

# Everyday Stewardship

Summer 2015

Good seed  
for good soil

Four tips to keep college affordable  
2014 annual report highlights

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# Contents

## What's new 4

**New and improved banking features**

## Seasons 6

Young adult

**Four tips to keep college affordable**

Avoid college debt before it gets out of control

Career and family

**Teaching children about money**

Financial success begins early

Mid-life

**Explore a new choice**

For people hesitant about long-term care insurance

Retirement

**Secure your business's future**

Succession plans keep transitions smooth and efficient

## Your stories 10

**Good seed for good soil**

Years of tending plants and relationships transformed my backyard

**Counting their chickens**

How one family learned to adjust to one income

## 2014 annual report highlights 17

**Letter from the president**

Financial information

## Lives we share 20

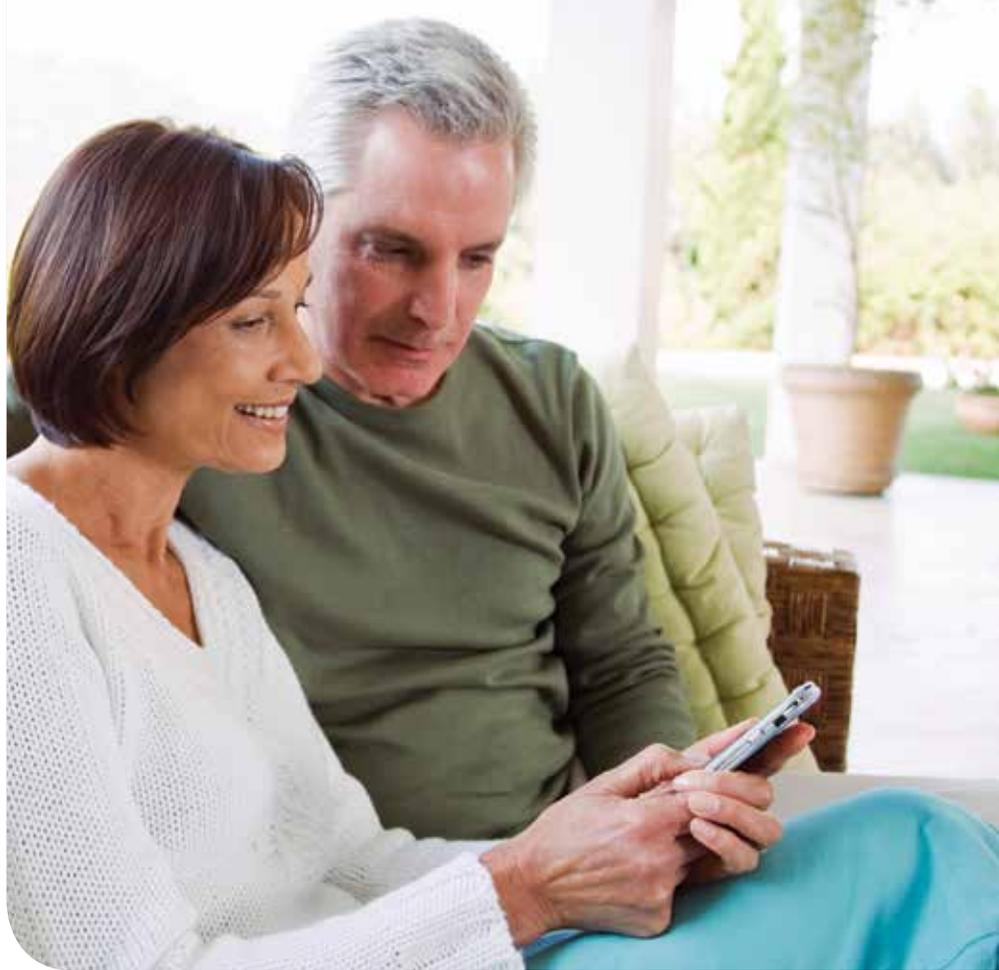
**Renovating a unique home**



Photo by John Trotta

**About the cover:** Bruce Strum (front) and volunteers prepare the garden plots at Jacob's Well Community Garden.





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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## New and improved banking features

Thank you for your patience when Everence Federal Credit Union updated its electronic data system in May 2015!

