

# Everyday Stewardship

Fall 2016

Hard lessons  
during busy  
times

Need a health sidekick?  
Choose employee benefits wisely



*“Everence offered me a way to take a stand.”*



Photo by Chris Pietsch

**When Donna Turring turned 65**, she chose Everence, the only nonprofit that offered Medicare supplement plans in her area. This meant something to Donna. She prefers to seek out organizations that support her values. Learn more.

(800) 348-7468  
[everence.com/medsuppes](http://everence.com/medsuppes)



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

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Photo by John Tirota

People who know **Johanna Sutter** marvel at her passion for volunteering. Find out why on pages 15-17.

# Contents

**What's new** 4  
**Ready for life's moments?**

**Seasons** 6  
 Young adult  
**Struggling to make ends meet?**  
 Take control, build some financial stability

Career and family  
**Need a health sidekick?**  
 Why people work with a wellness coach

Mid-life  
**Choose employee benefits wisely**  
 Decide if changes are in your best interest

Retirement  
**Support charities the IRA way**  
 Tax-free gift option made permanent

## Your stories 10

**Hard lessons during busy times**  
 Reaching the lost outweighed money issues

**From scarcity to generosity**  
 MCC volunteer was once an aid recipient

## Making a difference 18

**Promoting clean energy, consumer protection**  
 Electric utilities encouraged to include changing trends into long-term planning

**Growing students' dreams**  
 2016 Everence college scholarship winners

## Lives we share 20

**Summer learning**  
 Five college students intern at Everence







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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## Back to school with Everence scholarships

Want help to pay for college? Consider applying for an Everence college scholarship. More than 40 students did just that for the 2016-2017 academic year, and are back on campus this fall with Everence scholarships (see page 19 or visit [everence.com/2016-scholarship-winners](http://everence.com/2016-scholarship-winners)).

Our scholarship application form for the 2017-2018 academic year will be available on our website in November. Applications will be accepted in January and February. Students (or their parent or legal guardian) who own or use an Everence product that's been in effect at least since Sept. 1, 2016, are eligible to apply.

Selected regional winners will receive scholarships of \$750, and three recipients also will receive additional national scholarships – one of \$1,250 (total of \$2,000) and two of \$250 (total \$1,000).

**Other eligibility details are at [everence.com/college-scholarships](http://everence.com/college-scholarships).**



## New Kansas office to open in early 2017

Many of our Everence staff members in central Kansas will move into a new office building in early 2017.

Construction is underway for North Woods Plaza at 3179 N. Main St. in North Newton. Everence will lease space in the new building, which will house its staff members currently in the North Newton and Hesston offices. An office will remain in Hesston on the campus of Schowalter Villa.

“Our new office building will allow our local financial advisors and other staff members to work from a single location, improving coordination of services,” said Andrea Unzicker, Everence Managing Director for central Kansas.

**Find out more at [everence.com/kansas](http://everence.com/kansas).**



## Ready for life's moments?

Getting married, having children, taking on a new job, or simply buying a new home or car all mean changes in life – and sometimes it all happens fast.

For whatever life brings, get a little help from a trusted representative and take some worry off your shoulders. When you get ready today, you can feel more confident about tomorrow.

**Take a moment to visit [everence.com/moments](http://everence.com/moments).**

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

- **Learning a lot.** Elise Romero, one of five Everence summer interns, wrote about some of her experiences. (Read all about it at [everence.com/a-day-in-the-life](http://everence.com/a-day-in-the-life))
- **Where to start?** Investing basically means using your money to make more money. Find out more about the various ways to invest. (Visit [everence.com/investing-where-should-you-start](http://everence.com/investing-where-should-you-start))
- **A full stomach helps.** A California pastor not only serves meals to people attending his church, but delivers meals to others in the community. (Read more at [everence.com/listening-to-the-word-of-God-with-a-full-stomach](http://everence.com/listening-to-the-word-of-God-with-a-full-stomach))



## Struggling to make ends meet?

Take control, build some financial stability

By Shannon Doyle

### Don't get scammed!

With more than \$1.3 trillion in student debt, scams have sprung up to “help” borrowers manage their loans.

For the “low price” of around \$700, the scammers offer to sign you up for repayment plans or consolidation loans. In actuality, you can apply for these same options without paying anyone. If you're confused by student loans, LSS Financial Counseling can help you explore your options and make a plan to pay off those loans. Thanks to Everence support, it is a free service to you. Call (877) 809-0039 to make an appointment today.

