

Everyday Stewardship

Fall 2014

A photograph of a middle-aged man and woman sitting on a white porch. The man is holding an open Bible, and the woman is looking at it with a smile. They are surrounded by lush greenery and flowers, including red and white roses. The scene is set outdoors during the day.

Storybook
memories

How to be happy
Everence college scholarship winners

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Photo by Jim Maguire

Teresa Miller and her husband, Philip (on cover) give a special Bible storybook to honor the life of their young daughter. Read their story on page 10.



Ken Hochstetler (left) took over the Everence president and CEO role from Larry Miller, who retired at the end of August 2014.



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 names new president, CEO



Ken Hochstetler,
Everence president
and CEO

On Sept. 1, Kenneth D. Hochstetler became President and CEO of Everence. Ken assumed the role upon the retirement of Larry D. Miller.

Ken previously served as Senior Executive Vice President at Univest Corporation, a regional financial services company in southeastern Pennsylvania.

“Ken brings deep and broad experience in many services of a financial organization,” said D. Duane Oswald, Everence Board Chairman. “He has over two decades of management and executive leadership experience in banking, insurance and investments.”

“He is strongly committed to the church and is actively involved in the Anabaptist faith community,” said Pat Swartzendruber, Chairwoman of the Presidential Succession Committee and Everence Board Member.

“I am grateful for the opportunity to use my experience gained in private industry for the good of the stewardship organization serving the Mennonite and Anabaptist faith communities,” said Ken.

Ken holds a bachelor’s degree in business and computer science from Goshen College and a master’s degree in business administration from Lehigh University.

Read more about this presidential transition at everence.com.



Home loan specials

Ready for a home project this fall? You can finance it through Everence Federal Credit Union, which is featuring special rates this fall for its home loans and lines of credit.

- **Home equity term loan:** As low as 3.99% APR (annual percentage rate) for loans up to five years and as low as 4.49% APR for loans up to 10 years.
- **Home equity lines of credit**
 - **Fixed-rate:** A fixed rate for 10 years for as low as 4.99% APR (based on a four-year draw period).
 - **Variable-rate:** Adjustable rates for 20 years for as low as 3.49% APR (based on a 10-year draw period).

The specials are available from Nov. 1 until Dec. 31 this year. Visit your local Everence credit union branch, call (800) 451-5719 or visit everence.com to learn more.



Enter the third annual video contest

Get creative, share a story, express your ideas in the newest Money Talks video contest – open to young people, ages 15 to 25 – featuring cash rewards for your winning work!

Submit your video between Oct. 1 and Nov. 15, and you could win \$2,000 or other prizes, to be split between you and your favorite charity.

Tell us how money talks in your world, your community or in your personal life today. What do you have to say? Visit everence.com/moneytalks.

Learn and do more at everence.com

- **Apply for a scholarship for next year.** If you are heading to college next year, apply for an Everence college scholarship. Send in your application (available online) between Jan. 1 and Feb. 28, 2015. (everence.com/scholarships)
- **Rebate for Missions winners named.** Thanks to our credit card holders, Everence donated \$7,000 to both MEDA (Mennonite Economic Development Associates) and Mennonite World Conference as the 2014 national awardees. Our local offices also named regional awardees. (everence.com/2014-news)
- **Addressing carbon risk.** This past summer, Everence participated in a shareholder dialogue with ConocoPhillips on risks associated with its fossil fuel reserves that may never be extracted and burned. (everence.com/2014-news)

Need a wellness coach?

Will there be a whistle on a string?

By Trina Stutzman

Wellness coaching website

Everence offers wellness coaches to walk alongside individuals on a path to better health. The service is free to employees of many organizations nationwide that use the Everence Live Well program.

If you are an employee who has the coaching option through your employer, watch an introductory video and learn more at everence.com/wellness-coaching.

If you are an employer who wants to learn more, visit everence.com/live-well or call (800) 348-7468 ext. 2460.

I usually begin wellness coaching sessions with the common greeting, "Hello (Sam), how are you?" I hear the typical, "I am fine." Sometimes someone responds with "I am well."