We are excited to offer you new features within our online banking system as part of this upgrade:

- It's Me 247 Online Banking enables you to make transfers, pay bills, set up account alerts and much more – anywhere you have an Internet connection.
- Statements have a new look and feel, with easy-to-identify information.
- Electronic bill payment is now more convenient, with single sign on.

Enhanced online service is just one way Everence works to improve your experience and deliver more value for you – our members.

[Check out the new online banking services at everence.com/banking.](http://everence.com/banking)



## Listening to you

**We like to hear from you**, our members, so that we can improve our services and better help you. Our recent member survey yielded great news. A significant majority of you – about 90 percent – is highly satisfied with your experience with Everence, and about 70 percent already recommended Everence to friends or family.

### You also told us about your biggest financial concerns:

<b>18-34 years old</b>	Investing, college debt and budgeting
<b>35-49 years old</b>	College education for children and retirement planning
<b>50-65 years old</b>	Retirement planning and making my money last
<b>66-80 years old</b>	Making my money last and providing for health needs
<b>81+ years old</b>	Making my money last and providing for health needs

*Thank you for your feedback!*

## Everence is now on Twitter



Are you on Twitter? If so, follow us at @Everence! In fact, you can find Everence on both Twitter and Facebook. It's another way Everence connects with our members and friends to share stories and ideas to help you integrate your faith and values with your financial decisions.

## Everence is celebrating 70 years

In 1945, Everence, then Mennonite Mutual Aid, organized to establish a loan program for Civilian Public Service workers after World War II.

Over the years, our leaders and staff listened to you, and we've added services to help meet your expanding needs.

Watch our 70th anniversary video to see stories about how we serve our members. Find the video at [everence.com/AR](http://everence.com/AR) and click on "Letter from the President."

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

- **2014 annual report.** Read the full Everence annual report and accompanying stories. (Visit [everence.com/AR](http://everence.com/AR).)
- **Investing in the environment.** Find out how Everence supports programs to reduce poverty and improve quality of life in Asia, through an investment in the first-ever green bond from the Asian Development Bank. (Learn more at [everence.com/news](http://everence.com/news).)
- **Want to buy a car this summer?** Get your auto loan through Everence, with competitive rates and a discount for fuel-efficient vehicles. (Go to [everence.com/banking](http://everence.com/banking).)
- **Getting married?** Make sure you're ready for life after the big celebration by discussing the important money issues together beforehand. (Visit [everence.com/marriage](http://everence.com/marriage).)

# Four tips to keep college affordable

## Avoid college debt before it gets out of control

By Shannon Doyle

### Need help navigating student loans?

Whether you're starting your first year, or just graduating, Everence advisors can help you sort out the financials of college.

Our advisors can help you plan for college expenses and help you take out a college loan with Everence Federal Credit Union, if needed. Once you've finished college, we can help make your loans easier to pay off with a debt consolidation plan.

Everence members also have access to free, confidential and expert help through LSS Financial Counseling. Call its certified financial counselors at (877) 809-0039 to get help with debt or budget counseling. You can also visit its blog for financial tips at [blog.conquyourdebt.org](http://blog.conquyourdebt.org).

Are you concerned about paying for college? If you are, you aren't alone.

With student loan debt levels surpassing credit cards for the first time in history, it's a concern for anyone thinking about going to school: be they young or old, student or parent.

With the cost of college tuition skyrocketing, many of us are wondering if college is even worth it.

According to the Georgetown University Center on Education and the Workforce, a majority of job growth in the last two decades occurred in fields that require at least some post-secondary education. Its projections show that that trend will continue in the coming years.\* It is fairly safe to say that post-secondary education is helpful to a wide range of young adults and others.

But how can you keep education affordable?

