial advisors for specifics about your own situation.

Whenever stock markets go through dramatic ups or downs, it's natural for investors to feel a bit anxious.

But making drastic changes to your investment portfolio in the midst of market turmoil is usually not a wise move.

Let's put some recent periods of market volatility in context:

- In the 10 years leading up to the end of 2014, the S&P 500 was up 109.5 percent on a cumulative basis, or about 7.7 percent per year. And that included a period when the S&P 500 dropped by half during late 2008 and early 2009.
- Mutual fund returns outperform the returns of the typical mutual fund investor by as much as 2.5 percent per year, on average, according to experienced investment analysis companies.

Why does the second point happen? It's mainly because of investors chasing returns – jumping out of investments when markets go down and jumping

back in when markets go up. The best ways to counter that sort of destructive decision-making are a long-term perspective and a steady hand.

None of us can know what's coming next or change the future. But what we can control are things like diversification, having realistic expectations and living below our means.

When it comes to our financial plans, investments often get the most attention, but it's important to remember that investments are just one component of a comprehensive financial strategy.

Other components such as cash-flow management, tax planning, insurance and estate planning can be just as important, are more readily in our control and can provide an important balance to the investment side of our financial plans.



Chad Horning, CFA®, is the Chief Investment Officer of Everence.



# Timing Social Security benefits

## New law changes options for couples

By Chris Scherer

### Getting ready for retirement

Not sure of the best options for your retirement? Experienced financial advisors at Everence can help.

Our advisors can work with you to develop a personalized retirement plan and answer some of your questions about how to address competing goals. They can help you figure out things like where your income will come from, what types of insurance you may need, what health plan to get and how to make sure your financial life is ready.

Talk to your local Everence financial advisor today, or go to [everence.com](http://everence.com) and select "Find your representative" at the top of the page.

Deciding when to start collecting Social Security benefits is an important part of retirement.

By May 1, 2016, one of the strategies to vary the timing of receiving benefits, called "file and suspend," will end. This strategy had allowed couples to collect a spousal benefit on an account but suspend the main account holder's Social Security payments, resulting in an 8 percent increase to their benefit payments for each year of delay after full retirement age. The law will not affect those who turn 66 and "file and suspend" before May 1, 2016.

How can you still make the most of your Social Security benefits? Well, that depends on how long you plan to work, how much retirement income you need and your current financial situation.

Here are three tips to help you think about it:

- **Separate the decision to retire from the decision to collect Social Security.** It may or may not be beneficial to do both at the same time. Remember, what worked best for friends or family may not be the best strategy for you.
- **You can still earn credit for delaying retirement by delaying/suspending your Social Security benefits when you reach full retirement age.** However, because of the new law, no benefits will be paid to family members while an account is suspended.
- **If you turned 62 by Dec. 31, 2015, you may still be able to take a spousal benefit.** To do so, you need to wait until your full retirement age, and your spouse needs to be drawing his or her benefit at the time.

Talk with your financial advisor to determine the best plan for your retirement.



Chris Scherer, ChFC®, RICP®, is a Financial Advisor for Everence based in Goshen, Indiana. Learn more about Christine at [everence.com/michiana](http://everence.com/michiana).



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# Donor advised funds growing

## Generosity meets flexibility, ease and control

By Nikki Shingle

### Complex assets can be simplified

Donors who want to support a charity with a large, more complex asset – such as real estate, a collection, or eggs – may find that Everence can help simplify the gift. With a donor advised fund, Everence can convert the donated asset into cash, and the donor can recommend gifts over time to one or more charities.

This is especially helpful for people who want to support a smaller nonprofit organization that isn't able to accept more complex assets.

Donor advised funds also simplify record keeping, offer online access and help donors avoid capital gains tax.

Donor advised funds are growing in popularity as a tool for generosity.

Everence Charitable Services has mirrored national charitable trends of increasing amounts of donor advised contributions and distributions in the last number of years.

Donor advised funds at Everence may be funded with a variety of assets, such as cash, securities, real estate, farm commodities and other marketable assets – including chicken eggs.

### Eggs hatched into charitable funds

Several farmers in the Lancaster, Pennsylvania, area donated eggs at a time when egg prices were especially high because of bird flu in other parts of the country. Once the eggs were sold, the proceeds funded a donor advised fund, which allows the donors to recommend gifts to charity over time.