**According to a recent analysis<sup>1</sup> by Pew Research Center, 32 percent of people ages 18-34 are still living with their parents** and just under 32 percent are living with a spouse or partner. That leaves about 36 percent on their own.

When one adds up the cost of living in major cities, record level amounts of college debt<sup>2</sup> (more than \$1.3 trillion), and the entry-level wages for those just starting out, it's no wonder many young adults are struggling to make ends meet.

If this feels and sounds like your life, here's where you can start to take control and build some financial stability:

- 1. Sharpen your budgeting skills:** The best way to create financial stability is to budget your money. This means giving a job to every dollar you earn, planning for “rainy days” and tracking your progress.
- 2. Do the hustle:** Get a side gig. This could be a formal second job, but doesn't have to be. Get creative. Build or make things and sell them. Walk dogs. Shop for others.

- 3. Split the high cost of living:** Affordable rent is about 30 percent of your gross income. With rent at \$1,059 for a one-bedroom in a city, you'd have to earn \$42,000 per year. Not there? Find a roommate or two. Be imaginative: a professional house/pet sitter can live rent free!

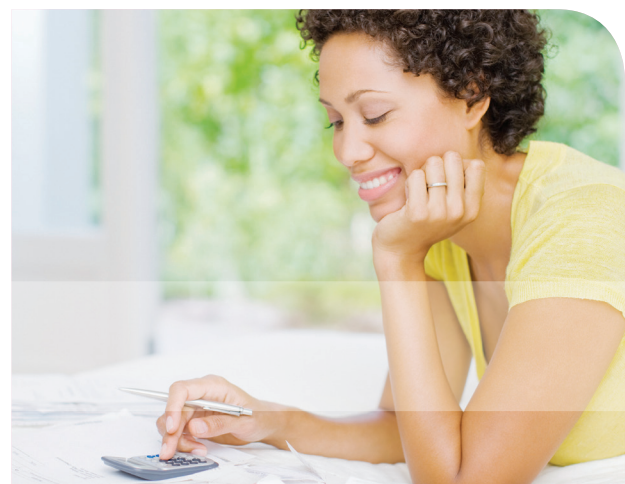
Whether you need to pay off student loans or other debt, save for the future, or simply pay your rent and eat regularly, these steps can help you get there.

<sup>1</sup><http://www.pewsocialtrends.org/2016/05/24/for-first-time-in-modern-era-living-with-parents-edges-out-other-living-arrangements-for-18-to-34-year-olds/>

<sup>2</sup><http://www.marketwatch.com/story/americas-growing-student-loan-debt-crisis-2016-01-15>



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



### Wellness at work

Many organizations using Everence GroupCare health services also take advantage of our Live Well program. Employers can choose from wellness services that include voluntary wellness coaching for interested employees.

Employees choose what health issues they want to work on with their coach, when and how they connect with their coach (even via email) and for how long.

To learn more, visit [everence.com/live-well](http://everence.com/live-well) and [everence.com/wellness-coaching](http://everence.com/wellness-coaching). Watch the new video interview with Trina on coaching.

## Need a health sidekick?

Why people work with a wellness coach

By Trina Stutzman

**As a wellness coach, I'm often asked why people choose to work with a coach to improve their health.** It's a good question, considering the internet is full of health tools, ideas and support communities – not to mention the popularity of wearable fitness trackers.

Information and tools can be useful – but here are three reasons why people turn to a wellness coach.

- **They are tired of trying to make changes alone.** Perhaps a doctor advised them to make a change. They want to, but don't have the kind of support or structure to make it happen. Wellness coaching helps people follow through on their good intentions.
- **They are discouraged by quick fixes** that don't last. Lose three pounds in three days! Don't you love quick fixes? We all do. When people want change that sticks three years and beyond, wellness coaching helps them trade off easy answers for lasting change.

- **Life gets in the way.** Eat right. Get exercise. Sleep more. Simple fixes to common wellness issues, right? We know life's not that easy. Reaching our goals often means detouring first into non-health issues such as a family's busy schedule or work routines that make it harder to take care of our health. We can't deal with some wellness issues very well if we only focus on physical habits. A wellness coach can help.

When people do feel good after wellness coaching, the energizing benefits of good health flow through to their workplaces, families and communities.



Trina Stutzman, Certified Wellness Coach, works with employees of many organizations, including Everence GroupCare client employers.





