



Everyday Stewardship

Spring 2017

Retirement
redefined as
renewal

MyNeighbor is a new way to give back
Millennials, money, marriage

Get on the right financial path for 2017



When it comes to your financial future, it's important to plan for the journey. Everence can help you create a financial plan that matches your faith and values.

Visit everence.com/financial-planning, contact your local office or call (800) 348-7468.



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This produce hits the spot



Photo by Vada Snider

Ben and Sue Sprunger believe in minimizing potential problems for their adult children. Read about their experiences on pages 15-17.





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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MyNeighbor is a new way to give back

Everence Federal Credit Union is excited to announce our new MasterCard® credit card that offers enhanced security features and the opportunity to enrich local and worldwide communities through our new MyNeighbor program.

The **MyNeighbor** program replaces the Rebate for Missions initiative as our newest way to help members practice integrating faith and finance. When you use your **MyNeighbor** credit card to buy groceries, gas or other items, Everence will donate 1.5 percent of each transaction to a charity of your choice.

Designed for individuals and businesses, the **MyNeighbor** program gives you control to choose to between churches and other local or global charities to receive your earned donation from Everence. And with the **MyNeighbor** dashboard, seeing your impact will be at your fingertips.

Learn more about the MyNeighbor program or apply for the credit card today by visiting everence.com/banking.



Couples get help to avoid potential money pitfalls

When two people with different ideas about how to manage money marry each other, financial matters can become a regular source of friction.

Everence staff members in Harrisonburg, Virginia, recently organized a seminar for couples called *Better Halves*. Three engaged couples and three couples who've been married less than 10 years participated.

The event focused on how money affects our most important relationships every day, and on helping participants understand the different ways people interact with money.

Couples practiced strategies to help strengthen their relationships through empathy and communicating better with each other.

Better Halves took place at Bella Luna – a downtown Harrisonburg pizza and pasta eatery – on the Sunday before Valentine's Day.



Families learn more about power of giving

When families give together, the impact is powerful.

Everence and MEDA recently co-sponsored our first-ever Family Philanthropy Conference in Sarasota, Florida.

Families from across the country participated in the learning experience – including those new to family giving opportunities and others carrying out sophisticated giving arrangements, such as tithing for organizations and stockholders.

A panel discussion about opportunities and challenges included people involved in philanthropy, including charitable foundations, explaining how their efforts got started and the goals behind them.

Speakers included representatives of a Nebraska family farm who related their approach to inter-generational giving, redemptive business practices and philanthropic investing.

Learn and do more at everence.com

- **Appreciating good stewards.** Recognize someone you know who models Christian stewardship by nominating him or her for an Everence Journey Award, which includes \$500 and \$5,000 charitable donation awards. (Learn more at everence.com/journey-awards.)
- **An abundance of children.** Abundant Life Church in Sarasota, Florida, built a new children and youth building because its previous facility was overflowing. An Everence church loan aided the project. (Read more at everence.com/abundant-life-church.)
- **Let's get ready.** Not sure if you're ready for retirement? We can guide you and help evaluate your situation. (Visit everence.com/retirement/.)

Millennials, money, marriage

Financial considerations factor into marrying later

By Beryl Jantzi

We're happy to help

If you're newly married or considering getting married, you know you have a lot to think about.

Decisions need to be made about all kinds of topics, and many of them are related to finances. Talking with an Everence advisor about your needs – present and future – is a good place to start.

Find an advisor near you by visiting everence.com and entering your ZIP code in the Find your representative box, and check out some of our helpful information and tools on our website at everence.com/marriage.

True or false: The more a bride and groom spend on their wedding, the more likely their marriage will last.

The correct response is “false,” according to two economics professors who asked couples about the increasing cost of weddings. The educators, who surveyed more than 3,000 people, found that the more a wedding costs, the greater the likelihood of a marital split.

The findings of the Emory University professors were included in information presented recently by the PREPARE/ENRICH organization. PREPARE/ENRICH helps couples build a stronger foundation for marriage as it encourages them to talk about financial management and other key issues before saying “I do.” Many pastors use the group’s materials in their pre-marital counseling sessions.

Spending more than \$20,000 on a wedding increases the odds of divorce by 3.5 times compared with couples that keep the cost between \$5,000 and \$10,000, according to the professors’

study. And spending more than \$2,000 on an engagement ring makes divorce 1.3 times more likely.

PREPARE/ENRICH noted that the average cost of a wedding in the United States is around \$26,000. A few especially lavish affairs will push the average number higher, however, and the median cost (half of weddings cost more, half less) is historically a few thousand dollars lower than the average.

Not being financially ready is one of the reasons PREPARE/ENRICH cited for the fact that Millennials are waiting longer to get married than previous generations.

The average age for getting married in the U.S. is 27.1 for women and 29.2 for men. For both genders, that’s seven years later than the average in the 1950s.



Beryl Jantzi, D.Min., is Director of Stewardship Education for Everence. He is based in our office in Harrisonburg, Virginia.



