



Everyday
Stewardship

Summer 2016

An instrument
of generosity

Savings that work for you
2015 annual report highlights

Simple step, big impact



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² A low balance account fee may be charged if certain requirements are not met, as well as additional fees or expenses associated with investing in a Fund of Fund strategy.

The Fund’s stewardship investing strategy could cause the Fund to sell or avoid securities that may subsequently perform well, and the application of social screens may cause the Fund to lag the performance of its index. The Fund is subject to asset allocation risk, which is the possibility that the selection of underlying funds by the Advisor and the allocation of Fund assets to those funds will cause the Fund to underperform.

Consider the fund’s investment objectives, risks, and charges and expenses carefully before you invest. The fund’s prospectus and summary prospectus contain this and other information. Call (800) 977-2947 or visit praxismutualfunds.com 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.



Photo by John Tirotta

About the cover: Longtime Goshen (Indiana) College Professor Mary K. Oyer holds a one-string fiddle, a type of ancient instrument that traveled along the Silk Road trade routes that linked China with the African continent.

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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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Portfolio reflects environmental concerns

Concerned about the environment and sustainability and looking to invest? Everence Asset Management now offers the Green Priority Portfolio. This option is designed for people who want their investments to reflect their concerns about fossil fuels, environmental protection and ethical practices.

The Green Priority Portfolio invests in a range of mutual funds and securities that are selected based on their environmental policies, and fossil fuel holdings, management and other factors.

The portfolio includes the ongoing monitoring and evaluation of fund characteristics and exposure to the fossil fuel industry. Some funds have a mandate to reduce their fossil fuel holdings, while others' objectives mean that they don't invest in the fossil fuel industry.

If you'd like to know more about the possibility of investing in the Green Priority Portfolio, contact your local Everence advisor or call (800) 348-7468.

Investments are subject to market fluctuations, may lose value and are not subject to any company or government guarantee.



Distinctive retirement plan benefits small employers

A new **SIMPLE IRA** plan helps small employers who want to offer a distinctive retirement plan to their workers without the costs or complexity of a 401(k).

For instance, employees may choose from multiple investment options for their retirement accounts.

Everence has offered retirement plans to employers since 1963, managing plans today for nonprofits, businesses and congregations.

Learn more from your Everence advisor by calling (800) 494-6622 or visiting everence.com/simple-sep.



Help for pastors

Everence, through our affiliate Mennonite Foundation, received a \$1 million grant to address the financial struggles that can impair the ability of pastors to lead congregations effectively.

The grant is part of Lilly Endowment's National Initiative to Address Economic Challenges Facing Pastors.

The Everence Pastoral Financial Assistance program is providing matching grants and educational events to credentialed pastors who are part of Mennonite Church USA or Conservative Mennonite Conference.

More information is available from your Everence Church Relations Representative or Beryl Jantzi, Everence Director of Stewardship Education, at beryl.jantzi@everence.com.



Take a break, skip-a-pay

Free up some extra cash this summer by skipping your July or August Everence Federal Credit Union loan payment. For more information, contact your local branch, sign up through your online banking account or call (800) 451-5719.

Terms and conditions may apply, not all members and loan types are eligible. A \$35 processing fee is charged for each loan you request to skip.

Learn to do more at everence.com

- **2015 annual report.** Read how Everence is celebrating the diverse community of people we serve, and working together to build up the common life! (Visit everence.com/AR.)
- **Investing in communities.** See how one former schoolteacher turned chicken farmer is helping his community. (Visit everence.com/inspiring-stories.)
- **Scholarship winner grateful for boost.** Cassandra Hwa is so grateful for her Everence college scholarship, which helped tremendously in her first year of college. (Learn more at everence.com/scholarship-winner-grateful-for-boost-from-Everence/.)
- **Getting started?** Graduating and becoming an adult means you have to start managing your money – learn the basics of budgeting and saving. (Visit everence.com/getting-started/.)

Savings that work for you

Create savings shortcuts to reach your money goals

By Amy Byler

Set up club accounts

It's easy to get started.