## Choose employee benefits wisely

Decide if changes are in your best interest

By Michael Whiteman

### How we can help

Your workplace benefits are important tools in reaching your financial goals, and your financial advisor can give you guidance in maximizing their impact.

If you don't have an Everence advisor, visit [everence.com](http://everence.com) and use the "Find your representative" link to find one.

Everence also offers a range of employee benefits services to employers. If your organization is reconsidering your benefits programs, visit [everence.com/groupcare](http://everence.com/groupcare) for insurance-related services or [everence.com/ers](http://everence.com/ers) for retirement plan services; or contact us at (800) 494-6622 or [organizations@everence.com](mailto:organizations@everence.com).

**Once per year, I get an email from my human resources department with forms for "annual open enrollment."**

As it is in many organizations, my open enrollment period falls in the last few months of the year – in the middle of the holiday season when my work and personal life can get hectic. I'm tempted to ignore it, or rush through it just to get it off of my desk.

It would be a mistake for me to do this, and it could be for you as well.

**Open enrollment is the time of the year when you can make changes in the benefits you receive from your employer.** You may not realize that after open enrollment ends, you likely can't make changes until the next sign-up period – a year from now! A wrong decision – or no decision – could hurt you financially and cannot be immediately fixed.

**When you receive your employee benefits open enrollment information, ask yourself:**

- Am I anticipating additional medical expenses? If yes, consider increasing amounts in your health savings account or flexible savings plan, both of which can help you save on taxes.
- Could we have dental or vision expenses that insurance might help pay?
- What would we do if a family breadwinner couldn't work? Should we consider disability insurance?
- Could we put a few more dollars toward our retirement savings plan?

Don't just cruise through this open enrollment process this year. Take time to consider your financial needs for the upcoming year.



Michael Whiteman is a Financial Advisor in the Everence office in Lancaster, 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.*

### Receive guidance

Our Everence advisors can help you with charitable gifts that benefit the causes you care about and are given in the most tax-efficient way.

If you don't have an Everence advisor, visit [everence.com](http://everence.com) and use the "Find your representative" link to find one.

## Support charities the IRA way

Tax-free gift option made permanent

By John King

What can your individual retirement account do to help you support the charities dear to your heart?

It took an act of Congress, but an IRA charitable gift option that expired and was extended several times over the years was made permanent in December 2015.

**Many charitable-minded Everence members take advantage of this law to withdraw IRA funds to donate to their church or favorite charities.** And the donations to qualifying charities are not taxable income for donors 70½ or older.

Someone 70½ or older can give away up to \$100,000 each year to charity to avoid the disbursements being recorded as taxable income.

**This kind of "rollover" gift is not reported as income** on the donor's federal tax return. Some states also do not treat the charitable rollover as taxable income. Check your own state tax code for the regulations where you live.

If you already want to donate dollars and you don't need all of your IRA funds, this law gives you one more way to experience the joy of giving while living.



John R. King, MBA, ChFC®, Trust and Financial Advisor, is based in the Everence Michiana office, Goshen, Indiana.

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# Hard lessons during busy times

## Reaching the lost outweighed money issues

By Alma Ovalle



**Back in the 1970s, money was tight for my parents,** Gilberto and Elizabeth Perez. Pastoring a small Spanish Mennonite church in south Texas came with great rewards, but also great sacrifices.

As a young married couple in their 20s just starting out with two children, they often felt the financial crunch. But as pastors, they were more concerned about reaching the lost and building bridges than saving money.

**“We didn’t have much, but were busy – planting a church,** raising our family and making connections in our community,” said Gilberto. Their home was constantly buzzing with people from all walks of life. On a typical Sunday, service volunteers, church members, troubled teens, missionaries or musicians could be sitting around the dinner table.

**In those early years, the South Central Mennonite Conference created a package that helped financially** sustain them to fulfill their calling. “One pastoral benefit that we didn’t fully understand at the time was the conference’s regular deposit of money into Mennonite Retirement Trust for our retirement. Even though we didn’t pay much attention to this savings fund during our 15 years as pastors in Robstown, we knew it was somehow important,” said Elizabeth.

They didn’t think much about saving themselves. “When we had two teenagers, all we could think about was surviving on what we had to live on,” said Gilberto. “We continued to invest our time in building relationships with our community, but debt was gradually building up.”