While this is a pat answer, I wonder what wellness means to them. In Scripture, Jesus asks a powerful question, "Do you want to be well?" People want to answer "yes." We yearn to feel better and have more energy. But there's often a significant gap between our desire and everyday life. Wellness coaching helps close that gap.

Underlying trend

People partner with wellness coaches for many reasons, yet one is most common. The U.S. Centers for Disease Control reports that more than 66 percent of adult Americans live with a serious weight issue. Doctors can only do so much to treat it. Most of the cure – lifestyle change – is up to us.

Wellness coaching originated in the 1990s, based on research about how to make important lifestyle changes that can significantly improve our health.

Just as athletes or singers hire coaches to improve their craft, people work with wellness coaches to move toward a healthier lifestyle.

Customized guidance

As a wellness coach, I listen to all aspects of people's lives that might affect their health and provide guidance as they slow down, think about goals and determine their best path. I provide motivation, but without a coach's normal style and whistle on a string.

Wellness coaching is designed to help you get unstuck and move to close the gap between being well and how you feel daily. If you are well, I am glad to hear it! If not, explore wellness coaching to see if it could help.



Trina Stutzman, a certified wellness coach, counsels employees who work for organizations using the Everence wellness program, Live Well.



What to keep, what to shred?

Some documents should be saved longer than others

By Jay Kready

Know where your papers are

An Everence Personal Financial Affairs Directory can help you contact important people in your life and find important papers.

You keep your personal information in the directory so you'll know where your essential papers are, or family will know if the unexpected happens.

Download the directory at everence.com. Complete and save the information and let your family know where you keep it. Consider leaving a copy with a trusted consultant, such as your Everence representative.

Our office hosted a shredding event recently at which more than 100 clients brought more than 2 tons of confidential paperwork that is now destroyed. But what should you destroy?

In today's world of identity theft and tax complexity, it's more pertinent than ever to know what to do with your financial documents. Good record-keeping can save you time and money in the long run.

For efficiency, file by year and keep financial records separate from other important records. Store irreplaceable documents in a secure location – protected against fire, flood and theft. This may be a home safe or a rented safety deposit box.

Documents to protect may include property deeds, wills and other estate planning or trust documents, insurance policies, car titles, stock and bond certificates, marriage and birth certificates and passports.

Storage timetable guidelines

There are no concrete rules for how long records should be saved, but these guidelines may help.

Short term (1-3 years)

- Canceled insurance policies
- Basic household bills

Medium term (6-7 years)

- Tax returns and supporting documentation
- Bank and investment statements
- Canceled checks and check registers

- Paid-off loan documents
- Home improvement and sale documents

Long term (indefinitely)

- Tax dispute records
- Social Security information
- Pension/retirement plan documents
- Medical history information
- Investment records (i.e. initial purchases and retirement plan contributions)
- Current home and/or property ownership documentation
- The IRS typically has 3 years after a tax return is filed to audit it, but there is no limit for fraudulent tax returns.

Purge the rest

We've suggested that some records should be kept, but after all potential usefulness passes, it's time to discard unnecessary documents. You should destroy them with a shredder or by burning.



Jay Kready is an Everence Financial Advisor based in Mount Joy, Pennsylvania. Learn more about Jay, including through his new video, at www.everence.com/lancaster.

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Starting on Social Security

And not necessarily the date you retire

By Christine Scherer

Retirement services

Retirement services are a primary offering of Everence for individuals at any age, but especially for those approaching retirement years.

Everence advisors can help you turn your savings into an income flow for retirement that addresses your goals and situation. Part of that process is deciding when to take Social Security.

Call your local Everence office or (800) 348-7468 to reach an advisor. Or find an advisor at everence.com. Learn more about retirement planning at everence.com/retire.

People often assume that retiring and starting to receive Social Security should happen at the same time. Today, people should consider separating these decisions and delaying Social Security for a while.

Benefits of waiting

Why wait? You may want to use as little of your savings as possible so it lasts longer. However, you may be better off financially if you postpone Social Security and dig into your savings first.

Social Security encourages you to wait by giving larger checks the later you start. Depending on how long you live, those larger checks may more than offset the savings spent while waiting for Social Security benefits.