By making gifts to donor advised funds when profits were high, the businesses that own the farms realized immediate tax benefits and allowed the farmers to give now and in future years, when their incomes may be lower.

Many people find that donor advised funds provide flexibility, ease and control as they plan their charitable giving.

Donor advised funds allow people to receive a tax deduction in the year they make the contribution, but they can decide later which charities they want to support.



Nikki Shingle is Director of Charitable Relations for Everence. She works from the Everence office in Mount Joy, Pennsylvania.







# The call to the Southwest

## Retirement looked easy – I just wanted to eat bonbons and watch TV

By Brenda Brown

The first thing I noticed after moving to metro Phoenix is that most people don't get dressed up here. They're usually casual, wearing sandals or flip-flops and shorts or jeans. Because I choose to dress professionally with a flare, I'm usually asked: You're not from around here, are you? But that doesn't matter because I get dressed up for me.

I decided in my late 40s while living in Chicago that I would retire as soon as I was eligible. My jobs as an executive assistant and event planner were high-stress and fast-paced. So after 39 years, I knew I'd be ready to slow down while my health was still good.

There are several things I miss from the Chicagoland area – the food, shopping and culture. It's a great city for getting deep-dish pizza, sitting by Lake Michigan and eating fried shrimp near Navy Pier. But the 47-degrees-below-zero weather got tiring – which is why, almost 15 years ago, my husband at the time suggested we try Arizona. So we moved here, even before retirement. My family is originally from the South, so the warmer weather just felt right.

While traveling on the downside of life's mountain, I'm glad to be on top of the ground, rather than have the ground on top of me. It's great to feel fulfilled and love life.

**Beforehand, retirement seemed easy – I thought it was all about eating bonbons and watching TV.** After retirement, I didn't do anything for 1½ years. But sitting around and doing nothing got boring. How many lunches and shopping trips can a girl take? Plus, the threat of Alzheimer's disease concerns me, since it runs in my family. I needed to keep this old brain active, so I started working on part-time projects.

Last fall, I was working with a marketing company temporarily for three months as part of a logistics team that planned training events. My job was coordinating and posting attendee lists with venues, hotels and businesses, as well as coordinating rooms, food, materials, activity lists, instructors and travel.

The company wanted me to move to a full-time, permanent position. But that's not for me. After retirement, my perceptions about jobs changed. I want work to fit my lifestyle now. My jobs come through a temp agency, so I can decide when and where to work.

**Brenda Brown** (right) and her friend, Talisa Lopez-Garcia, catch up. Talisa attended a young adult Sunday school class that Brenda led.



**Brenda** (left) and Talisa enjoy the afternoon in Phoenix, Arizona.

Work keeps me young and high-spirited. There's always something new to learn. I tell others who are getting ready for retirement to keep open minded to new adventures and skills. Don't assume you know everything.

When you're working, you take job benefits for granted, like life, health and other insurance plans. After deciding when to retire, I started saving more. People should start saving as soon as they can. They should also make it a point to schedule an appointment with a counselor at the Social Security office to find out about retirement so they at least have a solid

foundation to start from. I had to rush to discuss options and complete my paperwork to finalize everything at the last minute.

**I can't say enough about doing your homework well in advance before you retire.** I had to learn that my Social Security check was going to be reduced by taxes and that I had to pay for part of Medicare insurance and additional supplemental health coverage. I just prayed to God to show me whatever I needed to do when it came to retirement.

Now, working on temp jobs during retirement helps me financially. One of my relatives, who is in her 80s, depends on Social Security only. With no increase this year, she will suffer.

I'm "the young relative" who can help her, so she's now sort of my dependent. It's devastating to be on a fixed income and to not have enough money at the end of the month to support yourself.

Most of my adult life I have been involved in teaching Sunday school classes for young adults in their 20s to 40s. I have a soft spot for young adults and children, too. I also teach the new members' classes.

At almost age 69, I'm like the "other mother" to 27 children. They call me Ma or Ma Brown. All of them have biological mothers, but I'm like their



spiritual mother. I orient them to church culture, history and structure as they become part of the faith community – and help them with “life-hood.”