“We started using credit cards to buy school clothes and Christmas gifts. We made the minimum payment on those card accounts. Then we realized how bad it was,” said Elizabeth. She had been a stay-at-home mom and accompanied Gilberto during home visits, but started working part time to help pay bills.

**Through those difficult times, Gilberto and Elizabeth trusted God** to help them make better choices and pay down debt. “We learned a hard lesson – credit was not the way out. It was always a temporary fix to the problem, but with long-lasting effects. We sacrificed a lot in those years,” Elizabeth said.

With the kids soon off to college, they moved to Florida. Then in their 50s, retirement seemed a lot closer than before. With new jobs at Sunnyside Village, a Mennonite retirement community in Sarasota, they each began contributing to their employer’s 401(k) retirement savings plan. Elizabeth said

**Gilberto and Elizabeth Perez** are grateful that some of the financial actions they took years ago have led to a more enjoyable retirement.



that as each new raise came, they applied it to their retirement account. This helped them save more than they had ever been able to do before.

**Gilberto and Elizabeth have attended numerous seminars about the importance of saving for retirement, investing and giving.** They believe these workshops sponsored by Everence motivated them to continue learning how to save money and to make a difference in the lives of others.

Later, as pastors in Immokalee, Florida, in the 90s, Gilberto and Elizabeth were able to financially help a single mother of seven who was going through a rough time. They cared for three of her young children every weekend for a few years. Those

three are now adults, but still stay in touch and call them grandma and grandpa. Giving their love, time and resources was an investment that has only deepened their calling and faith.

After moving back to Sarasota and nearing retirement, Gilberto and Elizabeth started to meet with their Everence representative to review their finances. “He helped us go over our budget, finances and set up periodic meetings to talk before we retired. He asked hard questions and made us really think about the why behind our spending habits,” said Elizabeth.

Every time they walk into their Sarasota Everence office, they feel like family. “The staff know us by our first names and make us feel welcome,” said Gilberto. They have appreciated

the time each staff member has taken with them to educate them on money matters.

At a recent annual review meeting, their financial representative asked if they had a will. When they said no, he explained its benefits, and they decided to get one. “We appreciate his help in making that decision,” said Elizabeth.

**Now in their early 70s and fully retired, Gilberto and Elizabeth are still active** in their local church, volunteer in their community, travel and continue to give in creative ways. Saving money for retirement has helped them continue to serve and live out their faith journey.

Members of the Perez family offer blessings at the dinner table.



**They both serve in their church as Sunday school teachers, and home Bible study leaders.** Elizabeth has served as the Everence advocate at her church for several years. Lee Miller, their Everence Church Relations Representative, has strongly encouraged her in that role.

“I love standing up in front of the congregation to tell them about the programs and benefits Everence has to offer. A couple of years ago, a granddaughter of one of our members was hit by a car and was in a coma. Everence matched our church’s donation to help pay for her care. That was a great testimony of what Everence does for our churches and communities,” said Elizabeth.

**With teenage grandchildren now, Elizabeth and Gilberto have advised them to save.** “Each of our six grandchildren is different, but we want them to learn to save money, get a good education and prepare for the future so they can be used by God in whatever area he has planned for them,” said Elizabeth.

They also volunteer weekly at the nursing home where Elizabeth used to work, helping residents with activities.

On a trip to south Texas a few years ago, Gilberto and Elizabeth encouraged a new church plant to think about moving out of its garage and to build a church. They started sending the congregation an offering for their building fund. Just this year, the church finished its building.

**Gilberto and Elizabeth Perez make regular visits to a nursing home** where Elizabeth used to work. Gilberto used a clown nose as part of a recent program on laughter, based on Genesis 21:6. Elizabeth and Gilberto make time to talk to residents (photo below).

“We know that we were only a small part of the project, but it felt good to know that, because we saved money along the way, we were able to help them,” Gilberto said.

Experiences in their early years taught my parents many hard, but valuable lessons that they still remember today. Over the years, the lessons have shaped them and allowed them to give back to their family, community and others.

**Their goal is to bless others with their story.** “It’s never too late to save,” said Gilberto.

*Alma Ovalle is a wife, mother of three teenagers, a K-12 Spanish teacher at Sarasota Christian School and a writer. She feels blessed by her parents’ great example of walking with Jesus.*

 [See video of the Perezes at everence.com/congregations](https://www.everence.com/congregations)



## Retirement saving for pastors

Since 1963, Mennonite Retirement Trust has helped pastors and employees of church-related organizations save for retirement.