Marriage impact

This decision is particularly important for couples because more factors are in play, affecting their financial future. For example, Terry (the higher-earning spouse) waits until Social Security's full retirement age. At that point, he

takes only his spousal benefit, while his wife, Beth takes her own benefit, and he delays his until age 70.

This allows John's benefit to grow 8 percent annually until he turns 70 – that's a substantial rate of growth which may be worth the wait – especially if he has poor health and dies in his 70s, when Beth would begin receiving his benefit.

Customized answer

There is no standard date when you should start accepting Social Security benefits. I suggest you start mapping out your plan with an Everence advisor a few years before you retire, or contact the Social Security Administration. You will have a much better chance of not outliving your savings if you plan ahead for this critical decision.



Christine Scherer, ChFC, RICP, is an Everence Financial Advisor based in Goshen, Indiana, specializing in retirement planning. Learn more about Christine at everence.com/michiana.

Couples' Social Security choices

Traditional	Alternatives
Both spouses retire at 65	Spouses retire at different ages
Both spouses take Social Security at its "full retirement age," currently 66	One or both spouses delay taking their own Social Security benefit until 70 but take their spousal benefit at its "full retirement age"
Both spouses delay dipping into retirement savings until 70½, the required minimum distribution age	One or both spouses dip into savings first (in order to delay Social Security)

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Consolidating accounts

Scattered retirement savings and investments may be costly

By Debra Mowery

Getting help

Everence offers consolidation for large and small accounts to contain expenses and gain professional investment management. You also have access to advanced socially responsible investments if you want to express your values through these financial choices.

Everence Asset Management Services are available for accounts that collectively reach more than \$100,000. Funds are researched and managed based on Everence standards of performance.

Contact your Everence advisor, visit everence.com or call (800) 348-7468 to learn more.

Do you have more than one retirement or investment account? How about your spouse?

Many people do, and they are located at different places – in former employer retirement plans, Roth or IRA accounts, spouse accounts set up prior to marriage and even accounts set up for children.

When meeting with people, I ask them to find all of their accounts for a comprehensive review. This often proves to be an educational experience for both of us, and it's not just about learning the amounts in those accounts.

God calls us to a variety of passions and joys. One of mine is helping people gather and organize their accounts so they can focus on other things that are important to them. After listing the accounts, we determine the purpose and timeline for each account.

Defining diversification

People may leave accounts here and there because they believe diversification means spreading their money around in

different places and accounts. Actually, diversification is achieved after you look at all your accounts together and then choose the mix of investments appropriate for your needs.

High costs

Having accounts in different places can mean you are paying higher fund expenses. I like to talk to people about their options and walk with them to determine the best course of action for managing investment costs.

How to consolidate

Everence advisors – having access to a range of investment choices – provide professional and comprehensive reviews that can consolidate and diversify accounts, so you can move forward with confidence to your calling in life.



Debra Mowery is an Everence Trust and Financial Advisor based in Harrisonburg, Virginia. Learn more about Debra at everence.com/harrisonburg.



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Storybook memories

Just \$180 creates project to inspire children

By Philip Miller



Oct. 16, 2013, dawned much like any ordinary day at our place.

We live on a small dairy and grain farm in Holmes County, Ohio. Activities that morning, like most mornings, revolved around what takes priority. This typically includes milking, feeding, bedding and other farm duties.

We ate breakfast, which is a special time for us, after which we have a Bible story and prayer. The book we read is *Egermeier's Bible Story Book*. Our grandparents gave us one many years ago, and it seems a good fit for our children. Our 2-year-old daughter Janessa's favorite stories in the book are about Baby Moses and the Good Shepherd.

On that October morning, we were also planning a camping trip. We enjoy camping, often at places not a great distance from home so we can return easily for chores. We like to incorporate camping and family reunions into one. We own a small camper that fits our family perfectly.

During that week, we planned to go to a local campground with my wife Teresa's family. With this in mind that day, our daughters Janessa and Carolyn and I first took two cows to Mount Hope Auction, a sale barn nearby. I

recall Janessa wanting to stay a while. She enjoyed auctions and could remain spellbound for an hour or more.

