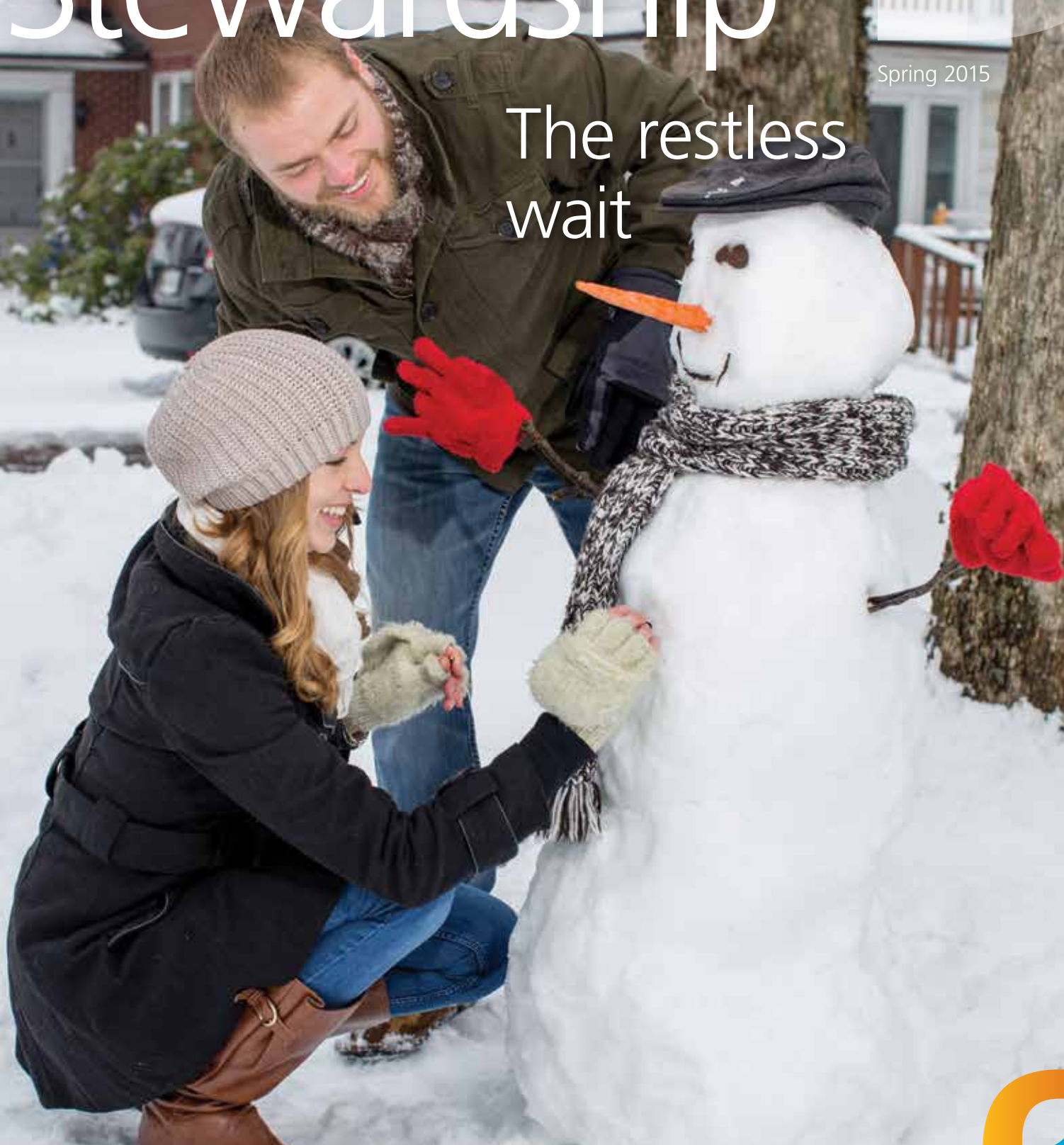


Everyday Stewardship

Spring 2015

The restless
wait



Seeking serenity
Post hurricane investments



Want to grow a confident future of generosity?