1. Log in to your online banking account, go to **New Accounts** and select **More Share Info**.
2. Scroll down to **Secondary Share** and select **Open**.
3. Enter the initial deposit from your savings or checking account and select **Open Account**.

Name your account at **My Accounts** and select **Nicknames**.

Manually transfer money to your account or set it up to automatically distribute your payroll deposits:

1. Select **ACH Transactions** in **My Accounts**.
2. Select your most recent payroll ACH and select **Create new distribution**.

I started using club accounts because I didn't want to keep all of my money in a checking account. I wanted an easier way to figure out how much I could spend on eating out, fun events or personal purchases, and how much I need to leave in for my mortgage, utilities and car insurance.

Club accounts are a way to separate your money in the bank into categories. You could set up accounts for your car payments, vacations, shopping and credit card expenses. But why set up these accounts?

- **Automate your savings.** Set up automatic distributions so you don't need to remember to save – and inevitably forget. If you get direct deposits of your paychecks, you can designate certain amounts of each paycheck to automatically deposit into your club accounts.
- **Control your spending.** Club accounts help set clear limits to how much you can spend on

specific activities. If you decide you only want to spend \$100 a month on personal shopping, you can transfer the money from your personal shopping account to your checking account before you start shopping. You'll know exactly how much you have to spend, and when you're out of personal shopping money.

- **Plan for big purchases.** Make sure you have money set aside to pay for a car repair – or that summer vacation. Regular, automatic savings will help you avoid panicking if you have a sudden big expense. If you've set aside money in your "home repair" account for months, there's no need to worry when you suddenly need to replace flooded basement carpet.



Amy Byler is Branch Manager and Loan Officer at Everence Federal Credit Union in Kidron, Ohio. Learn more about her expertise at everence.com (under Find your representative), and watch her video interview.



Creating a will

Take time for this important step

By R. Michael Burton

Find the right financial path

Everence professional advisors can work alongside you to determine a financial path that fits your dreams, goals, faith and values.

We can help you create a complete strategy tailored for your specific needs by walking you through a comprehensive review of your financial life with access to software to help you organize and monitor your progress.

And if you don't have a will or your will needs to be updated, ask your advisor about a \$50 will preparation benefit grant from Everence. A grant can be awarded to each household every five years.

“When was the last time you updated your will?” This is a question I ask clients who come to me for financial planning advice.

I often hear one of two answers:

1. “It’s been a while ...”
2. “We’ve been meaning to, but ...”

You might identify with one of these responses. Maybe you wrote your will when you were first married or when your children were babies. But now, those kids are approaching adulthood or are out of the house and much has changed.

Or, maybe you’ve been thinking about setting up your will for the first time, but life or cost has gotten in the way.

Taking time to thoughtfully write out your will – or review your existing will – is one of the most important financial steps you can take. And if you have minor children, a court could make guardianship and care decisions if you don’t have a will. A judge’s ruling may not match your wishes.

Even if you have no young children, your will is a vital tool for spelling out distribution of possessions and final charitable wishes. Even in the closest families, disputes can break relationships when people argue over who gets what. It happens far more often than you might think, and usually over items of relatively little monetary value.

A final word: I always advise clients to hire an estate planning attorney to help write their wills and other critical estate planning documents. A qualified attorney can help you think through difficult decisions and help ensure that what’s written matches your wishes. Don’t allow cost – or the busyness of life – to get in the way of this important act of stewardship.



R. Michael Burton, CFP®, is an Everence Financial Advisor in California and Alaska.

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Tips to stop overspending

Get control of your finances

By Shannon Doyle

Our free guide can help

Everence offers a free guide, *Creating a cash flow plan*, which can help you align your money decisions with your true needs. Download your own copy at everence.com/getting-started.

The guide includes a worksheet to help you keep tabs on your expenses and income.

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

The American family is financially stretched. This may not come as a surprise to many, but let's break it down.

According to an article in *The Atlantic*, the top five expenses for American households are housing, transportation, food, insurance and health care. These categories consume 81 percent of household income, with 53 percent of that for housing and transportation.