Beginning in 2015, Iglesia Menonita Hispana launched a new program, Jubileo Ministerial, to encourage congregations to contribute to retirement plans on behalf of pastors. Everence offers one-time grants to support the program.

**To learn more about MRT,** visit [everence.com/mrt](https://www.everence.com/mrt). To learn more about Jubileo Ministerial, contact Martin Navarro at [martin.navarro@everence.com](mailto:martin.navarro@everence.com) or (800) 348-7468 ext. 3252.





# From scarcity to generosity

## MCC volunteer was once an aid recipient

By Jim Miller



### Growing up in Germany after World War II, everything was scarce.

“There was just nothing to buy – not even a pencil,” said Johanna Sutter, because the factories were in ruins and any production machinery still salvageable had been packed up and taken to other countries.

Much of Frankenthal – a city along the Rhine River where Johanna lived – was in ruins. Food was rationed and in short supply.

The house where Johanna lived with her parents, five siblings and a couple of aunts got cold during the winter. The only heat source was a stove in the kitchen. Her aunts lived there because their homes were destroyed in the war.

**One day, a package arrived from Mennonite Central Committee.** The Christmas bundle included clothing, school supplies and hygiene items.

Another encounter with MCC came when the pastor of a local church gave Johanna an MCC comforter. The pastor had heard that Johanna and her sister were sleeping on a matted-down featherbed in a cold room. The comforter featured a tag that read, “Mennonite Central Committee: In the name of Christ.”

That comforter provided more than welcome warmth. It made a profound and lasting impression on Johanna that people from across the ocean cared enough to donate and send supplies to help people like her.

**And the fact that people she didn’t know had shown such compassion “in the name of Christ”** nudged Johanna along a path of building bridges to help others in need.

Nadine Zook Miller, MCC Great Lakes Material Resource Coordinator, noted the impact of the donated comforter when she nominated Johanna for an Everence Journey Award. (See related story.)

“She had never heard of anyone doing things in the name of Christ,” said Zook Miller, “but as she snuggled in with her new comforter that night, she decided she wanted to be like the people who help others and bring hope and comfort, and not like the people who drop bombs on others.”

Johanna’s connection with Mennonite Central Committee continued when she started working at an MCC children’s home in a city near Frankenthal when she was 16, learning a lot more about MCC and its efforts to help people around the world.

**Johanna Sutter** volunteers many hours at the Mennonite Central Committee’s Great Lakes Material Resource Center in Goshen, Indiana.

Photography by John Tirotta



**A few years later, she came to the United States** as part of an MCC exchange program and stayed with a family in New Paris, Indiana.

After the exchange program ended, Johanna returned to work at the MCC children's home in Germany for a few years. She came back to Indiana in 1956 and taught for five years at Clinton Christian School near Goshen.

Johanna then earned a degree at Goshen College and taught first and second grades for more than 30 years at a public elementary school near Nappanee, Indiana. In the early 1970s, she got her master's degree in education from Indiana University South Bend.

**She supported MCC during her teaching career, buying materials for and assembling Christmas bundles and school kits.**

But when she retired from teaching about 15 years ago, Johanna shifted her support of MCC into a higher gear. She started volunteering many hours each week for MCC Great Lakes at the Material Resource Center in the Old Bag Factory complex in Goshen.

Zook Miller said, "She spends some of her time shopping for kit items that MCC sends overseas, using the designated gifts given to MCC. She finds amazing bargains without sacrificing quality by shopping sales and using discounts and coupons."

Johanna said, "I'm a very intuitive person. My mind works like a computer. I know when the stores are going to have a sale."

For example, one local superstore offers a buy-one, get-one-free sale on toothbrushes every so often. Johanna anticipates those sales and stocks up when they come along.

**You could say that finding life's necessities comes naturally** for someone who grew up in a city devastated by bombs and fires, where residents stood in line for hours, holding their ration cards, hoping to get what their families needed to survive.

"After the war, you had to really fight to get food," Johanna said.

Although she's driven by a desire to stretch every donated dollar, that doesn't mean she's willing to buy just anything – the items Johanna places into MCC kits must meet her standard of quality.

**"I want to give dignity to the people who receive kits** or bundles from MCC, Johanna said. "They should last a while."

In addition to buying materials for school kits (notebooks, pencils, rulers, erasers) or five-gallon relief buckets designed to aid a family of four (towels, bars of soap, toothpaste, toothbrushes, bandages, combs, fingernail clippers), Johanna helps oversee volunteers who come to the Material Resource Center.