These tips are a good place to start.

- **Set a limit on how much you will spend and/or borrow.** Learn to use the "net calculator" at college websites to get a good estimate for what the cost of attendance may actually be, once you've been awarded financial aid.
- **Live at home to reduce costs.** This can save you tens of thousands of dollars in room and board, and help you avoid the dreaded "Freshman 15" (pounds, that is).
- **Determine the minimum amount of education required** for an entry-level position in your career. After you graduate, look for employers that offer tuition reimbursement to complete your education.
- **Consider waiting at 18.** The biggest waste of money (and time) is to go to college because you don't know what else to do. If you are undecided, take a gap year, work, take a volunteer service assignment and figure out your path – then go to school.

*\*Source: "Recovery-Job Growth and Education Requirements Through 2020," [cew.georgetown.edu](http://cew.georgetown.edu).*



Shannon Doyle, Certified Financial Counselor at LSS Financial Counseling, works with Everence to provide budget and debt counseling.

# Teaching children about money

## Financial success begins early

By Amy Byler

### Youth Savings Week

Youth Savings Week is an annual summer vacation season celebration at Everence Federal Credit Union.

Around the country, Youth Savings Week occurs at different times during the summer, depending on the branch.

Contact your local Everence Federal Credit Union branch to find out when the 2015 Youth Savings Week, *Wild about saving*, is coming to your area. Get your children ready for fun activities to help them learn responsible money management.

When we teach young people about money, we're planting seeds for their financial success later in life.

That's why parents should consider participating in Youth Savings Week at Everence Federal Credit Union.

Throughout the year, parents across the country bring their children to their local Everence Federal Credit Union branches, to help them learn about money management. But when Youth Savings Week rolls around every summer, adults have an even better chance to show money-saving principles to their children.

Youth Savings Week isn't about credit union staff lecturing children about money. Rather, the goal is to help the kids learn responsible financial habits. That often starts with their first savings account they open as children.

We provide games and activities geared toward sending helpful messages about saving money. Prizes and popcorn add to the fun atmosphere. For parents, it's a chance to have fun and teach their kids how to save and the importance of setting aside money for later – and Everence staff enjoy reinforcing what parents are already teaching their children.

Whether it's during Youth Savings Week or throughout the year, it's important to help children feel more comfortable about money management. This way, they have a solid foundation to start from as they grow and their financial needs change.



Amy Byler is Branch Manager and Loan Officer at Everence Federal Credit Union branch in Kidron, Ohio. She is married and has two grown daughters. Learn more about her expertise at [everence.com](http://everence.com) (under Find your representative), and watch her video interview.



## Explore a new choice

For people hesitant about long-term care insurance

By Owen Hostetler

### Looking for alternatives?

Everence offers life insurance policies with long-term care riders to people who want to consider an alternative to traditional long-term care insurance.

These policies come with a refund guarantee. If you ever change your mind or have a serious change in your financial situation, you can get back (at least) all the dollars you paid into the policy.

Ask your Everence representative about these choices or call (800) 348-7468.

Beginning in mid-life, people start to see firsthand how much long-term care can cost family and friends. Yet many hesitate to seriously explore long-term care insurance, even though they know they may need this type of care at some point in their lives.

### New alternative

Now there is a new option: a life insurance policy with what is known as a long-term care rider.

This type of life insurance covers long-term care if you need it. If not, the policy pays out at death to your heirs. These policies tend to be more expensive than regular long-term care insurance. But you're also getting life insurance, which will pay out and give you a sure return on premiums.

One of the most appealing features – the premiums never change. Premiums for this type of life insurance don't increase as you age. You can make a one-time payment only – just one and done – or pay annually or monthly over time.

### Take a look

If these policies intrigue you, do yourself a favor and talk to your Everence representative.



Owen Hostetler is an Everence Financial Advisor in Kidron, Ohio. Learn more about his expertise at [everence.com](http://everence.com) (under Find your representative), and watch his video interview.