Not being their biological parent, it is easy for me to listen to their struggles, their stories and offer them choices. If they ask me questions, I won’t just tell them what they want to hear. I am not the kind of loved one who sugarcoats answers. It’s important for them to grow in their faith and their relationship with God.

I am still a “Christian under construction” myself. I am content when God decides to change the window dressing

or paint from time to time – but am happy he never stops building within me. I stay connected with my belief in God through my church and church family. Retirement gave me more time to study the Bible and to develop a closer relationship with God. I want to serve God and share the gifts he has placed within me.

Staying active is important. It’s detrimental when people my age become idle. And I can never learn enough. I believe the saying that “the idle mind is the devil’s workshop.” This coming year, I want to learn how to play bridge and speak Spanish.

I have lots of fun. I was in Hawaii for a month last fall, my fifth time there. I travel with a friend whose husband passed away a few years ago. Thanks to our silver hair, we now call ourselves the platinum ladies!

My short-term plan is to make preparations to spend my 70th birthday on the beautiful beaches in Aruba!

God has been so good to me. I have a sound mind, good health and a free spirit. I don’t know what the future holds, but I will go where the Lord leads me.

*Brenda Brown is an Everence member living in Phoenix, Arizona, who told her story to Judy Martin Godshalk, a Marketing Manager at Everence.*



## Home-state insurer

One thing Brenda doesn’t have to worry about in retirement is her health coverage. When she dove into the retirement health insurance maze, Everence caught her eye on the list of supplemental plan insurers. “I noticed that Everence is based in Goshen and is a religious organization,” she said. “I was born and raised in nearby South Bend, Indiana.

“I was blessed and grateful to find Financial Representative Jim Smith. He won me over,” she said. “Jim laid out everything and answered all my questions. I love that I don’t usually have co-payments and am thankful for my coverage.” Learn more at [everence.com/medsupp](http://everence.com/medsupp).

OUR HOPES FOR OUR CHILDREN



November

WF - \$37  
Tg - 4 = \$563  
V. Thrift - 38 = \$521  
Lowe's - 10  
WF - 76 = \$435  
Wal - 12  
CVS - 13 = \$410  
TT's - 158  
a - 77 - \$175 left



notes:

November + December

tuesday    wednesday    thursday

V-F / 10    V-11-X / 11    V-12 / 12

No  
9:30 ph...  
1:00 football  
10:30 Zebra baby

2    3



# Rewriting our script

## Discovering abundance in our story

By Vanessa Caruso



**I first recognized my complicated feelings about money several years ago** during a monthly Cell Leader Training at my church, Circle of Hope in Philadelphia. The pastors asked us to write our total consumer and school loan debt. I don't know what I thought would happen next, but when they asked us to pass our papers down the row, I froze. The idea of five people in my row seeing my total debt made me want to disappear. I concluded that I had to make the paper disappear somehow – to “drop” it or eat it. Fortunately, the person beside me handed me their paper face down (why didn't I think of that?), so I did the same. My reaction came from a combination of feeling exposed, isolated and stuck. I remember wondering if that was shame.

**My husband, Steven, and I have been freelancers throughout our 11 years of marriage.** Steven is an actor and works part time in the service industry so he can spend time on song and screen writing. I have mostly modeled for work, but recently completed a master's degree and certification program in spiritual direction. For a long time, we craved a bigger plan that could buoy up our irregular schedule and fluctuating income, and help focus our spending. But I secretly wondered if “struggling artist” types are not

able to have stability or do long-term financial planning unless one of us agreed to a nine-to-five job.

**I finally realized how our schedules and lack of financial consistency took a toll on the quality – and integrity – of our lives** when our son was born and I took five months off from work. So I chose to be more selective about modeling jobs, which gave me a more consistent schedule, and Steven and I resolved to get some financial planning guidance.

**We didn't know who to call, but I remembered an amazing seminar that Randy Nyce, Church Relations Representative at Everence,** led at my church a few years ago. Inspired by Walter Brueggemann's book, *Journey to the Common Good*, Randy compared the Bible's message that God is enough with the myth perpetuated by our culture that we never have enough. He revealed how credit card debt produces dependency and poverty, and asserted that the church's vocation is to help people realize the kingdom of abundance proclaimed by Jesus.