You can through a personal relationship with an Everence financial advisor and the capabilities of Everence Asset Management.

Reach your goals with help from our investment management, financial planning, trust and estate planning and administration, family legacy plans and charitable services.

Access professionally managed portfolios and faith-rooted investment selection as part of a personalized strategy to help you grow your ability to make a profound impact.

Contact your local office or call (800) 348-7468 today.
Learn more at everence.com/asset-management.



Everence

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

Investments are subject to market fluctuations, may lose value and are not subject to any company or government guarantee. Everence Asset Management services are provided by Everence Trust Company and/or Mennonite Foundation, affiliates of Everence.



Contents



Photo by Lowell Swartley

Everence members Hannah and Andy Richter settle in a new community for a new life. Read their story on page 10.

What's new 4

Save money and reduce your debt in 2015

Seasons 6

Young adult

What can a Roth IRA do?

Use it to pay for a home, college, but ...

Career & family

Make time for your money

Other obligations often demand women's attention

Mid-life

Where to invest?

Markets have shifted during the economic recovery

Retirement

Adopting charity as a child

Extend generosity through investments and wills

Your stories 10

The restless wait

Young couple chooses a home, community and life

Seeking serenity

Along a rough road to wellness with diabetes

Making a difference 18

Post-hurricane investments

Everence staff sees firsthand impact in New Orleans

New oil and a fresh start

Sharing Fund helps keep cars on the road

Lives we share 20

Caped Lemonader strikes





Everence helps individuals, organizations and congregations integrate finances with faith through a national team of advisors and representatives. Everence offers banking, insurance and financial services with community benefits and stewardship education.

Everence is a ministry of Mennonite Church USA and other churches.

Everence
1110 N. Main St.
P.O. Box 483
Goshen, IN 46527
(800) 348-7468
(574) 533-9511

everence.com

Volume 50 / Number 1
Everyday Stewardship (ISSN 10434887)
is published three times a year for
Everence members.

Editor: Judy Martin Godshalk
Designer: Tom Duckworth

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

Comments and questions:
judy.godshalk@everence.com

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

© 2015 Everence
Printed on FSC certified 50% recycled paper (25% post consumer waste).



Save money and reduce your debt in 2015 ...

Talk with us about consolidating your debt. You can save money on interest and lower your number of monthly payments.

With a debt consolidation loan, you can group your debts – such as several loans from college or credit card balances left over from the holidays – into one payment per month. Interest rates for debt consolidation loans are often lower than rates charged on college loans or credit cards.

Let us help you get started today! Ask about a debt consolidation loan at your local Everence Federal Credit Union branch, visit everence.com/banking or call (800) 451-5719.



How we can help your financial road to generosity

If you'd like to increase your capacity for charitable giving while managing your financial resources, you may want to check out a new brochure or information online about services from Everence Asset Management.

You'll see the comprehensive capabilities we can offer, learn about the Everence approach to investment management, and how faith-rooted investment selection is available as part of our managed portfolios.

To learn more or for a copy of the brochure, visit everence.com/asset-management or contact your local Everence office.

New guidance: for each stage of your life

What financial decisions – and opportunities – make sense at my stage of life? Everence is ready to help you answer this question.

In this issue of *Everyday Stewardship*, we launch new educational columns on the following pages to help you at each stage of life. How people make financial decisions is often determined by their age and the major events occurring at their life stage – such as new careers, marriage, children, retirement, etc. We can help you build security and money skills gradually – as life happens.

And visit everence.com/life-events for a comprehensive look at all of the foundational money issues to consider at key milestones on your life's journey!

Filing income taxes soon? Learn about a bonus credit

Saving for retirement can pay off! If you contribute to a retirement account, you may be eligible to receive an extra bonus – a tax credit when filing your income tax return this year. The tax credits are especially good for young adults and others who earn lower incomes.