*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.*

# Secure your business's future

Succession plans keep transitions smooth and efficient

By Mark DeVito

## Business succession plans

Every business is unique. A good business succession plan takes that into account and is crafted specifically to meet your needs.

If you have partners, will they be able to come up with the cash required to purchase your share of the business? Are you grooming successors to take your place?

Talk with your local Everence representative to learn more.

All it took was a heart attack and my friend's business was left without a leader.

He had appointed his daughter to take his place, but she was new to the business, and didn't know much about the industry. Numerous people were whispering in her ear, suggesting that she sell the business to them, but she had no idea how much the business was worth.

In the end, she sold the business to one of the employees, but the process was more difficult than it had to be.

## Give the gift of a plan

What will happen to your business? How much is it worth? Who will you designate to run the company when you are gone? Does he or she have the training he or she needs?

A business succession plan will help you think through the many aspects of your business and the best way to transition to a new owner. For example, a good business succession plan can help:

- Assess value of the business shares,
- Designate the future partner/owner, and/or
- Clarify the buy-sell process.

## A blessing in the midst of chaos

Much like a will, a business succession plan can help ease stress during an already emotional time, whether the transition is expected or unexpected. Contact your Everence advisor today for more information about how to protect your business into the future.



Mark DeVito, Everence Financial Representative, has worked with many businesses in the northern Indiana region. Learn more about his expertise at [everence.com](http://everence.com) (under Find your representative), and watch his video interview.







# Good seed for good soil

## Years of tending plants and relationships transformed my backyard

By Bruce Strum



**I'm surrounded by 2 acres of the best soil in Illinois.** Lots of sweat got our garden to where it is today. But in this soil, we grow good food and good relationships.

The rear windows of my home at the Jacob's Well Community Church parsonage overlook the congregation's community garden, where butterflies, hummingbirds and bees float between vegetable crops and the flowers.

This garden isn't just for our church. Our neighbors walk over and pitch in with the daily chores. Our area of Bloomington-Normal, Illinois, knows Jacob's Well Community Church as the "church with the garden."

But it wasn't always that way. We were the new kids when we first tilled the soil; we had to build relationships and earn the community's trust.

I'm the garden's resident caretaker. I have the job by default because I rent the parsonage, but I was excited to take on the task. Gardens and crops are in my blood: I grew up on a farm in Iowa, and worked in agriculture finance for most of my life.

Every day of the growing season, I breathe in the fresh garden air, and stay active. I walk through the grassy paths and pull weeds. On some hot summer days, I make sure the plants get water, walking the garden's one hose throughout the garden. When frost decides to come early, I make sure to protect the plants by wrapping paper around all 150 tomato plants and 75 pepper plants.

We started the garden in April 2006, when our church participated in a citywide service day.

Dave Berry, our pastor, had the idea to start a community garden. We all agreed that it would be a great way to serve the community throughout the year, instead of just one day. We also were excited to find a good use for the church property that we had just started to rent a few months earlier.

About 100 adults and 25 children attend Sunday service, so we were pleased to have around 40 volunteers on the first workday. A great mix of older, seasoned gardeners and young college students prepared the ground and planted seeds and starts for our 1-acre garden.

**Bruce Strum and a volunteer plant seedlings in Jacob's Well Community Garden.** The seedlings were started inside the church a few months ago so they would be ready to plant when the weather got warm.

In the past few years, the garden has grown to 2 acres, with the help of volunteers from our congregation and from the neighborhood. Since it expanded, we now plant a quarter-acre of sweet corn, more than 100 tomato plants, several dozen pepper plants, and a variety of eggplant, carrots, squash and other vegetables.

Each winter, we plant tomato and pepper starts from seed in our church. The garden yields have been unbelievable. But the best part is that we meet our goal of serving the community throughout the year. Volunteers drive many loads of pickup trucks filled with vegetables to food banks throughout our community.

**The good relationships that grew from the garden didn't bloom overnight.** Our congregation had just moved into the church building, so most of our neighbors didn't know who we were when we started the garden.