She makes sure the cloth bags or plastic buckets are packed correctly. "I get things ready for the volunteers



who come in," she said. "I answer their questions." The classroom may be different, but she's still teaching.

**Zook Miller said Johanna is instrumental in collecting resources in her home congregation** – Assembly Mennonite Church – which donated 700 school kits and 70 relief kits in 2015. "Every year, she gets up in front of the congregation and says she's getting school materials for the kits" and invites members to contribute, said Eric Yordy, Everence Advocate for Assembly Mennonite.

And when Johanna has collected the materials, she helps children from the church put together the school kits. "The involvement of children is something she does really well," said Yordy. "She's passing those values of generosity to the next generation."

Lora Nafziger, one of the pastors at Assembly Mennonite, said Johanna "embodies the opportunities we have for God's abundance" after growing up in scarcity. There are more than 100 children at Assembly Mennonite and Johanna "knows all of them and what they like. For every child's birthday, she finds something they'd like," Nafziger said.

**Johanna Sutter often checks school kits for MCC** and fills its relief buckets sent to people after natural disasters.

Johanna's "very generous heart for people in need" is reflected in how she has turned her MCC activities into what resembles a second career, said friend Kathy Meyer Reimer – "all because she believes in it."

**She knows from experience how circumstances can thrust anyone into a position of need**, and how it feels to receive help from others who understand that, noted Meyer Reimer.

For Johanna, retirement has consisted mainly of overseas travel (Germany and Nepal are among her favorite destinations) and volunteering for MCC.

Some people buy homes in places like Florida or Arizona when they retire. That's fine, but that's not for Johanna. "I wouldn't be me if I stopped doing what I'm doing."

*Jim Miller is a writer and editor at Everence and is managing editor of Everyday Stewardship.*



## Johanna Sutter receives national Journey Award

Johanna Sutter of Goshen, Indiana, is the recipient of the Everence 2016 National Journey Award, which recognizes people who model Christian stewardship.

As part of the award, Everence is making a \$5,000 donation to Mennonite Central Committee – Johanna's charity of choice – for relief bucket and hygiene kit assembly and distribution throughout the world.

Everence also recognizes the Regional Journey Award honorees and is making \$500 donations to the charities of their choice:

- Dale and Lucille Hochstetler of Hesston, Kansas
- James and Margaret Leonard of Chambersburg, Pennsylvania
- Ethel Comardelle and Francis Cortez of Des Allemands, Louisiana
- Ken Quenzer of Fresno, California
- Kevin King of Lititz, Pennsylvania
- Bruce Hummel of Millersburg, Ohio
- Henry Bergey of Souderton, Pennsylvania

We are always looking for nominees for the annual Journey Awards. For more information and a nomination form, visit [everence.com/journey-awards](http://everence.com/journey-awards).





## Promoting clean energy, consumer protection

Electric utilities encouraged to include changing trends into long-term planning

Praxis Mutual Funds®, managed by Everence Capital Management, has begun conversations with electric utilities to promote clean energy and consumer protection. These discussions are a result of work by Ceres, a nonprofit advocating for sustainability among businesses, and the Interfaith Center on Corporate Responsibility, an investors group for faith and values-driven organizations. The aim is to influence the electric utility industry to increase its use of low-carbon electricity generation to reduce greenhouse gas emissions and protect the industry's long-term value.

- The anticipated rise in national and international regulation of greenhouse gas, making investments in carbon-heavy and polluting sources more difficult to justify.
- Slowing global electricity demand—a trend that is expected to continue.

Many utilities feel threatened by the changes, in part because they have invested significant capital in power plants that are expected to operate for more than 30 years. Some utilities are fighting the changes by requesting large, fixed-fee increases that discourage energy efficiency and take choice away from consumers, while disproportionately increasing costs to the poorest customers.

These conversations coincide with fundamental shifts within the electric utility industry:

- The cost of renewable energy has dropped dramatically, particularly for solar and wind.
- Power is increasingly being generated by consumers, such as those with solar panels on roofs of houses and businesses.

Everence and Praxis are talking to utility companies about clean energy and their discriminatory rate structure. Learn more at [praxismutualfunds.com](http://praxismutualfunds.com). Read "Good energy," a story about an Everence member who advocates for clean energy in Kansas, in the Fall 2015 issue of Everyday Stewardship at [everence.com/everyday-stewardship](http://everence.com/everyday-stewardship).