But since we had services that evening at our church, Sonlight Chapel, we decided to return home. We ate a late-afternoon lunch, with our older daughter, Kayla, soon leaving to visit a friend. Then we decided to move the camper closer to the house to put our supplies in it and to get it ready.

We moved it with a tractor for the short distance. After the camper was parked and blocked, we were returning the Massey tractor to the machinery shed when Janessa decided she would catch a ride.

Much of what took place next remains somewhat a mystery. Janessa got past her mom and me, attempting to get on the tractor as it was turning to the right. She made this attempt from the left side.

The next several hours are extremely difficult to recall. After calling 911 and waiting several minutes, her body was in the hands of the best people we could wish for at such a moment.

We are forever grateful for the team of Fredericksburg Voluntary Fire Department and Chief Ian Weaver.

Philip Miller walks with his sons Justin and Jerrell on their family farm in Ohio. A photo of Janessa Miller, 2, is above.



Philip and Teresa stand with their children Kayla, Carolyn, Justin and Jerrell where a tragic accident occurred on their farm last fall.

Janessa was taken to Wooster Community Hospital. Upon our arrival, the first person we met was our pastor, Ray Shaum. I called him before we left home, and he arrived before us, as did a Cleveland Metro med-flight.

The exact time she left us is unknown, but that is certainly not what matters most. We were treated with utmost kindness and care in the emergency room. I recall telling them that her life is in God's hands. If there would have been anything more to do, they would have done it.

I also recall a social worker saying our church, community, family and faith would carry us through. "I can offer you nothing better," she said. This was extremely encouraging, even as we scarcely heard it.

The emergency room doctor asked to pray with us, which we readily agreed to. In his prayer, he included a verse in Philippians 4:7. It speaks of God's peace, which passes all understanding, keeping our hearts and minds in Jesus Christ. We know God answered that prayer.

God's love was shown to us in so many ways, too numerous to mention. A local church let us use its facility for the calling hours and funeral. Many – about 2,000 – came. Many offered kind words of encouragement, but most importantly, they were there. Many paid us visits afterward, brought food, flowers, and other gifts. Many were local, and some came from great distances.

One can have a lot of questions as to the "whys" of this tragedy. Does God arrange all of this or simply allow it? We do know God had given her to us, and we are thankful for the time we had with Janessa, short as it may have been.

We owe much to those who offered love and endless deeds of kindness along the way. It would be unfair to attempt to list them all. However, I'll mention our friends at Everence in Kidron, Ohio. We have our children's savings accounts there. They so lovingly took us through the procedure of closing Janessa's account, containing around \$180.

Every six months to a year, the children will raid their piggy banks to make a deposit into their accounts. Those account statements are exciting for the children to receive. It's a good way to teach them to be stewards in managing money. But we never thought about what would become of our children's possessions should this sort of thing occur.

After giving it a lot of thought, we decided to use the \$180 to create a project in loving memory of Janessa. In the church, community and family, we gave the *Egermeier's Bible Story Book* to children 12 years old and younger. Inside the cover is a label with Janessa's picture and a statement as if from her, hoping to leave a positive impression upon these children.

We have a good friend and neighbor, Lanette Steiner, whom we owe credit for helping make this project a reality. She is employed at Holmes Printing Solutions, where she helps order the books.

Fire Chief Ian Weaver was first in line for a book. A local business, Diamond

Door Co., ordered 20, compensating us well over cost. That was such an encouragement! When we gave one to our Everence office, we were also given a gift toward a Bible Story Book for another child.

We gave the books to families who've had similar losses. It has been a positive experience for us. We have given away 110 books so far, at about \$18 per book. It has been well worth it! The goal is not about numbers, but rather furthering God's kingdom.

In the future, we want to interact with more people who have had family deaths or other losses. We also want to get involved in programs that teach safety, especially farm-related. Things can happen beyond

our control, but we can and must take every precaution to prevent accidents. The possibility also exists of donating more books, such as to schools and church libraries.

Now we take flowers to her grave and often, children from church tag along with us. We're always glad to see them as they remember Janessa Kay with us. And we remember, "But now they desire a better country that is a heavenly one." (Hebrews 11:16)

Phil Miller and his family live in Holmes County, Ohio. If you want to contact the Millers, please call the Everence Kidron credit union office at (330) 857-9988, or toll-free (800) 986-9988 or northeastohio@everence.com.