Are you eligible? Here are the income limits for the 2014 tax year:

- Joint filers: \$60,000
- Heads of households: \$45,000
- Single filers: \$30,000

The credit ranges from 10 to 50 percent (of the money you saved during 2014), depending on your income. Learn more at everence.com/retire.

Learn and do more at everence.com

- **Investing in education, youth and employment opportunities.** Learn about how Everence is supporting Caribbean and Latin American programs focused on education, youth and employment through a new bond purchase. (Visit everence.com/everence-news)
- **Vote for rebate recipients.** Help choose which organizations receive Everence donations through its Rebate for Missions™ credit card program. (Search for Rebate for Missions)
- **Do you admire someone's stewardship journey?** Nominate him or her for a Journey Award. Recipients receive a \$500 or \$5,000 award to donate to charities of their choice. (Visit everence.com/journey-awards)
- **Watch the top money video.** Watch the winning video from our most recent Money Talks video contest. (Visit everence.com/moneytalks)

What can a Roth IRA do?

Use it to pay for a home, college, but ...

By Matt Allgyer

Everence IRA options

A Roth IRA offers flexibility that may prove useful to you to save for retirement – especially if you're likely to be in a higher income tax bracket when you're older than you are now.

Everence offers Roth IRA, traditional IRA and other retirement plan options, and there are a number of ways to set up each type of plan.

Talk with an Everence representative for help weighing the possibilities, and visit everence.com/IRA to learn more about the various types of retirement plans.

A retirement account sometimes can be more than a retirement account.

A Roth individual retirement account is flexible enough to benefit people in their 20s or 30s; you don't have to be in your 70s or 80s to use some of your money.

Buying a house, paying for college

You can withdraw up to \$10,000 without penalty to buy your first home, for example, because the Internal Revenue Service considers that a qualified distribution – as long as the account has been open for at least five tax years.

Roth IRA money also can be used for college expenses – such as tuition, books, and room and board in certain cases – for you, your spouse, your children or grandchildren. Again, the five-year rule applies for the withdrawal to be penalty-free.

Money comes out of a Roth IRA tax-free because you've already paid income tax on your contributions.

There's no income tax deduction for contributing to a Roth IRA, unlike a traditional IRA. And you do have to pay taxes on a Roth IRA's earnings (not your contributions) in most cases if you make a withdrawal before age 59 ½.

Pluses and minuses

Taking money out of a retirement account while you're young can help you handle some major expenses, but there's a downside.

You'll sacrifice potential compounded growth, slowing your progress in building retirement savings and leaving less in the account when you do retire.

Contact your Everence advisor to see if a Roth IRA or these kinds of early withdrawals make sense in your situation.



Matt Allgyer is a Financial Advisor in the Lancaster region of Pennsylvania



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

Make time for your money

Other obligations often demand women's attention

By Rhoda Blough

New education for women

Spending, saving, debt, investing, charitable giving – these issues affect all of us, but sometimes affect women differently.

Everence has developed a new seminar focused on women and money, to help women prepare for potential financial challenges. Talk with your local Everence representative to learn more.

The path a woman chooses for her career, her relationships and her faith shapes the person she becomes. The same is true with her finances.

As many women in their 20s or 30s aim to balance work, family and their spiritual lives, financial conversations easily can fall to the bottom of the priority list.

I would suggest three ways women can be more engaged with their finances earlier in life to make a difference in the long run:

- **Know debt:** Women tend to have more debt than men throughout their lives, according to debt.com. Their college-related debt is about the same, but women graduates earn only 82 percent of what men earn in their first year after college. It's important for women to be aware of all debt their household carries and have a strategy for how to eventually eliminate it.

- **Be at the table:** Too often, we meet with women who have not been engaged in financial conversations over the years. Considering that women, on average, live longer than men, roughly 80 to 90 percent of women will be solely responsible for their finances at some point. Married or single, it's important to know the basic information about your financial situation.
- **Save for later:** On average, women spend more of their working years out of the workforce to care for others than men do, the National Center for Women's Retirement Research reports. That means they often receive smaller Social Security benefits. It's important for women to start saving for retirement as early as they can so their money can grow before they need it.