This church property is adjacent to a large city park and a wooded Holiness Association campground on one side, and residential neighborhoods on the other sides. Neighbors had been using the grounds behind our church for various activities, including as a place to walk their dogs. They were unsure how a community garden would change their quiet neighborhood. Since my wife and I had recently

divorced, I began to rent the parsonage when our congregation moved to the property. As the new neighbor, I knocked on a lot of doors to introduce myself and invite them to be a part of the garden. It gave me a chance to answer residents' questions and explain the story of our congregation and our denomination, The Fellowship of Evangelical Churches.

It took a few years for the neighbors to interact with the garden. But in the meantime, I would leave bags of sweet corn, tomatoes, and peppers at their doors. Soon, interest began to grow, and we now have several neighbors helping sow, weed, harvest and transport crops to those in need.





At church or on the street, it's easy to wave and casually wish people a good week. But it's a different thing when you're on your knees in the dirt, elbow-to-elbow, tending to the garden. That's when you really get to know people.

**This year, we will start a sustainable gardening college internship program.** From the first planting of the garden, college students have played an important role. About 25 percent of our congregation is college students who come and go with the cycle of classes and graduation.

Through the summer internship program, our veteran gardener, Chris Cohoon, will work with six to eight students to teach them the lifelong skills of gardening. We want to give the students the tools to start their own community gardens and use the gardens to share the Gospel – no matter where the students go after they graduate.

Most of these students come from non-farming backgrounds. As the interns learn gardening skills through the summer, students will also learn about agriculture in the Bible.

**Parables like the four soils or the mustard seed come alive** when the young adults understand how God has designed soil to work or a seed to sprout. Interns will also design a Sunday school program and summer family camp to teach these lessons to children. We also hope to develop a curriculum we can provide to other churches so they could have these tools too. We see this venture as a strategic way to raise new leaders for the work of God.

**Everence has been generous in coming alongside our congregation** as we start this program. We pray that God will continue to provide through others who share our vision for the community and future leaders.

*Bruce Strum lives in Normal, Illinois, and attends Jacob's Well Community Church. He has been an important part of the garden from the day it was planted.*

## Wellness benefits for seniors

During the summer, Bruce Strum stays active in his church's garden, which also happens to be in his backyard.

But during the winter, as an Everence member, Bruce could take advantage of a wellness benefit. The benefit offers up to \$10 a month (maximum of \$120 a year) toward the cost of his gym membership.

Regular exercise can help prevent or delay disease, manage stress and improve your mood, according to the National Institutes of Health.\*

Like Bruce, many older adults go out and tend a garden, grab a friend and take a walk in a park, or volunteer at a food bank or second-hand shop.

Learn more about the Everence wellness benefit for older adults from your advisor, or visit [everence.com/retire](http://everence.com/retire). Eligibility requirements may apply.

\*NIHseniorhealth.gov

**A volunteer at the Jacob's Well Community Garden shovels compost** that will enrich the garden's soil. In the distance, volunteers help spread compost and plant seeds and seedlings.





# Counting their chickens

## How one family learned to adjust to one income

By Bethany Simpson



### **My guess is our story is very typical.**

John and I worked odd jobs completely unrelated to our college degrees for a year or so after we graduated. Soon after we got engaged, John and I moved to Denver, Colorado, in 2007, and got married in May. At that time, we both worked full-time jobs, and decided to buy a home before having children.

Then, in early 2010 when our first son was 1 1/2 years old, John lost his job at the nonprofit where he worked. We made a great decision – financially, spiritually and emotionally – for John to be a stay-at-home dad.

Suddenly, though, our finances got much tighter. We talked about budgeting and knew we should do it. But finances can be difficult, and instead of sticking to a budget, we continued to live as if we had two incomes.

**Like many people, we did not like to discuss our failures.** To be honest, we were embarrassed by the mistakes we were making. We could not believe, or admit to ourselves, that we were not living according to our values.