Accounts designed for youth

"Over the years, we've had so much joy watching young people open accounts," said Amy Byler, Branch Manager, Everence Federal Credit Union, Kidron, Ohio. "Now we're inspired to see Millers turn their family tragedy and Janessa's simple account into a gift for children and a beautiful way to spread God's Word."

Everence Federal Credit Union offers children its specially designed Youth Covenant Savings Accounts to encourage them to learn money management and how to save.

These accounts are available only to youths under 18 who can earn a higher rate of interest than regular saving accounts when their deposits are matched by a parent, grandparent, mentor or other adult.

Learn more about youth accounts at everence.com, by calling (800) 451-5719 or by contacting your local Everence credit union branch.

The Millers encourage their children to save, a practice that has unexpectedly allowed them to generously bless other children.







How to be happy

Denver couple welcomes strangers from far and near

By Betsy Headrick McCrae



A few months ago, the doorbell rang one morning at the home of Merv and Ardith Eigsti in Denver, Colorado. A young woman stood there. She was canvassing for a building company. Selling siding, however, was not on her mind at the moment.

“Do you remember me?” she asked. “When I was a little girl you helped me with my computer, and you gave me some English language learning books. I still have those books that I’d like to return to you.”

When she was young, her family had emigrated from Guatemala, settling in the Eigstis’ neighborhood. How happy they were to see her! “You keep those books,” Ardith said. “Perhaps someone else in your family can use them.”

Merv and Ardith have spent their lives saying “yes” to opportunities to share of themselves and their resources with neighbors and others. They learned to do this early on from their parents. Merv and Ardith grew up in farm families in Iowa that, though recovering from the Great Depression, modeled hospitality and faithful stewardship.

Ardith’s parents welcomed strangers into their farmhouse near Trenton, Iowa, sharing produce from their garden and giving faithfully to the church.

She recalls one special lesson from her father, who experienced being the outsider as a first-generation German immigrant. He told her: Don’t make fun of those who talk differently. They are just people who deserve to be treated with respect.

Merv’s parents also lived their faith with generous giving, before and after leaving their farm near Wayland because of his father’s asthma. In 1952, they moved to Denver, where he could breathe more easily.

Merv’s father found work as a salesman in a seed company. During the following years, Denver experienced an influx of Mennonites coming to do alternative service. Merv’s parents welcomed many of them into their home, offering lodging, meals and care.

Merv and Ardith Eigsti (above) migrated from rural Iowa to Denver, where they opened their home and hearts to people on society’s margins.



Ardith and Merv gather with their family to celebrate the Journey Award presentation.

Merv and Ardith were inspired by the example of their parents. “We are grateful for their legacy. We have always viewed giving as an opportunity, not as an obligation. We didn’t have to go out of our way to find ways to give. We simply said ‘yes’ when opportunities presented themselves,” said Ardith.

They started their married life on the family farm in Iowa. “When the call went out to host children from Chicago as part of the ‘Fresh Air Program,’ we said ‘yes.’ What joy that brought to our lives!” said Ardith. “We still get calls from one girl who stayed with us. She is now in her 60s.”

After only a few years of farming, it became apparent that, like his father, Merv’s health was suffering in the country. In 1957, Merv, Ardith and their young children moved to Colorado. Merv found work with the Caterpillar company.

They bought a simple house on what was then the western edge of Denver, where they settled in and got to know their neighbors. They become founding members of Glennon Heights Menno-nite Church in 1962 and have remained actively involved there ever since.

The opportunities just kept coming. “When we read in the church bulletin that Jim Lawson, a blind man, needed a ride to church, we said ‘yes,’” Ardith said. A fellow church member had met Jim in the hospital and shared with him the good news of Jesus Christ. He brought Jim to church, but when the member moved away, someone else needed to help.

Getting Jim back and forth to church was no small feat. He lived in an apartment in a run-down area of town. The Eigstis had only one car and four children. Ardith sat in the front seat between Merv and Jim, and the four kids squeezed into the back. They did this for both the Sunday morning and evening services!