Rhoda Blough, Everence Church Relations Representative based in Denver, has led numerous women and money seminars.



Where to invest?

Markets have shifted during the economic recovery

By Chad Horning

Watch video commentaries

Swings in the stock market may be uncomfortable, especially if your retirement savings are invested in this unpredictable financial system. Knowing more about how the markets work can help you better understand the natural peaks and valleys in the financial markets.

Each month, Chad offers a down-to-earth video commentary on the financial markets in everyday language. Find Chad's next commentary on the home page of everence.com. Contact your Everence advisor if you have specific questions about the market's impact on your savings.

With relatively stable economic growth, declining unemployment and stock markets up substantially since the depth of the credit crisis in 2008, you may feel a bit more comfortable today.

Still, a few things cause concern. Many analysts believe stocks are pretty fully valued and may not deliver strong returns ahead. And, with interest rates low, the value of bonds would decline if interest rates rose.

What's a retirement saver to do?

There are precious few things we can control in life, but there are strategies we can follow to foster healthy financial lives in an uncertain world.

Choosing to live well within one's means is one of those things. That strategy frees up money to save for retirement. Of course, it's a balancing act. Not many of us embrace deprivation in the present in exchange for an easy-street retirement.

More of us are tempted to do the opposite – spend now at the expense of an unknown future. But spreading the discipline of saving and the pleasure of spending across a lifetime should be our goal.

As in shopping, so too in investing

Not only is the future economy uncertain, but which types of investments might perform better is also impossible to know. When the economy is booming, smaller, riskier companies often perform better. When the economy is in the doldrums, fixed income strategies (like bonds) often perform better. The problem is, we can't predict which scenario will occur.

Prudent savers spread their savings across different kinds of investments, following the adage to "not put all of your eggs in one basket."

You can't know the future, but you can do a few critical things now to head down the right path: save now, spread risk and stick to your plan over time.



Chad Horning, CFA, is Chief Investment Officer at Everence.

Adopting charity as a child

Extend generosity through investments and wills

By Brian Veeder

Flexibility and tax advantages

Review your situation with an Everence Charitable Services Representative or Financial Advisor and make it easier to decide which assets are best to leave to charity and to loved ones.

A qualified professional can identify tax efficiencies and other advantages to the gifts you give.

When you work with Everence for your charitable giving plans, you retain the flexibility to change the charities you wish to benefit, without the expense of updating your will. Our donor-advised foundation allows you to direct how your gift is distributed.

Everence Charitable Services is administered by Mennonite Foundation and/or Everence Trust Company, affiliates of Everence.

For those who want to grow their generosity, there is a concept that may help you think about how to give: treat charity as an additional child.

A simple example of the idea is to divide an inheritance into equal parts and make a charitable bequest. When you divide and designate assets, you can name a charitable organization in your will in the same way you would name your children or other inheritors.

Often, designating particular assets for your children is an emotional decision. There may be memories tied to certain items, or a case where particular possessions are more appropriate for a certain child to inherit.

This is likely the case with many tangible assets we have accumulated. Often, the sentimental value far surpasses the monetary value and it makes sense for children or other loved ones to inherit these kinds of items.

And because of our experiences, there may be certain charities that we feel

strongly about or have a unique passion for. Perhaps a particular nonprofit has had a direct impact on you.

When you leave a legacy through these charitable organizations you also tie future generations to your experiences, and you help ensure the story of God's handiwork continues to be shared among family.

Families that significantly include charity in estate plans also have a wonderful opportunity to involve children in the discussions about what organization to support. These conversations can grow into other vital end-of-life planning decisions, which can promote confidence and peace.

When you treat charity as an additional child, it also serves as a wonderful reminder that our inheritance of eternal salvation through Jesus Christ is the most important heritage any of us receive.



Brian Veeder is an Everence Charitable Services Representative based in Fisher, Illinois.