Even though the seminar focused on money, I remember feeling so inspired and hopeful – a markedly different

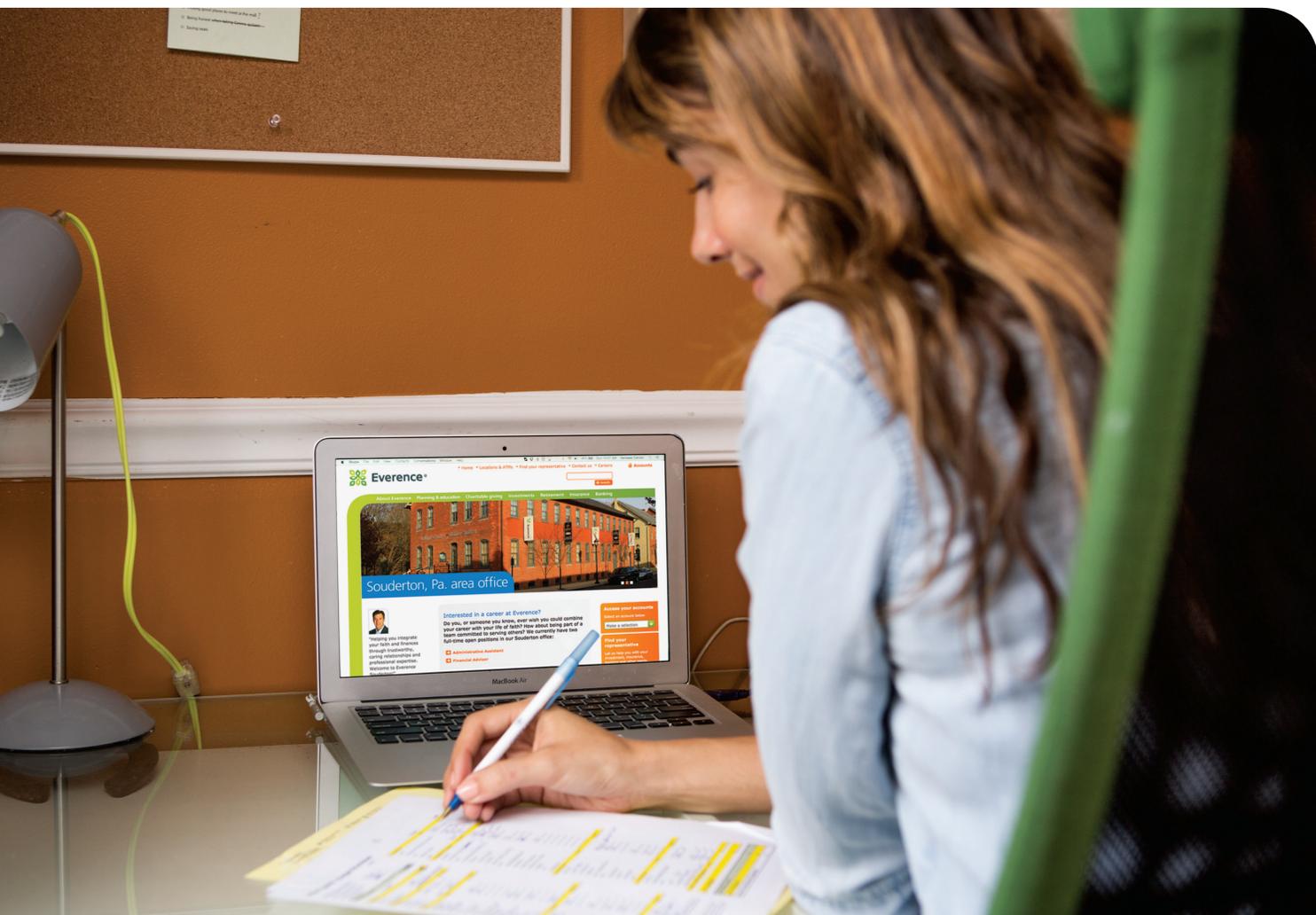
**Vanessa Caruso** (left) keeps track of the family budget on a dry-erase board in her kitchen. Above, Vanessa and her son Leo explore their Philadelphia neighborhood.

feeling than my experience in the same room years ago. I didn't feel so alone after hearing about how predatory the debt industry is and how pervasive the human tendency for a scarcity mindset is, even throughout the Bible. Also, by that point, I had been well-steeped in what Bruegemann suggests is the antidote to the scarcity mindset: neighborhood. One of Circle of Hope's greatest gifts to the world is how we believe neighborhood and neighborliness are fundamental to a life of genuine, transformative faith. So before any formal financial planning, I already began to shape an alternative narrative for our lives.