The Eigstis and others from Glennon Heights began helping Jim in other ways as well. Merv often ran errands for Jim over his lunch hour. Ardith and other women from the church cleaned his apartment as he aged. “He became part of our family,” Ardith said. “We included him in family dinners and holidays.”

“When we read in the church bulletin that Jim Lawson, a blind man, needed a ride to church, we said ‘yes.’”

Merv and Ardith would welcome many others into their home. “When the call went out for someone to host international visitors for one year through a Mennonite Central Committee program, we said ‘yes’ – twice, in fact. We learned to know Ruba and Suzanne, and about their homes in India and Germany. Doing activities with them kept us young,” Ardith said.

Merv and Ardith are interested in the world, as well as their own community. Ardith was pleased when the opportunity came to help establish a local More-for-Less shop, which sold fair-trade goods as well as second-hand items. When asked to co-manage the store, she agreed, even though it meant giving up a paying job to become a full-time volunteer for several years.

Merv and Ardith also were willing to sponsor refugees from Vietnam. Merv provided transportation and support as they learned to negotiate the many challenges of living in a new country.

As the years passed, their neighborhood started changing. Some residents moved out, and a more diverse group of people moved in. Merv and Ardith had to think: Should we move too?

In the end, they decided to stay where they have lived for the past 57 years. They still had good friends in the neighborhood and rather liked the diversity even if sometimes it made

things complicated. They also knew that if they moved, they’d have less money for things like music lessons for their children and sending them to camp. And they’d have less money to give to organizations and causes they wanted to support. These were the things they valued.

Again, an opportunity to help the community presented itself. A friend from the local PTA suggested that they might want to volunteer at the local food bank. They jumped in. Merv helped pick up day-old bread from a nearby bakery. As they learned to know new people moving into the neighborhood – the girl from Guatemala, for instance – they directed them to the food bank, if needed.

On the bulletin board in their kitchen there is a quote: “Being happy doesn’t mean you have it all, it means being thankful for what you have.”

This is the way Merv and Ardith live their faith. They love God with all their hearts, and they have made it a life-long priority to love their neighbors near and far as they love themselves.

“We are just ordinary people,” Ardith is quick to say. But they’re ordinary people who have been willing to say “yes.”

Betsy Headrick McCrae is pastor of Glennon Heights Mennonite Church, Lakewood, Colorado.

Eigstis receive Journey Award

Merv and Ardith Eigsti are the 2014 recipients of the national Journey Award from Everence. This award recognizes the Eigstis’ abundant hospitality to others living in their hometown of Denver. These Everence members are ordinary people who give their time and share their home with many diverse people, including immigrants, new neighbors and church attenders.

The Journey Award highlights what people of faith are doing as stewards of their God-given gifts. As a part of the award, Everence made a \$5,000 donation to the charity of their choice. The Eigstis gave the award to Rocky Mountain Mennonite Camp, Glennon Heights Mennonite Church, Second Chance Center, Community Ministries, Family Promise of Denver, Action Center, and Hopi Mission School.

Everence also announced 2014 regional Journey Award honorees, who make \$500 donations to the charities of their choice. They are:

- Ken Harder, Meade, Kansas
- Paul Munk, Chapel Hill, North Carolina
- Wilmer Otto, Arcola, Illinois
- Paul and Maryann Payne, Belleville, Pennsylvania
- Ron and Arbutus Sider, Lansdale, Pennsylvania
- Bob Stoner, Millersville, Pennsylvania
- George and Carol Tobin, Harrisonburg, Virginia

The impact of positive investing

How Everence is investing in what matters



Praxis' high social impact investments include solar and wind installations.

For many investors today, making money isn't enough. They also want their investments to make a difference.

This concern for both the financial and social impacts of our investments is the basis for stewardship investing – the approach taken by Everence and our mutual fund family, Praxis Mutual Funds. It's especially notable in the Praxis Intermediate Income Fund, with high social impact bonds making up approximately 15 percent of the portfolio.

Recently, Everence and Praxis purchased \$2.75 million in the country's first Real Estate Investment Trust green bonds, to fund environmentally

friendly commercial and retail property projects. In addition, Everence and Praxis purchased \$3.5 million in the auto industry's first ever asset-backed green bond, to fund retail finance and lease contracts for qualified hybrid or alternative fuel powertrain vehicles.