Live Theater
MontgomeryTheater.org





The restless wait

Young couple chooses a home, community and life

By Hannah Richter



Moving has never been a problem for me. I have lived in Indiana, Ohio, Virginia and a short time in Washington, D.C. Change is exciting. It provides a fresh start, new opportunities and new people to encounter. It's always been easy, until a move away from a place I truly loved, Harrisonburg, Virginia.

When Andy and I married in December 2011, we knew we would face the dilemma of “where would we go?” Not simply which apartment or end of the town. We both had completely different expectations of where we wanted to live.

We both loved the Harrisonburg area, where we met through our time at Eastern Mennonite University. We fell for the mountains, local restaurants, college community, Park View Mennonite Church, small businesses – and it was an added bonus that my family resided there as well.

It was everything we looked for in a community. We each had stable jobs, and I was able to continue my education at a local school of massage.

I always imagined myself living somewhere mountainous, and as it happened, Harrisonburg was just that.

Andy grew up in Perkasie, Pennsylvania, and he had always dreamed of moving back home to work for his family's business, Richter Drafting and Office Supply, the primary reason he went to school for a degree in business administration.

We dealt with what most 20-something college graduates deal with: a face-full of future ambiguity. We knew the decision about where to move was self-inflicted. We didn't have to decide right away. But it was truly stressful for two people who always have a plan to not have any idea what was next. We had no other option but to trust that God would show us with time where we were meant to go for each little step of the way.

But in the end, largely in deference to my interests, we did stay in Harrisonburg.

During that time, we dealt with the other thing 20-something graduates like us face: college debt. Immediately after college, I had enrolled in a local massage school, which we were fortunate enough to be able to pay for out of pocket. Though this was an excellent career move for me, those additional

As recent grads, Hannah and Andy worked with Everence to keep their college debt as manageable as possible.



costs skyrocketed our living expenses that included debt payments at a whopping 6.8 percent interest rate. Thankfully, Andy and I both agree that our goal is to eliminate our student debt as soon as possible.

In May 2012, Andy was in a head-on collision while traveling to a wedding in Indiana. Our car was totaled. He was lucky to be alive, and not only that, escaped with nothing more than whiplash and severe bruising. This put a lot of things into perspective for us. God was more than good and always showing the way.

With the insurance money we received from the accident, we decided it was a good opportunity to upgrade to a better quality car. We sat down with Jacqueline Painter, Everence Federal Credit Union Branch Manager in Harrisonburg, and learned about

many exciting possibilities to better our current financial situation.

In addition to being offered a loan for the car, we received a low 1.8 percent interest rate because of our choice to buy a hybrid! We also learned Everence could consolidate many of our Sallie Mae student loans, using our car as collateral, at the same interest rate we received for the car loan. We went from paying student loans at a fixed 6.8 percent interest rate to a (literally) jaw-dropping 1.8 percent.

From the very beginning of our relationship, Andy has always been selfless, patient and understanding. He has been so supportive of me through my time of uncertainty with vocational calling, and even more supportive for my dreams of pursuing massage even though it would mean only one and a half incomes to supplement the large amount of overhead cost I mentioned earlier.

But after about a year and a half, I felt restless. I should have been thrilled that after all that time and uncertainty, we were happy and content with our current situation and location. But it just felt wrong.

I told Andy that something about our decision to stay was not sitting well with me. Though it was not something I had ever wanted to do, I began to feel drawn to the idea of moving to Pennsylvania so Andy could carry out his desire to work with the family business. He could hardly believe my change of heart. We prayed about it, slept many nights on the idea and agreed together that it was the next step.

Here I sit, 18 months after that decision, at our dining room table in Souderton while Andy is up the street at Richter Drafting and Office Supply.



Jackie Painter
Branch Manager of Everence
Federal Credit Union,
Harrisonburg, Virginia

I am humbled by the reflections on our story and can't help but see that patience is the virtue that we so lacked in the beginning and learned to treasure the most in the end.