That leaves little for debt repayment, clothing, entertainment and savings. What is a family to do? Fortunately, there are steps to reduce household spending and reach your goals:

- **Complete a full financial assessment:** Make a list of your true expenses. These are the monthly bills, groceries and gas, but don't forget about surprise expenses that are a matter of "when" they happen, not "if." These may include car repairs, medical bills, vacations, holidays/birthdays, etc. If you're married, complete this exercise with your spouse.

- **Make a plan to balance things:** Once you've listed your true expenses, you may find that your expenses exceed your take-home income. There are two things you can do: increase income and/or decrease expenses. It may mean a second job for a time, or doing without cable temporarily, but in the long run, the short-term sacrifices will make a difference.
- **Identify your priorities:** If debt is getting in the way of your ability to save for your future, plan to tackle that debt. Ironically, in order to successfully pay off debt, you need a bit of savings to make sure you don't have to put a car repair, medical bill or holiday on that credit card! Aim for \$1,000 to \$2,000 in savings, then start putting all extra toward the debt.



Shannon Doyle, CFC®, is a Certified Financial Counselor at LSS Financial Counseling, who works with Everence to provide budget and debt counseling.



Give with your retirement

Retirees can receive income and give generously

By Ben Sprunger

Retire generously

Even with lower interest rates, you have options for retirement income that can provide regular payments during your retirement years. If you've made charitable giving a priority, setting up a charitable gift annuity or charitable remainder unitrust may be helpful.

Contact your Everence Financial Advisor to learn more or visit everence.com to find your local representative.

For retirees, the current low interest rates make planning for retirement income a little harder than it used to be. Even as the U.S. Federal Reserve continues to evaluate the rates, their changes are incremental.

Despite this environment, people are still retiring and finding different ways to get retirement income than they may have planned before the recession. Popular retirement choices that rely on interest to generate income – such as certificates of deposit – are less than helpful when rates are so low. Instead, retirees are turning to other options that can help give them the comfort and stability they need.

As with most retirement plans, look for a mix of income sources. When I have clients planning for retirement who know they want to leave gifts to charity, I tell them about options that can help them give to their favorite charities and also receive payments in retirement, such as:

- **Charitable gift annuities** – Make a gift of cash or marketable securities designated to the charities of your choice. You'll receive regular annuity payments at a fixed rate for the rest of your life. Upon your death, the remainder of the gift annuity is distributed to the charities you specified.
- **Charitable remainder unitrusts** – If you have assets other than cash or securities, this may be a good option. Gift the asset and a buyer will be arranged for the asset. You'll receive a lifetime income based on an agreed-upon rate established when the trust is signed.

Retirees who know they want to make charitable donations may find these options helpful as they look for the right mix of retirement income sources.



Ben Sprunger, ChFC®, is a Financial Advisor in the Everence office in Berne, Indiana.



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. Everence entities are independent of ProEquities Inc. Guarantees are subject to the claims-paying ability of the annuity issuer.





An instrument of generosity

Cello's value will reverberate for years to come

By Jim Miller



Who could have known when Mary K. Oyer started playing cello in sixth grade that a cello would help her generously support causes dear to her heart when she was in her 90s?

A Goshen College music and humanities professor who taught for more than 40 years, Mary's love of music began with a borrowed cello from her teacher at Parkside Elementary School in Goshen, Indiana. Mary's father had died, and her mother did not have enough money to buy a cello.

"I heard a sixth-grader playing 'Twinkle Twinkle Little Star' on a cello and I was quite enamored," she said. "I found it very compelling and exciting." Mary had one other cello of her own before she bought a higher-quality cello in 1952 from a music store in Chicago. Made in France in 1872 in the respected luthier workshop of Gand & Bernadel, the instrument "had a very full tone." She bought it for \$1,000 and by 2015, its value had multiplied considerably.

Mary hadn't played the cello in a while and, in the fall of 2015, pondered what to do with the instrument. Her longtime Everence Financial Advisor showed her information about how people can donate almost anything of value and support charitable causes in the process through Everence Charitable Services.

Her advisor introduced Mary to the Everence Church Relations and Charitable Services Representative on his team. "[She] was so helpful," Mary said. "She was interested but not intrusive."

The cello was appraised and donated to Mennonite Foundation – an affiliate of Everence – and Mary's gift will support two charitable institutions that she chose.