Other Praxis Intermediate Income Fund high social impact investments include bonds in solar and wind installations, vaccines and medical research, as well as community development investments benefitting disadvantaged communities.



Bond funds will tend to experience smaller fluctuations in value than stock funds. However, investors in any bond fund should anticipate fluctuations in price, especially for longer-term issues and in environments of rising interest rates.

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

As of June 30, 2014, the Praxis Intermediate Income Fund had invested 0.27 percent of its assets in Regency Centers, 0.27 percent in Vornado Realty, and 0.51 percent in Toyota Auto Receivables Owner Trust 2014-A A3. Fund holdings are subject to change. To obtain holdings as of the most previous quarter, visit praxismutualfunds.com.

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

Developing students' talents

We congratulate Everence College Scholarships recipients who received awards to continue their studies for the 2014-2015 year! It's a way we help our young members develop their talents and careers, answering God's call in their lives. To apply for a scholarship for next year, visit everence.com/scholarships.



Cassandra Hwa
Eugene, Ore.
\$3,000



Jared Berkey
Topeka, Ind.
\$2,000



Mallory Eicher
Berne, Ind.
\$2,000



Katie Hess
Lancaster, Pa.
\$2,000



Abigail Anderson
Lansdale, Pa.
\$500



Courtney Beiler
Strasburg, Pa.
\$500



Erin Bergen
N. Newton, Kan.
\$500



Hannah Birky
Kouts, Ind.
\$500



Hans Bontrager-Singer
Goshen, Ind., \$500



Leah Bontrager
Ashley, Mich.
\$500



Justin DeGraaf
Sarasota, Fla.
\$500



Jacob Ford
Souderton, Pa.
\$500



Lydia Fox
Scottsdale, Pa.
\$500



Nathan Funk
Leola, Pa.
\$500



Cierra Guerra
Clovis, Calif.
\$500



Travis Harder
Denver, Col.
\$500



Emily Hess
Elizabethtown, Pa.
\$500



Kara Hiebert
Fresno, Calif.
\$500



Jordan Horst
Lyndhurst, Va.
\$500



Thane Hostetler
Philippi, W.V.
\$500



Allison Kachel
Ephrata, Pa.
\$500



Anya Kreider
Akron, Pa.
\$500



Benjamin Kreider
N. Newton, Kan.
\$500



Mark Kreider
N. Newton, Kan.
\$500



Jenae Longenecker
South Bend, Ind.
\$500



Sierra Martin
Greenwood Springs, Col.
\$500



Alma Miller
Akron, Pa.
\$500



Sarah Nafziger
Mohnton, Pa.
\$500



Jonathan Nisly
Bluffton, Ohio
\$500



Abraham Nouri
Harrisonburg, Va.
\$500



Brianne O'Dell
Goshen, Ind.
\$500



Danae Peters
Manheim, Pa.
\$500



Eleya Raim
Oxford, Iowa
\$500



Brittney Ries
Freeman, S.D.
\$500



Brittany Sensenig
Ephrata, Pa.
\$500



Hannah Shultz
Harrisonburg, Va.
\$500



Jana Sleutz
Orville, Ohio
\$500



Laura Sorrells
Champaign, Ill.
\$500



Jessica Weingart
Louisville, Ohio
\$500



Paige Wheeler
Bristol, Ind.
\$500



Rose Yoder
Bellefontaine, Ohio
\$500



Michelle Zook
Allensville, Pa.
\$500



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Lives we share

Getting ready to retire

Warren and Theresa Eshbach think plenty about the future. They're winding down careers: Warren is an adjunct professor, Theresa, a fundraising consultant.

A top retirement goal: being generous. "It's in my DNA," Theresa said. "My family understood the joy of giving."

Warren recalled a moment that shaped him as a young, low-paid pastor, starting at a small Maryland church. "In the garage, leaving for church the first Sunday, I thought about the biblical instructions on tithing and wrote my first check."

What would generosity look like in retirement? As the former executive director of advancement for Bethany Theological Seminary, Theresa knew about planned gifts.

