

Toolkit

Practical ideas to care for your God-given gifts

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Linus and Luke The scene in “A Charlie Brown Christmas” when **Linus recites a passage from the Book of Luke** is one of the most memorable moments in the beloved TV special ... Producer-director Lee Mendelson asked “Peanuts” comic strip creator Charles Schulz if he was sure about including biblical text in the TV special ... **Schulz’s response was that if the show wasn’t about the true meaning of Christmas, “Why bother doing it?”** ... The scene became “the most magical two minutes in all of TV animation,” Mendelson told The Washington Post.

Overwhelmed by variety? There are so many product varieties at the supermarket that **28 percent of people surveyed by Consumer Reports say the choices are overwhelming** ... Five percent said they’ve walked away with nothing because it was too hard to make a decision ... Consumer Reports found **27 versions of Crest toothpaste at one store** ... Feel like a bowl of Cheerios? There are 14 kinds ... Why so many? As consumers, we gravitate toward “new” products and tend to buy from companies with bigger displays.

Charitable giving takes many forms There are ways to support your favorite charity while opening the door to potential year-end tax benefits ... **Everence can show you several options** that include gifts of real estate, an IRA, stocks or farm commodities ... You can leave money through your life insurance policy too ... **In some cases, you can be eligible for deductions and other tax benefits** ... Talk to your Everence advisor or see the gift planning section at everence.com.

Get up and move We know that being overweight creates potential health problems, but belly fat in particular increases a person’s risk of diabetes and heart disease, notes prevention.com ... How do you get rid of it during this holiday season? First of all, keep moving – **anything that gets your heart rate up, such as running, biking or swimming** – helps reduce belly fat ... Eating **more polyunsaturated fats (nuts, seeds, fish) and fiber (apples, peas, beans)** can help too.

Blacker than anything A British nanoelectronics company has developed a material blacker than fresh asphalt, blacker than coal – **blacker than anything on Earth, in fact**, reported entrepreneur.com ... The product, called Vantablack, absorbs 99.96 percent of visible light, believed to be the highest ever recorded ... It’s made of **carbon tubes 10,000 times thinner than a human hair** ... Vantablack was developed by Surrey NanoSystems, which says its uses include coating telescopes to help us see the faintest stars.

Digital access for loved ones We can pass on a box of letters to our loved ones when we die, but **what happens to our emails or other online accounts?** ... A group of lawyers endorsed a plan to give relatives access to your digital accounts unless your will says otherwise, according to the Associated Press ... An **Oregon woman successfully sued Facebook for access to her 22-year-old son’s account** after he died in a motorcycle accident ... The lawyers group is the Uniform Law Commission, which helps standardize state laws.



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Auto industry leads in complaints The automotive industry ranked No. 1 for consumer complaints in 2013, according to the Consumer Federation of America ... We consumers most often complain about **misleading advertising or sales practices, lemons, faulty repairs, and leasing or towing disputes** ... The rest of the top 10, in order, were home improvement/construction, credit/debt, retail sales, services, utilities, landlord-tenant, home solicitations, Internet sales and health products/services ... The fastest-growing complaint category? **Telemarketing abuses – including violations of do-not-call rights.**

Alternative to online passwords The Internet age ushered in something many of us find tiresome – **keeping track of passwords for many of the websites we use** ... Credit.com reports that researchers are testing another way to tell who's who – how you type ... The researchers say that we each type with a unique speed and pattern ... **Anyone pretending to be you couldn't duplicate your pattern** and access would be denied ... And they're testing a theory that how we hold our phones while typing or scrolling also may be unique.

The health savings account advantage High-deductible health plan membership has tripled since 2006, reports the American Medical Association ... People with high-deductible health plans often **use health savings accounts to help with their out-of-pocket medical expenses** ... Money in a health savings account carries over from one year to the next ... You can **make tax-deductible contributions and withdraw money tax-free** to pay qualified health care expenses ... To find out about Everence Federal Credit Union HSAs, administered by Everence Insurance Company, call (800) 348-7468 ext. 2460.

Sell your house with pictures The housing market has shown signs of picking up steam, and **40 percent of Americans now believe it's a good time to sell – compared with only 15 percent** in 2012, *Money* magazine reported ... A good camera can help if you're trying to sell ... *Money* said a study found that **a listing with photos taken by a digital single-lens reflex camera sold faster and at a higher price** than with photos taken by a lower quality camera ... For more expensive homes, the difference was 18 days and \$7,000.

What's the weather doing next? An **overwhelming majority of Americans pay attention to weather forecasts**, and we check a forecast an average of 3.8 times a day, according to the National Oceanic and Atmospheric Administration ... That equates to **301 billion forecasts consumed per year, reports NOAA, which oversees the National Weather Service** ... NOAA provides much of the data that we see and hear every day on The Weather Channel, AccuWeather, on the radio and in the newspaper.

What I have vs. what I need If you think you haven't saved enough money for retirement, many other people are in the same boat ... More than half of workers in the U.S. say **they and/or their spouses have less than \$25,000 in total savings and investments** (excluding their homes), according to Employee Benefit Research Institute ... And 28 percent say they have less than \$1,000 in savings and investments ... But **40 percent of us think we need at least \$500,000** to live comfortably in retirement ... Talk to your Everence advisor about being prepared for retirement.

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Toolkit is published bimonthly for people attending churches with ties to the Anabaptist faith tradition.

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