Friends worried that parting with the cello might take an emotional toll on Mary. But while it wasn't an easy step to take, she didn't have the energy to play the cello anymore. "I was ready to let it go."

Mary Oyer plays a tune on a one-string fiddle, among the instruments the retired professor collected during her visits to Africa.



(Above) A Valiha – a long, cylindrical instrument from Madagascar with strings all the way around – stands next to Mary K. Oyer as she demonstrates how to play a Lukembe, also known as a thumb piano. Mary noted that the Lukembe is known by at least 50 other names in various parts of Africa.

And it's not like Mary gave up music – she still has a piano and enjoys playing duets with a friend.

Mary and music have a long and close relationship. Mary said, “Emotionally, it’s very important. It incorporates the right side of one’s brain, which is where scientists say we process emotion,” adding, “It’s valuable to the spirit.”

And socially, she enjoys singing hymns with others in her retirement community once a month – simply for the fun of it.

She majored in music and minored in art as a student at Goshen College, graduating in 1945. It wasn’t long before the dean asked Mary to teach a course in the arts.

The college estimates that more than 5,000 students learned fundamentals of art and music through Mary’s class, *Introduction to fine arts*.

While teaching at Goshen College, Mary also earned her Doctor of Musical Arts degree in (cello) performance from the University of Michigan.

Integrating the relationship between visual arts and music in terms of their form and historical context was Mary’s focus in the classroom. “I taught in a way that I understood,” she said, noting that she is dyslexic but didn’t know that at the time.

She remembers asking her students to “look at a painting or listen to a piece of music – what’s going on here? How’s it organized?” Music



and paintings “use the same artistic principles, expressed in different ways – the virtues of both approaches.”

She sometimes hears from former students still applying that knowledge. They may visit a cathedral in Europe, for example, and write to Mary about what they’ve seen.

Mary is still combining her loves of music and teaching. In 2005, she taught one of the first Lifelong Learning Institute of Elkhart County courses – a program she continues today. She especially enjoys helping the Institute students (all 55 years old or older) delve into church hymns to find out how the songs relate to what was going on in the period in which they were written.

“I really love it,” said Mary, who turned 93 on April 5. What’s so rewarding about teaching? “Seeing people discover the pleasure of the arts.”

Jim Miller is a writer and editor at Everence.

Check out the video about Mary Oyer’s story at everence.com/charitable-services.



Everence charitable services

Mary Oyer donated her cello to Mennonite Foundation in 2015. Mennonite Foundation staff helped Mary get the instrument appraised and refurbished, and offered the cello for purchase through a broker in Chicago specializing in stringed instruments.

Once sold, the proceeds will be placed in Mary’s donor advised fund, and then can be disbursed to her chosen charities. Mary said, “It was a very smooth process. I can’t imagine it going better than it did.”

Everence Charitable Services can provide all of the information you might need about donor advised funds and other ways to support good causes through a variety of assets. Please visit everence.com/charitable-services for details.

BABY SHOWER





Arriving at freedom

From Eritrea to Harrisonburg, Virginia

By Florence Barrett



Imagine growing up in a country at war – and your ethnicity and religion mark you as a minority. Imagine years of living as refugees, moving from one country to another. Imagine the fortitude and resilience needed to follow a dream of freedom.

Mussie Atoshm and his wife, Worku, refugees from Eritrea, a country in East Africa, endured those realities and more before coming to the United States.

“I have had a terrible life,” Mussie said through a translator after arriving in the U.S. “And I have always wanted a good life.”

Through the U.S. Resettlement Program in July 2012, the couple and their two young sons, Sem and Cerak, began their dream of freedom in Harrisonburg, Virginia.

Their circuitous journey started when Mussie fled to Sudan from his government’s mandatory military conscription – which requires service with no pay. Migrating to Libya included imprisonment and threats because of their Roman Catholic faith; followed by a treacherous desert crossing to a Tunisian refugee camp.

Mussie Atoshm gazes lovingly at Sergel, the newest member of his family. The Atoshms moved to Harrisonburg to build a new life.