After meeting with an Everence advisor, they settled on a deferred gift annuity that provides later lifetime payments to donors, and remaining funds go to a charity once donors pass on.

"And the funds are invested according to our values," Warren said. "This is a social witness."

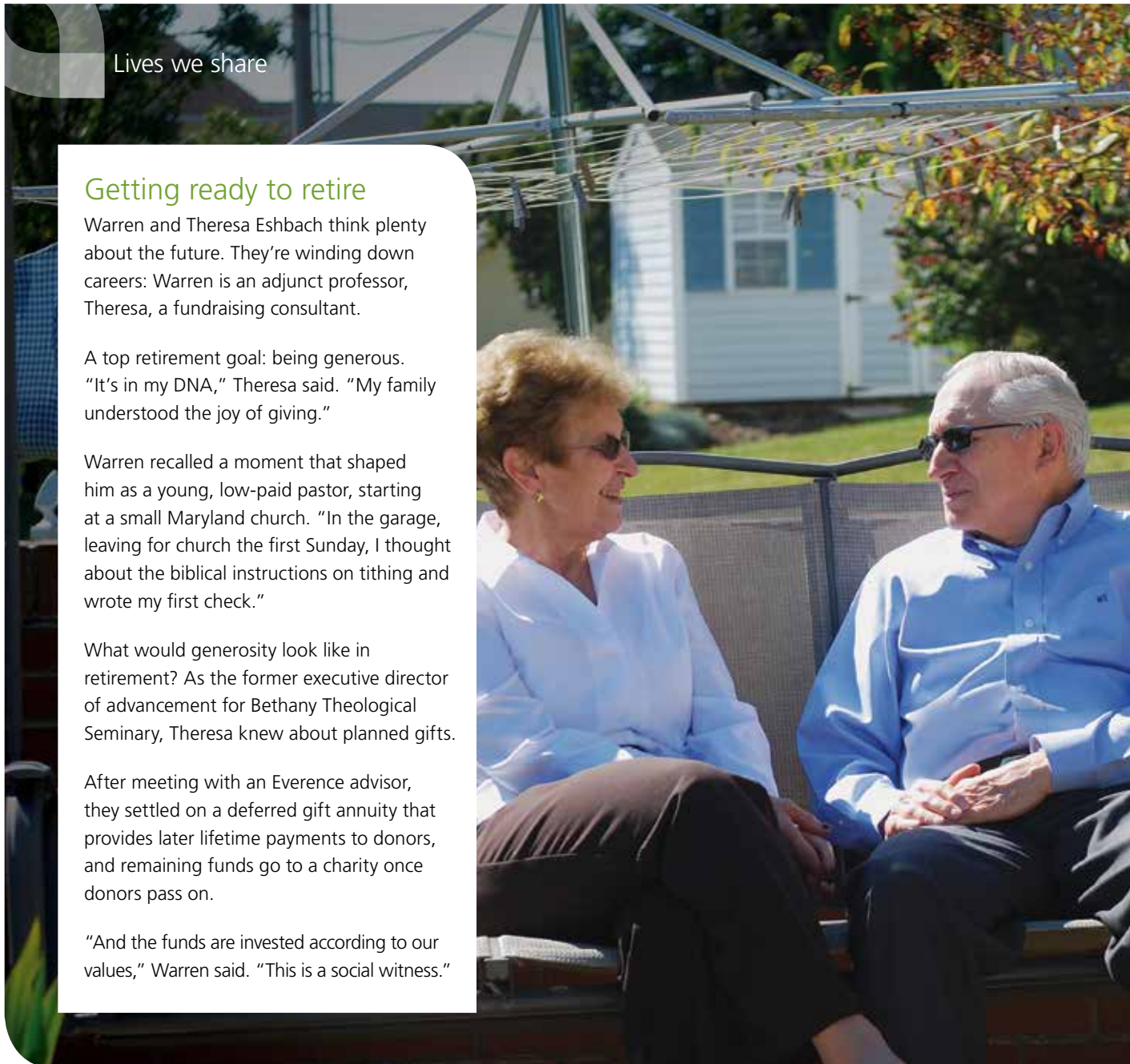


Photo by Priscilla Glusko