Though it has not been an easy transition, we are finally beginning to feel settled; Andy with the family business and I with my massage work. We are especially thankful for the community at Salford Mennonite Church that actively pursued a relationship with us.

Looking back, we were restless and had a constant desire to know what was next. But as soon as we stepped back and gave God the floor, we were guided to what was right for us – now enjoying exactly where we are.

Hannah Richter is now working as a licensed massage therapist in Skippack, Pennsylvania.

A business major in college, Andy was interested in returning to southeastern Pennsylvania to work in his family's business, Richter Drafting and Office Supply.



Financial services for young adults

Through its credit union services, Everence specializes in helping young people like Andy and Hannah get established financially.

Young adults need banking services that include help with big purchases – such as car loans, college loans and mortgages. And many college graduates need debt consolidation assistance to combine college loans after graduation into a more manageable repayment plan.

As creation care and energy efficiency are important to young people particularly, Everence offers special green discounts. The discounts apply to hybrid/fuel-efficient vehicle loans and home equity loans for environmentally friendly home improvements.

"We were excited to work with Andy and Hannah to help them manage their financial accounts – and to save them money on loans," said Jackie Painter, the Everence Federal Credit Union Branch Manager who worked with the Richters when they lived in Harrisonburg, Virginia.

Learn more about banking services by calling (800) 451-5719 or visiting everence.com/banking.





Seeking serenity

Along a rough road to wellness with diabetes

By Carlota Ponds



Many people are familiar with Reinhold Niebuhr's best-known writing commonly called the "Serenity Prayer."

God, grant me the serenity to accept the things I cannot change ...

It's a mantra for many people on the path out of substance abuse. Since my diagnosis with type 2 diabetes in 2002, it has become a source of encouragement for me as well.

Before my diagnosis, I knew diabetes ran in both sides of my family. I thought that train eventually would stop at my station. It's a fact I couldn't change, giving me a higher-than-average risk for diabetes.

In researching my new diagnosis, I learned other risk factors I cannot change: my ethnic heritage (African-American and Mexican), being a low-birth-weight baby and not being breast-fed as an infant. Risk of diabetes also increases with age.

The courage to change the things I can ...

Yet I learned about another set of diabetes risk factors over which I had some control and, if managed well, could help me avoid or delay diabetes' complications. Previously working

as director for our county's Community Health Coalition, I became very passionate about wellness. I became excited about controlling these things.

All I had to do was exercise regularly, sleep seven to nine hours nightly, eat a balanced combination of carbohydrate, protein, fat and fiber, and find healthy ways to minimize stress. It should have been easy, right?

Of course, it wasn't, even with my strong passion to do something. Knowing what to do was easy. Doing it, in the midst of normal work and home challenges, was hard. My doctor didn't want to tell me to try lifestyle changes because most people don't want to take those hard steps. That's why this change takes courage.

A sleep test showed I had sleep apnea. After fixing that, I slept much better. Good. One change made. But the road was rough. Without health insurance for a while, I wasn't monitoring the diabetes and then got the beginning of kidney disease.

That threat made me anxious to get my health back. Yet because so many cultural traditions center around eating with others, it still was hard to choose healthy foods. My well-meaning loved ones often encouraged

Carlota Ponds follows a regular fitness regimen to control her diabetes.

unhealthy choices without thinking about potential long-term effects.

I couldn't hurt Aunt Virginia by not eating her fresh homemade tortillas every morning for breakfast. And it wasn't fun ordering un-breaded hot wings and salad when my friends were feasting on pretzel bun burgers with bottomless baskets of fries.

I love movies. How could I pass when my friends were going to the midnight premier of the latest blockbuster? I went but ordered the child-size popcorn with no buttery topping and brought water or unsweetened tea.

It also wasn't easy to smile, stay calm and say, "Yes dear" when my spouse

or teenager said or did something that would have triggered one of my high-octane responses in the past.

And the wisdom to know the difference ...