The Atoshms persevered and applied for asylum in the U.S. This entailed extensive interviews with U.S. Department of State and U.S. Citizenship and Immigration Services officials, as well as medical and FBI security clearances. Eventually, the family received approval for resettlement.

Harrisonburg’s Community Mennonite Church sponsored the family through Church World Service, a global, ecumenical organization working with the Virginia Council of Churches Refugee Resettlement Program. The program’s 90-day sponsorships are moral commitments to help people fleeing persecution become self-sufficient.

When Mussie learned they would be living in the United States, he recalls being “very happy... it was very good.”

With the move, the family was faced with new challenges: living thousands of miles from their homeland, family and friends – in a country where they didn’t know the language, the culture or another human being. The couple relied on complete faith in strangers to help them get on their feet.

Community Mennonite Church's sponsorship team "sprang into action," says member Roberta McCorkle, assisting with medical and employment appointments, school registrations and enrollment in English classes. They also welcomed the Atoshms with activities for the children and invitations to meals. Soon, a furnished apartment near Eastern Mennonite University was provided, conveniently located within walking distance of the Everence Federal Credit Union branch in Harrisonburg.

"Worku and I laugh when we remember their first months here," McCorkle says. "Walking the aisles of Red Front, a local supermarket, we couldn't communicate but the food did the talking for us."

Within months of arriving, Mussie and Worku gained employment with local poultry processors working different shifts to cover childcare needs. Mussie walked to and from work throughout the winter months until he passed his driving test, while Worku carpooled.

"Everence was willing to allow Mussie to open checking and saving accounts in August 2012 even though he had been in the United States only a month and was still looking for employment," says McCorkle.

Mussie often visits Everence to check his bank balance. Everence Branch Manager Evelin Gonzalez Espinoza and Member Services Representative Gabriel Brunk help explain the U.S. banking system.

"He's working at understanding the system," Gonzalez Espinoza says, adding that Mussie is now teaching Worku. "He's asking for tips on how he can improve his credit score so he can buy a house."

The Atoshm family is thriving as they settle into Harrisonburg. The family attends Blessed Sacrament Catholic Church and socializes with other Eritreans in the area. They communicate daily with family, using international phone cards and Facebook.

Mussie and Worku enjoy their work and continue to learn English. Sem, age 9, is a gifted third-grader and talented soccer player. He excels in school – and helped interpret for this

article. He dreams of becoming a teacher or doctor. Four-year-old Cerak is a car-obsessed pre-schooler. The couple welcomed a baby boy named Sergel to their family in April.

As a result of their hard work and determination, the Atoshms will be eligible for citizenship in 2017 and have begun studying for the test.

"I like the country here. The people are very good. Freedom is very good," Mussie says. "I'm thankful to everyone who helped us get started."

Florence Barrett is a freelance writer from Harrisonburg, Virginia.

Serving our customers

As Mussie and Worku settled into Harrisonburg, Virginia, the couple wanted a banking location close to their home. With Everence Federal Credit Union, the couple has access to a full suite of banking services such as savings and checking accounts, credit cards, loan services and more. Friendly staff explained how to use the services, and continue to help the family determine how they can meet their long-term goals – like buying a house.

To learn how Everence Federal Credit Union can serve you, visit your local branch office, call (800) 451-5719 or go to everence.com/banking. If you don't have a local office nearby, many banking services are available online or through shared branching.

Mussie and Worku with sons, Cerak (left) and Sem, visit the Everence office. Newest son Sergel arrived in May and is not pictured.



Letter from the president

Dear Friends,



Last year, I spent considerable time listening to our staff, clients and stakeholders. Looking back, that was time well spent. We now have a new strategic plan that was informed by their feedback.

The plan stakes out five strategic priorities. Two are foundational, binding Everence to the communities of people prominent in our past, present and future.

The first foundational priority focuses on our talent: We will be an employer of choice with a workforce that reflects growing diversity. The second focuses on our faith family: We will optimize our church and fraternal connections.

These priorities acknowledge the people business we're in. With all of the technology we regularly advance as an organization, personal relationships remain front and center.