When I realized we were digging a deep hole of credit card debt, I finally reached out to our Everence financial advisor. He recommended we contact

Lutheran Social Service (LSS), an Everence partner, to discuss budget and debt counseling. I set up a time to have a phone conversation with them.

**After I made the phone call, I immediately knew it was the best thing I could have done.** The certified credit counselor started to discuss my options – most importantly, we needed a new budget. The counselor went over our family's finances and helped us create one.

We realized that one of the best financial decisions we made when we bought our home was to follow my dad's recommendation to get a home loan that we could pay for using just one of our salaries. But we also determined that we had more money going out than we had coming in, so we needed to make decisions about unnecessary expenditures.

The counselor also suggested that we consider a debt management program. Before making this call, I had never heard of this option. I knew about bankruptcy, but John and I didn't consider that an option for us.

**We worked with a debt management company to pay down our credit card debts** – and as we reduce our debt, we also feel like we are taking responsibility for those mistakes. We

**Bethany Simpson and her sons Ian (right) and Shane** spend time reading together. Now that the Simpsons manage their money better, they're free to enjoy more family time.



## Everence budget and debt counseling options

Don't let debt and financial issues overwhelm you. Everence gives options to help you avoid a financial crisis or get a current difficulty under control.

Bethany and John called their Everence advisor who pointed them toward LSS Financial Counseling. This service is affiliated with Lutheran Social Service and offers confidential help with debt and budgets.

Get up to six free sessions a year with a certified credit counselor. Call LSS directly and toll-free at (877) 809-0039.

Everence can also help you simplify your life and consolidate your debt. A debt consolidation loan from Everence Federal Credit Union condenses your loans to one monthly payment, and can save you money on your interest.

Call your Everence advisor for more information on how to simplify your life and get your finances under control.

**John Simpson teaches** his son Ian about donating.

make a lump sum payment directly to the debt management company. Our credit scores did not get affected negatively, and we do not need to use another credit card since we started this process. It is liberating to know that we will pay off these debts in just over two more years.

### **Most people are not honest with each other about financial struggles.**

Through our struggle, I learned how important it is to be open with people close to us, so we can learn from each other.

I used to think keeping to a budget would feel restricting, but we feel freed knowing that we are in control of our finances. I know what comes in, and what goes out. I know when we have extra money to spend for

short family vacations, or things our boys need. There is money to save and money to give away.

**We hope our new money values rub off on our children,** because we want them to have a healthy relationship with money and their finances. It is never too early to start modeling that. We want to be open with them about finances and budgeting. We want to show them how to be generous with what they have.

*Bethany Simpson lives and works in Denver, Colorado, with her husband and two young sons. They are active members of Glennon Heights Mennonite Church.*



# 2014 annual report highlights

## Letter from the president



**Kenneth D. Hochstetler**

### *Dear Friends,*

Early last fall, I joined Everence to respond to a call to combine my vocation in financial services with my avocation in community and church service. Today, this calling includes honoring a rich legacy built on seven decades of inspiring people toward greater practice of stewardship and mutual aid.

We respect the work of people at Everence over those many years, including the contributions of our many partners and stakeholders. We are working hard to build on this tradition to serve the future needs of people at the intersection of faith and finances.

### **Honoring the past 70 years**

In 1945, our founders valued mutual aid and compassionate sharing. Still rooted in our mission today, these values are most evident in our member and community benefits, as well as in our charitable giving services. Our benefits acknowledge the broad concept of stewardship of life that involves considering others in our financial choices.

Our founders practiced listening to our members and helping them meet their goals. Our people and partners have together built a platform of services that leave Everence well positioned to serve the evolving needs of members into the future. This strong foundation includes a healthy balance sheet, which was strengthened by our growth during 2014. Our goal is to leverage this strength to meet the evolving needs of the next generations.

Our early leaders served people within multiple denominations while retaining accountability to our founding Mennonite faith community. Serving people, organizations and congregations from more than 25 denominations, we remain a unifying force today around the theology and practice of stewardship.