That's why, when we were ready to get some financial advice, my husband and I called Everence. Over the course of three meetings – twice over Skype and once at our house in Philadelphia (our financial advisor even offered to bring lunch!) – we were both surprised by how freeing it felt to face our financial reality together with our advisor. In fact, I left those meetings feeling the way I do when I leave spiritual direction each month. I felt a quiet exhilaration because I was reminded that the script of my life was still unfinished, and not doomed. I felt hopeful.

**We experienced healing and felt recreated after setting aside time to talk honestly about our past and current finances in a safe place.** Our advisor's nonjudgmental demeanor helped us open up. We discovered a more nuanced version of our financial history, with its two-steps-forward-and-one-step-back pacing, rather than the all-bad, black hole we had expected to peer into. It also surprised us that the experience unlocked some of our deeply held longings and sparked conversations about who we are, what we want, and how we can keep learning to trust in God as we rewrite our story into one about abundance.

**Vanessa and her husband** met with an Everence financial advisor who helped them see their financial story differently – as a story of abundance.





**Vanessa** meets regularly with her Cell, or small group, from her church Circle of Hope in Philadelphia.

## Finding freedom

Vanessa and her husband, Steve, realized that freelancing doesn't have to mean you're free-falling financially. The couple called an Everence financial advisor who guided them through the financial planning process. They reviewed various aspects of their financial journey, and their advisor helped Vanessa and Steve figure out what changes they could make to get to the financial stability they craved.

An Everence financial planner can also help you determine if you're on the right financial path. By looking over multiple aspects of your financial life, we can help you create an overarching financial plan to help you meet your life goals and values.

Talk to your local Everence financial advisor, visit [everence.com/financial-planning](http://everence.com/financial-planning), or call (800) 348-7468 to get started with your financial plan.

**Importantly, we emerged from our meetings with a working budget for the first time in our marriage.** At our advisor's suggestion, we designated part of the big white board in our kitchen to our food and household budget, and put the starting amount in the top right corner. Every time one of us spends money on groceries or other household needs, we deduct it from the amount at the top so that we keep track of how much money remains for the month.

I actually felt a little giddy the first time I went grocery shopping, knowing that I would have to write the total spent on that white board. I used to connect "budget" with "limitation," but once we created the budget, I quickly realized that not having a budget had been overwhelming. The boundaries of the budget freed me to think about what our family liked and needed.

**Since our meetings with Everence, we have found space to address things that kept getting pushed to the bottom of our to-do lists.** We changed health insurance providers, got rid of our second car, remodeled our shower, significantly de-cluttered our house, and found time for exercise. I even went to a friend's house to learn how to make a few of our

food staples from scratch. And Steven has tackled some home improvement projects in his free time.

There are still aspects of our finances that need work. But a year after making the call to Everence, I am amazed at how far we've come just by taking one step at a time.

And that reminds me of my favorite part of Randy's seminar a couple years ago. He reassured us that the journey to shift our mindsets from scarcity to abundance isn't a one-way journey; we must travel the road again and again. "Our walk is always more complicated than our talk," he acknowledged. "But keep talking! It influences the walk. And keep walking."

We have a lot more work to do, but we are at least talking and walking with a more hopeful script in hand. And with a white board budget, which has come to symbolize – to our surprise – possibility rather than failure!

*Vanessa, Steve, and their son, Leo, live in the Kensington neighborhood of Philadelphia and are part of Circle of Hope.*

# Advocating for factory worker safety

## Praxis asks large companies to help improve conditions



**Everence and Praxis** are encouraging large clothing companies to insist on safer working conditions for garment factories in Bangladesh. Learn more about how Everence and Praxis make a difference through shareholder advocacy at [praxismutualfunds.com](http://praxismutualfunds.com).