Pain and discomfort are evident today among people with different perspectives – around the world and in our backyards. We embrace diversity within our staff and faith communities. Everence seeks common ground with more ethnically and racially diverse employees, not to mention more women, than in the past. We are committed to continually creating meaningful paths toward success for them.

Our internal efforts align with a growing shift externally to serving a more diverse clientele.

We've hired representatives who can work with Spanish-speaking clients and created a new Spanish micro-website. We've partnered with other organizations, sponsoring Mennonite Women's Sister Care program and MEDA's 20 under 35 awards. We're committed to meeting needs of the next generation online, in urban areas or wherever they are.

Stewardship has been a unifying force, a common ground where individuals, congregations and organizations find shared purpose and pull together to achieve the greater good.

This past year, we were fortunate to receive a \$1 million Lilly Foundation grant. It will allow us to help specific groups of pastors to gain more financial stability and faith integration into their own money decisions so they can better help their congregations achieve the same.

Last year, we introduced our new financial planning service, which has taken off among those ready to retire, as well as young adults entering the next phase of their journeys. I especially love to hear when planning helps people be more generous than they had imagined.

The U.S. economy has slowly but steadily improved since the Great Recession. Yet regions of the world aren't faring as well, creating turmoil and altering the course of financial markets. Changing financial landscapes create uncertainty and turbulence.

Everence stands as an institutional rock, with over 70 years of helping people create peace of mind. By helping you focus on your goals and values, Everence is your steady financial partner to help you find the best paths to weather external gyrations now and into the future.

We continue to find that services built on values have an evergreen appeal, resonating across generations, communities and ethnic groups. Everence continues to build common ground where faith and finances align around generosity and mutual aid among individuals, congregations and organizations.

Sincerely,

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

Kenneth D. Hochstetler

President and Chief Executive Officer

"Let us then pursue the things that make for peace and build up the common life." – Romans 14:19 (NEB)

2015 annual report highlights

Certain 2014 amounts have been reclassified to conform to the 2015 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.

Financial information

Balance sheets

	December 31	
	2015	2014
Assets		
Cash and short-term investments	\$ 159,956,002	\$ 129,759,721
Bonds	689,327,308	643,030,291
Stocks	1,588,717,459	1,495,828,020
Mortgage loans and notes receivable	176,703,920	183,792,330
Real estate and real estate mutual funds	24,836,794	30,408,256
Property and equipment	15,534,941	15,923,988
Other investments	57,738,834	62,792,088
Other assets	9,232,322	9,837,819
	<u>\$2,722,047,580</u>	<u>\$2,571,372,513</u>
Liabilities and unassigned funds		
Reserves for life, annuity and health certificates	\$ 310,699,009	\$ 307,520,973
Claim liabilities	3,777,422	3,723,624
Invested funds managed for others	1,791,265,177	1,714,469,301
Reserves for gift plans	307,872,797	260,997,306
Premiums paid in advance	3,081,145	3,167,795
Other liabilities	170,736,378	154,877,119
Unassigned funds and special reserves	134,615,652	126,616,395
	<u>\$2,722,047,580</u>	<u>\$2,571,372,513</u>

Statements of operations

	Years ended December 31	
	2015	2014
Revenues and other additions		
Assessments	\$ 63,123,025	\$ 56,168,593
Invested funds additions	289,738,568	318,036,770
Gift plans additions	97,842,046	54,406,655
Net investment income (including unrealized appreciation/depreciation on investments)	20,250,164	104,830,472
Other income	24,844,970	23,537,531
Contributions	218,235	258,653
	<u>496,017,008</u>	<u>557,238,674</u>
Expenses and other disbursements		
Member benefits	53,227,796	52,459,847
Increase in reserves	4,168,009	692,313
Administrative and miscellaneous	47,208,252	47,278,453
Charitable distributions	40,279,580	43,062,887
Constituent distributions and withdrawals	219,242,191	233,661,556
Increase in funds managed for others	80,956,587	163,572,027
Increase in gift plans	42,556,738	11,119,002
	<u>487,639,153</u>	<u>551,846,085</u>
Net income before net capital gains and taxes	8,377,855	5,392,589
Net capital gains	438	239,129
Taxes	141,545	(132,606)
Net income	<u>\$ 8,236,748</u>	<u>\$ 5,764,324</u>