### **Building for the future**

Since last September, I have devoted time to listening to our staff, clients and stakeholders to assess our situation. Everence already offers a comprehensive range of products and services. Ahead, our plan is to fine-tune those offerings, based on the needs of the people and communities we serve. We want to take steps to continually modernize services, make them more competitive and expand electronic access to services.

Last year, Everence introduced a new comprehensive financial planning service. I believe in acting intentionally in life, and our financial planning service allows you to do just that. Ahead, we can help people, with complex or simple financial situations, to plan for the future.

Our focus today is on growing new clients, including meeting needs expressed by the millennial generation. Young adults have a different relationship with the faith community and work community than previous generations. Yet they are passionate about living out their values – the center of our mission. Ahead, we'll keep adapting the way we speak and deliver services to them.

Whatever we do in the future, it will revolve around meeting our members' needs. We intend to stay close to the individuals, institutions and congregations we serve and accompany them on their stewardship journeys.

Sincerely,

A handwritten signature in black ink that reads "Kenneth D. Hochstetler". The signature is fluid and cursive, with a large initial 'K'.

**Kenneth D. Hochstetler**

President and Chief Executive Officer

# Financial information

## Balance sheets

	December 31	
	2014	2013
<b>Assets</b>		
Cash and short-term investments	\$ 129,759,721	\$ 121,613,503
Bonds	643,030,291	617,840,980
Stocks	1,495,828,020	1,347,553,467
Mortgage loans and notes receivable	183,792,330	185,676,480
Real estate and real estate mutual funds	30,408,256	25,010,260
Property and equipment	15,923,988	16,745,571
Other investments	62,792,088	63,228,813
Other assets	9,837,819	9,913,872
<b>Total assets</b>	<b>\$2,571,372,513</b>	<b>\$2,387,582,946</b>
<b>Liabilities and unassigned funds</b>		
Reserves for life, annuity and health certificates	\$ 307,520,973	\$ 307,476,640
Claim liabilities	3,723,624	7,498,024
Invested funds managed for others	1,714,469,301	1,550,887,980
Reserves for gift plans	260,997,306	250,826,452
Premiums paid in advance	3,167,795	3,310,447
Other liabilities	154,877,119	147,404,468
Unassigned funds and special reserves	126,616,395	120,178,935
<b>Total liabilities and unassigned funds</b>	<b>\$2,571,372,513</b>	<b>\$2,387,582,946</b>

## Statements of operations

	Years ended December 31	
	2014	2013
<b>Revenues and other additions</b>		
Assessments	\$ 56,168,593	\$ 78,212,190
Invested funds additions	318,036,770	348,847,461
Gift plans additions	54,406,655	50,390,589
Net investment income (including unrealized appreciation/depreciation on investments)	104,830,472	215,677,162
Other income	23,537,531	22,184,975
Contributions	258,653	537,764
<b>Total revenues and other additions</b>	<b>557,238,674</b>	<b>715,850,141</b>
<b>Expenses and other disbursements</b>		
Member benefits	52,459,847	68,538,825
Increase in reserves	692,313	1,821,671
Administrative and miscellaneous	47,278,453	49,426,829
Charitable distributions	43,062,887	40,732,816
Constituent distributions and withdrawals	233,661,556	267,446,327
Increase in funds managed for others	163,572,027	263,394,983
Increase in gift plans	11,119,002	15,727,242
<b>Total expenses and other disbursements</b>	<b>551,846,085</b>	<b>707,088,693</b>
<b>Net income before net capital gains and taxes</b>	<b>5,392,589</b>	<b>8,761,448</b>
Net capital gains	239,129	154,825
Taxes	(132,606)	587,537
<b>Net income</b>	<b>\$ 5,764,324</b>	<b>\$ 8,328,736</b>

Certain 2013 amounts have been reclassified to conform to the 2014 presentation. The financial information presented is unaudited and does not comply with Generally Accepted Accounting Principles. This information is presented on a combined basis for all Everence entities and should not be relied upon in determining the financial strength or condition of any specific Everence entity. Members may request audited financial statements for Mennonite Foundation, Everence Association Inc., Everence Federal Credit Union and certain other Everence entities included in this consolidated report.