The garment industry provides vital economic opportunities in Bangladesh. Unfortunately, many of the millions of clothing factory employees (roughly 80 percent of whom are women) work in unacceptable and dangerous factory environments.

April 2016 will mark the third anniversary of the collapse of Rana Plaza in Bangladesh – a tragedy that killed more than 1,100 garment workers and injured some 2,500 others. The building housed several garment factories that manufactured clothing for many well-known international clothing brands.

Following the disaster, investors – including Praxis Mutual Funds – pushed these companies to join the Accord for Fire and Building Safety in Bangladesh, now with about 200 member companies, as well as the Alliance for Bangladesh Worker Safety. These organizations encourage the Bangladeshi

textile industry to enforce higher safety standards. They also pledge to support the country's textile industry financially and by sourcing their garments in Bangladeshi factories.

Praxis Mutual Funds and other investors continue to press garment companies about their plans to help factories pay for safety upgrades. This financial support from manufacturers is essential for factories to cover the costs of creating safe workplaces. In order to increase safety, Praxis is also recommending that clothing brands incentivize factories to establish committees (comprised of factory workers and management) tasked with addressing occupational safety and health.

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*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.*

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# With support, a new start

## Church helps man after release from prison

### You can support the fund

The Everence Sharing Fund makes a difference in the lives of thousands of people every year. The fund matches financial donations that congregations make to help people in need.

Everence supports the fund through a corporate tithe, and many of our members and employees donate to the fund.

If you would like to donate, please send your contribution to Everence, Attn: Sharing Fund, PO Box 483, Goshen, IN 46527 or donate online at [everence.com/donate](http://everence.com/donate).

Brian Campbell knew he'd need a clean break from his old life when he got out of federal prison, so he wrote to 10 churches in hopes of making some kind of connection.

He had lived in Indiana at one time, and "felt led to look in the Fort Wayne area" when he sent his letters from the low-security correctional institution in Minnesota. He had less than a year left to serve on a two-year sentence for methamphetamine possession.

Pine Hills Church on Carroll Road, Fort Wayne, was the only one to respond. "A man who had been a jail chaplain contacted me and said Pine Hills could help," Brian said.

People from Pine Hills helped Brian, 52, find a place to live and a job with a house construction company. One congregational member even donated a car. The church helped Brian with

various expenses related to starting a new life, with an assist from an Everence Sharing Fund grant.

In the early stages of his incarceration, Brian broke down and said, "'I need you, Lord, in my life.' I was angry and bitter about all the things that had been happening."

Someone directed him to the Rick Warren book, *The Purpose Driven Life*, which he said "became a life-changing tool. The joy of the Lord just came into my life and changed every aspect of my life."

Now, Brian feels strongly that his experiences can benefit others. "God has brought me through what he's brought me through to help other people. I've always believed God has something in store for me."

He enjoys going to Pine Hills Church and hopes to get more involved in supporting and encouraging others as his work schedule becomes more balanced. "Pine Hills is like no other church I've ever been to," he said. "There are a lot of people with open arms."



When **Brian Campbell** was released from prison, Pine Hills Church in Fort Wayne, Indiana, helped him get back on his feet.



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Lives we share

## Rebuilding from the ashes



**Kids Joy Land – a popular playground in Mount Joy, Pennsylvania** – found new life with the help of more than 800 volunteers in September 2015.

Kids Joy Land was built more than two decades ago. After arsonists burned down the playground in 2012, volunteers launched an effort to rebuild it. They raised funds, purchased materials and organized volunteers for a week-long build.

Patsy Hoffer, Client Services Representative at Everence, recruited 72 volunteers for an Everence volunteer team, earning the playground project a matching contribution from Everence.

“The answer to my prayers about how to help the playground project came with the Day of Generosity in Lancaster,” said Patsy. “I was happy our team’s volunteer time could also help raise money for the playground.”

The playground project was just one of multiple charities that benefited from an effort in the Lancaster County area known as the Everence Day of Generosity. Nine charities benefited from volunteer efforts and \$8,000 in matching grants from Everence.

It’s just one more way your participation with Everence helps us all do better together.

Photo provided by Patsy Hoffer