Total assets*

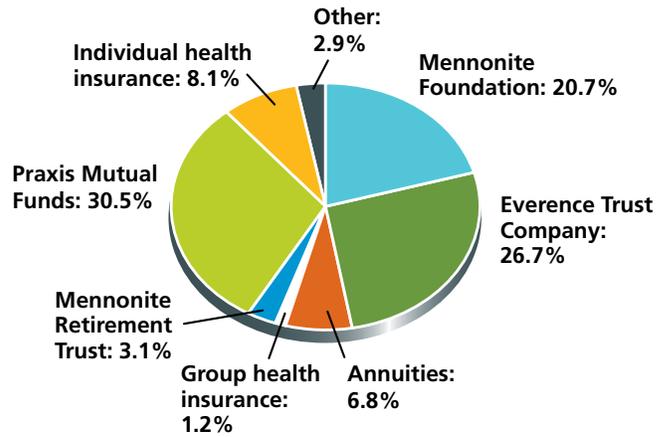
(in millions)

Year	Insurance plans	Financial plans	Total
'13	\$405.8	\$1,981.8	\$2,387.6
'14	\$407.3	\$2,164.1	\$2,571.4
'15	\$420.7	\$2,301.3	\$2,722.0

Insurance plans | Financial plans

*Includes assets managed on behalf of customers.

Revenue



Making a difference

Charitable gift plans

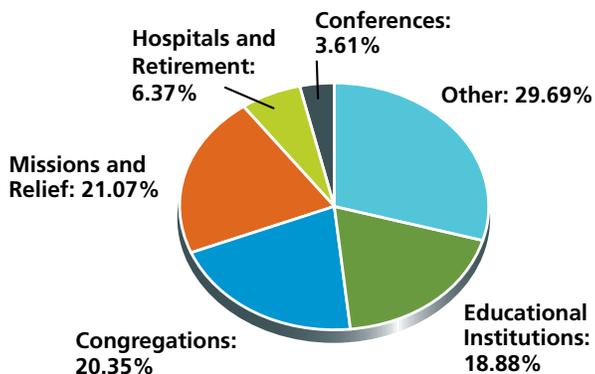
Contributions (in millions)

'13	\$50.4
'14	\$54.4
'15	\$97.8

Distributions to charities (in millions)

'13	\$39.3
'14	\$47.8
'15	\$38.9

Distribution by charity type



Matching grants

	2015	2014
Sharing Fund and Community grants (in millions)	\$.9	\$.9
Sharing Fund grants	.89	
Chapter grants	.04	
Total congregational grant match (in millions)	\$ 1.3	\$ 1.2
Number of households	1,901	1,943
Number of churches	720	728

Positive investments

	2015	2014
Community development investments (in millions)	\$ 11.3	\$ 12.4
Everence Money Market Accounts (in millions)	\$ 10.1	\$ 10.1
Church mortgages and high-impact loans* (in millions)	\$ 58.8	\$ 56.9
Positive Impact Bonds (in millions)	\$ 107.6	\$ 76.7

Rebate for Mission

	2015	2014
Charitable tithe of credit card income	\$ 33,000	\$ 32,400

*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.



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Lives we share



Elizabeth Derstine's creative video, *Money Talks: The Wallet Diaries* won this year's Everence *Money Talks* video contest. Originally from Lancaster, Pennsylvania, Elizabeth is a fourth-year film and English writing dual major at Goshen College, Indiana.

Asked about her inspiration for the project, Elizabeth said, "My friends and I often worry about money. But it is also important for us to remember that much good can be done with a healthy attitude toward money."

In addition to the cash prize for winning, a grant of \$1,000 went to the charity of her choice, Cambodian Center for Human Rights.

"I chose the center because Sam Carlson, who is featured in the video, is in Cambodia for the Goshen College Study Service Term," said Elizabeth. "He suggested the organization – they do great work empowering communities and activists."

After graduating, Elizabeth will work as a Multimedia Producer for Mennonite Central Committee, and will also do freelance work.

Watch her winning video at everence.com/moneytalks.

Photo provided by Elizabeth Derstine