*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.*

*You should consider the fund's investment objectives, risks, 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](http://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 BHIL Distributors Inc., member FINRA/SIPC. Investment products offered are not FDIC insured, may lose value, and have no bank guarantee*

## Growing students' dreams

Congratulations to Everence College Scholarship recipients who received awards to continue their studies for the 2016-2017 year! It's a way we help our young members pursue their dreams through education. To apply for a scholarship for next year, visit [everence.com/scholarships](http://everence.com/scholarships).



**Corrin Osborne**  
North Manchester, Ind.  
\$2,000



**Courtney Kauffman**  
Westminster, Colo.  
\$1,000



**Mark Kreider**  
North Newton, Kan.  
\$1,000



**Bradley Ackerman**  
Goshen, Ind.  
\$750



**Francesca Barrett**  
Landisville, Pa.  
\$750



**Andrew Birky**  
Kouts, Ind.  
\$750



**Hannah Bohrer**  
Quakertown, Pa.  
\$750



**Anna Burkhardt**  
Manheim, Pa.  
\$750



**Anne Cox**  
Golden, Colo.  
\$750



**Jordan Anne Crills**  
Akron, Pa.  
\$750



**Katey Ebaugh**  
Holtwood, Pa.  
\$750



**Logan Eby**  
New Holland, Pa.  
\$750



**Megan Graber**  
Stryker, Ohio  
\$750



**Noah Haglund**  
Springs, Pa.  
\$750



**Christina Hershey**  
Mechanicsburg, Pa.  
\$750



**Emily Hess**  
Elizabethtown, Pa.  
\$750



**Laura Hochstetler**  
Wellman, Iowa  
\$750



**Mitchell Holsopple**  
Millersburg, Ind.  
\$750



**Tyler Jantzi**  
Au Gres, Mich.  
\$750



**Rebecca Lapp**  
Watsonstown, Pa.  
\$750



**Jordan Leaman**  
Harrisonburg, Va.  
\$750



**Joshua Ledyard**  
Bethlehem, Pa.  
\$750



**Jenae Longenecker**  
South Bend, Ind.  
\$750



**Grace Maust**  
Goshen, Ind.  
\$750



**Elsie McConaughey**  
Newberg, Colo.  
\$750



**Kandace Miller**  
Hutchinson, Kan.  
\$750



**Madelyn Neufeld**  
Fresno, Calif.  
\$750



**Andrew Reimer-Berg**  
Salem, Ore.  
\$750



**Anna Ressler**  
Apple Creek, Ohio  
\$750



**Luke Rush**  
Goshen, Ind.  
\$750



**Randall Schmidt**  
Lawrence, Kan.  
\$750



**Anna Schoenhals**  
Archbold, Ohio  
\$750



**Rachel Shenk**  
Waynesboro, Va.  
\$750



**Matthew Smucker**  
Goshen, Ind.  
\$750



**Naomi Springer**  
Minier, Ill.  
\$750



**Mason Stoltzfus**  
Lancaster, Pa.  
\$750



**Benjamin Stutzman**  
Lancaster, Pa.  
\$750



**Morgan Swartley**  
Souderton, Pa.  
\$750



**Madeline Troyer**  
Millersburg, Ohio  
\$750



**Maria Waterfield**  
Lancaster, Pa.  
\$750



**Leah Wenger**  
Broadway, Va.  
\$750



**Sierra Yoder**  
Sarasota, Fla.  
\$750





P.O. Box 483  
Goshen IN 46527

**Address service requested**



Lives we share

## Summer learning

To encourage more young adults to work at Everence, five college students served as interns over the summer at the Everence corporate headquarters in Goshen, Indiana.

Standing (from left) are Cameron Maxwell of Elkhart, Indiana; Josh Ashwill of Dublin, Ohio; and Jenna Fisher of Middlebury, Indiana.

Seated are Nahshon Lora of Goshen and Elise Romero of Goshen.

Cameron is a student at Grace College, Winona Lake, Indiana; Josh attends Mount Vernon Nazarene University, Mount Vernon, Ohio; and Jenna is a student at Purdue University, West Lafayette, Indiana.

Nahshon is a student at Goshen College, and Elise attends Eastern Mennonite University, Harrisonburg, Virginia.

Thanks, interns!

Photo by: John Tirotta