While knowing I could change some things, I also knew I needed help. I enrolled in a wellness center. Then I took a 12-week exercise course that helped me – very gradually – to exercise, with testing along the way.

We're used to instant results. But it takes a while to change. It's been 12 years since my diagnosis, when I started to alter my habits. Now I'm realizing more benefits and energy.

Yet thorny dilemmas remained that didn't always have neat answers. I've been asked to work late sometimes on the night of my water aerobics class. The twice-weekly workouts are a valuable and enjoyable part of my fitness regimen ... plus they have helped lower my blood pressure and triglycerides. But working late one night might lower stress the next day when I had back-to-back meetings.

I saw a new diabetes medication advertised on television. Should I be an early adopter, wait until it's been on the market for a few years or ignore it and stick with my current program?

For me, *wisdom* sometimes comes in the form of my wellness coach, whom I started meeting with last summer.





Ron Peconge
Director of Group Health
Sales, Goshen, Indiana

My coach doesn't do the work for me. She doesn't even have all the answers. But she has an objective view on what's happening on my field of play. She asks questions that have helped me clarify my goals, identify my challenges and weigh choices on how to respond.

I don't practice abstinence when it comes to ice cream, French fries or food at late-night movies. You still won't find me saying, "I'll never drink soda again" or "nothing but whole-grain foods for me!"

My coach helped me ask a question that makes it easier to navigate between the things easy to enjoy now and those that are hard but give long-term enjoyment ahead. When faced with a challenge, I ask, "How am I loving myself by doing this?"

If I need to work late, I'll walk to and from work, to make up for the missed aerobics. I allow myself to eat popcorn at the movies, but only if it's fresh and smothered with real butter ... that actually reduces the temptation because I have to drive an extra five miles to a theater that serves it that way.

It isn't the best decision for me to jump on the bandwagon of a new diabetes medication – mostly because my current program works well enough now.

Carlota enjoys eating with others but knows it's harder to find healthy food away from home.

There is a second, more obscure, stanza of Niebuhr's prayer. Working with a wellness coach helps incorporate its ideas into my lifestyle.

Living one day at a time ... giving myself permission to make me a priority.

Enjoying one moment at a time ... not feeling guilty for an occasional slip.

Accepting hardships as the pathway to peace ... learning to balance seasonal heavy work schedules with my need for and enjoyment of regular exercise.

Taking, as (God) did, this sinful world as it is, not as I would have it ... I cannot change my diagnosis, but I can improve my relationship to it.

Trusting that (God) will make all things right if I surrender to his will ... He desires that I have life more abundantly.

That I may be reasonably happy in this life ... I love how I feel when I'm loving myself well.

My path to good health hasn't always been smooth. I still have a weakness for my aunt's fresh, hot tortillas. But I've gotten better at resisting – it takes practice.

Sometimes an afternoon nap is truly the most loving thing I give myself.

Carlota Ponds is administrative assistant for Alumni and Church Relations and Communications at Hesston College.

Employers involved in wellness arena

Many employers today are involved in promoting wellness among their employees. In the past, employers' primary involvement in employees' health was providing insurance. Today, they may sponsor annual health screenings and offer education, incentives and wellness activities for their staff.

Carlota's employer, Hesston College, Hesston, Kansas, uses the Everence Live Well program to enhance its wellness initiatives for employees.

Today, Everence works with more than 60 employers and 4,400 employees in advancing wellness. "A primary goal of employer wellness programs is to track key indicators of employees' overall health through annual screenings," said Ron Peconge, Director of Group Health Sales.

In 2014, Everence introduced a new partner, FirstPerson, which integrates screening results with medical claims data to help better understand employees' well-being.

Another primary Everence Live Well service is wellness coaching. Certified coaches work with employees to set personal goals for making health-related lifestyle changes or to address issues that affect quality of life.

Learn more by calling (800) 348-7468 ext. 2460 or at everence.com/live-well.