## Total assets\*

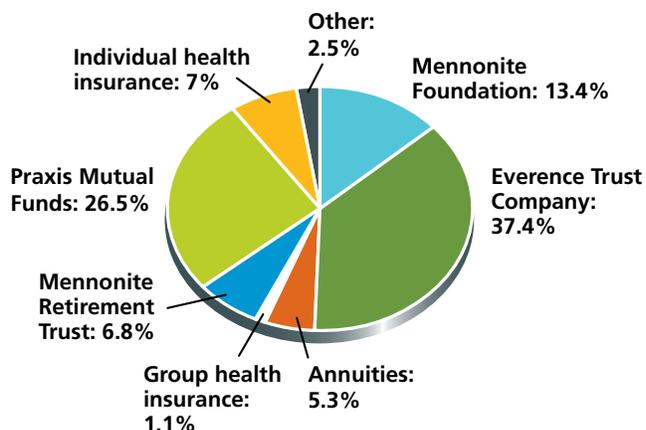
(in millions)



Insurance plans Financial plans

\*Includes assets managed on behalf of customers.

## Revenue



## Making a difference

### Charitable gift plans

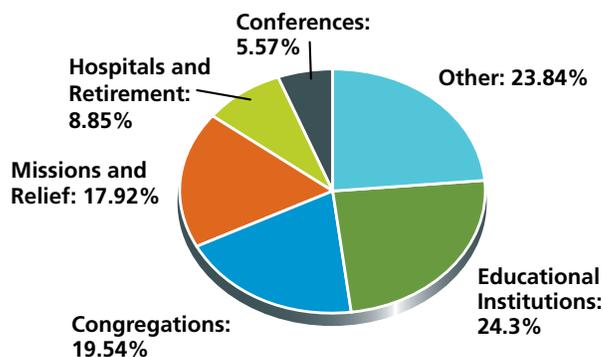
Contributions (in millions)



Distributions to charities (in millions)



### Distribution by charity type



### Matching grants

	2014	2013
Sharing Fund grants (in millions)	\$ .9	\$ 1.0
Total congregational grant match (in millions)	\$ 1.2	\$ 1.4
Number of households	1,943	1,928
Number of churches	728	746

### Positive investments

	2014	2013
Community development investments (in millions)	\$ 12.4	\$ 13.2
Everence Money Market Accounts (in millions)	\$ 10.1	\$ 12.3
Church mortgages and high-impact loans* (in millions)	\$ 56.9	\$ 59.1
Positive Impact Bonds (in millions)	\$ 76.7	\$ 50.4

### Rebate for Mission

	2014	2013
Charitable tithe of credit card income	\$ 32,400	\$ 28,000

\*High-impact loans assist emerging and socially engaged congregations, help nonprofit organizations make environmentally friendly improvements, and address community development needs in the U.S.



**Address service requested**

Lives we share

## Renovating a unique home

Everence members worked hard to install doors and energy-efficient windows that their member chapter helped purchase to benefit a transitional housing program in Phoenix, Arizona.

The Everence National Chapter, which includes members from many states, provided a grant to help renovate a home called House of Promise, for single women committed to developing skills to overcome homelessness.

"Their ministry is close to Sunnyslope Mennonite Church's heart, because it started in our church," said Ron Frey, board member of the Everence National Chapter, who attends the church.



Volunteers from Sunnyslope Mennonite Church and nearby churches supplied labor for the project.

Julie Supplee, director of the home for women and children run by the same organization, said, "We are so appreciative of the Everence chapter grant, and the blessing of the volunteers who helped with renovations."

To find out how you can help neighbors in need through your local Everence chapter, contact your Everence church relations representative.

Photo provided by Julie Supplee