Post-hurricane investments

Everence staff sees firsthand impact in New Orleans



Everence staff in New Orleans last fall

Photo by Chad Horning

Following the devastation of Hurricanes Katrina and Rita, Everence stepped forward to provide much-needed capital for redevelopment of destroyed communities. In October 2014, some 30 Everence staff members got a firsthand look at the impact of these investing efforts.

The group visited project sites in New Orleans neighborhoods, which were funded, in part, by The Isaiah Fund and other faith-based organizations.

The Isaiah Fund

Founded by Everence and five other faith-based investor organizations, The Isaiah Fund is dedicated to investing in communities devastated by disaster. Following Hurricanes Katrina and Rita in 2005, the Isaiah Fund raised and/or invested \$5 million and made more than \$3.5 million in community development deposits and loans throughout the affected Gulf Coast region, focusing on low-income neighborhoods in New Orleans.

“As people of faith, we are called to care for our neighbors in need,” said Mark Regier, Everence Vice President of Stewardship Investing. “Following devastating disasters, immediate physical aid is critical. But it is also important

to address long-term economic development, helping restore a future with hope for these disadvantaged communities. This is the vision behind our longtime participation in community investments like The Isaiah Fund.”

Move to East Coast

More recently, The Isaiah Fund has turned its attention to other regions of the country impacted by disasters, including communities ravaged by Hurricane Sandy in New York and New Jersey.

Everence is committed to channeling investment dollars to underserved communities across the country and around the world. These community development investments provide support for projects such as neighborhood revitalization, low-income housing, church construction, micro-financing and ecological enterprises.

You can support these initiatives through the Everence OneWorld Community Investment Programs. Learn more at everence.com/OneWorld or talk to your Everence advisor.



New oil and a fresh start

Sharing Fund helps keep cars on the road

Natalie Hiebert is a single mom who isn't the type of person to ask for help.

But when someone from Hesston (Kansas) Mennonite Brethren Church invited her to come to the church to enjoy fellowship with other women and get a free oil change, she decided to accept the offer.

"I was actually a little nervous," Natalie said, "but I went ahead and made reservations and when I arrived Saturday morning, the guys were very nice; they made me feel very welcome."

The church provides free oil changes for single moms and widows, with help from an Everence Sharing Fund matching grant.

After her experience, Natalie told several people about the oil change program and took her car there a second time.

"I've been through many hard times and I truly feel they've been a blessing to me," she said. "What they have going has helped me out a lot."

Oil changes in Kansas are among many ways the Sharing Fund helps people with everyday expenses or special needs.

Churches use Sharing Fund grants to buy food for people who don't have enough. One church helped purchase a service dog for a boy with health issues related to blood sugar. Churches have helped families rebound after house fires.

In the case of Hesston Mennonite Brethren Church, the fund is helping church members share their skills with the wider community.

Share in the fund

The Everence Sharing Fund makes a difference in the lives of thousands of people every year. The fund matches financial donations that churches 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'd like to donate, send your contribution to Attn: Sharing Fund, Everence, PO Box 483, Goshen, IN 46527 or donate at everence.com/donate.



A group of men offers free "road service" at a Kansas church.



P.O. Box 483
Goshen IN 46527

Address service requested

Lives we share

Caped Lemonader strikes



Garrett Nyce, at 5, sold lemonade outside his home when bike racers were passing by one weekend. Parents Randy and Juanita helped him don an attention-grabbing outfit, calling him the Caped Lemonader.

Garrett, now 11, didn't only make spending money. He made money for The Worm Project, a local charity.

A pattern of giving continues in Garrett's budding financial life. The Nyses set up an Everence checking account for him, with sub-accounts, including one for giving.

Charities such as The Worm Project, which provides medicine for children, are easy for "kids to wrap their heads around," said Randy, Everence Charitable Service Representative, Souderton, Pennsylvania.

At year end, the family comes together to donate to additional charities that have been important to them during the last year.

"Giving is part of everyday life," said Randy. "It gives us a large view of what Jesus is doing in the world."

The Caped Lemonader with Dad, Randy Nyce.

Photo provided by Randy Nyce