Protect your family's future

Life insurance can provide a solid foundation

By Hayden Goerzen

Talk to us

Almost half (45 percent) of U.S. households say they are likely to buy life insurance in the next 12 months, according to LIMRA, a life insurance industry association.

This is most likely among younger households (under age 45) and married couples with children, the LIMRA survey found.

Everence can help you decide which type of life insurance plan suits your situation.

Contact your Everence financial representative to learn more, or visit everence.com to find your local representative.

Someone once said that your legacy should be the life you've lived, not the financial hardship you leave behind.

As you start building families and having kids, you can't help but think about what you're teaching the next generation. What values will you pass to your kids? What impact will you have as your family remembers you?

It's also natural to wonder, "What will happen if something unexpected happens?"

That's why families – especially those with children under 18 – start to buy life insurance. It becomes an important part of an overall financial plan to protect a family from trouble if a primary wage earner dies.

If you're like most people, your largest financial asset isn't a house or a car – it's your ability to earn an income.

That's especially true if you're toward the beginning or middle of your career and have decades left to earn more. Life insurance can help your family if you pass away. It can help them stay in your family home and it can also help eliminate student debt and pay for other expenses.

We can never know what will happen next in life – we can only do our best to love those close to us and hug them tightly each night.

What will your legacy be?



Hayden Goerzen is a Financial Advisor in the Everence office in Hesston, Kansas.



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Pressure from both directions

Hurdles sometimes appear on road to retirement

By S. Eric Schroll

Talk to family

Do you feel like you're the middle of a sandwich? Communicating with your spouse, kids, parents and even siblings is important and benefits everyone.

Planning ahead gives you the chance to take the wishes of the entire family into account and to reduce future disagreements.

An Everence advisor can help you evaluate your situation and consider how to move forward. If you don't have an Everence advisor, please visit everence.com and use the Find your representative link to find one.

People sometimes approach my fellow financial advisors and me because they feel caught in the middle. Are you one of them? Retirement is on the horizon and you're trying to get ready, but you're also coping with financial demands from generations on both sides.

You're helping your children with college and/or living expenses and supporting your aging parents, whose cost of living sometimes exceeds their limited financial resources. The term often used for people in this situation is "the sandwich generation."

Members of the sandwich generation can find it challenging to take care of their own financial needs, including saving for retirement.

Prepare yourself for the three-headed monster of college, retirement and concerns about aging parents with some financial planning.

- Review your financial goals regularly, making sure you are able to accommodate unexpected events.

- Control your debt. Be cautious in taking on more debt and consider paying down as much debt as you can.
- Invest in your own future by contributing to your retirement savings.
- Talk to your kids about realistic college expectations.
- Talk to your parents about provisions they've made for the future. Do they have long-term care insurance? Adequate retirement income? Learn the whereabouts of their documents and get a list of the people they rely on for advice and support.
- If you have children who've moved back in with you, share your expectations with them, too. Don't be afraid to discuss a target date for their departure.

If you take some time now to determine your goals and work on a flexible plan, you could save much stress – and expense – in years to come.



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Importance of being prepared

Entire family benefits from end-of-life planning

By Elaine Martin

Everence guide can help

Everence can help you prepare for the final stages of life in ways that make decisions easier for those you care about.

Making your wishes known is a guide that covers such topics as medical treatment/advance directives, wills, trusts and choosing your decision makers.

Download *Making your wishes known* at everence.com/end-of-life-planning/. Or pick one up from your Everence office, where one of our advisors would be happy to help you.

It probably goes without saying that, for most of us, it's difficult to talk about end-of-life issues.

When we do face these issues, however, we not only help ourselves but our family members, because they are the ones responsible for carrying out our wishes if we become incapacitated or after we pass away.

Important steps you can take to prepare for your final transition include:

1. Naming a durable power of attorney

This allows someone else to make decisions for you if you reach the point where you aren't able to do it yourself.

2. Having a will prepared

A will usually describes your desires about what will happen to your possessions, such as who gets what. You also may want to name someone to take control over paying bills and disbursing money. This person is called an executor.

3. Completing advance directives

Advance directives tell your family members, doctors and hospital staff which medical procedures you are comfortable with and which procedures you do not want to have done.

4. Naming your beneficiaries

If you have life insurance policies or investment accounts, it's a good idea to make sure the people and/or organizations you've listed as beneficiaries reflect your current intentions.

There's no better time than now to talk to your family about long-term care options, medical matters, legacy issues and funeral planning. Even though the conversations may be uncomfortable, everyone involved will appreciate knowing your wishes.



Elaine Martin, ChFC®, CASL®, is a Financial Advisor, based in the Everence Michiana office, Goshen, Indiana.



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Retirement redefined as renewal

Going from two incomes to one and feeling OK

By Jim Miller



We've heard the expression about change being the only constant in life, but when change involves a household going from two incomes to one, it's natural for at least some anxiety to creep in.

David Falls and his wife, Sabrina Sigal Falls, of Indianapolis know what that's like. They experienced it firsthand as they were “wrestling with the numbers” in David's words, prior to his retirement in September 2014.

Sabrina grew up in New Jersey and Pittsburgh and David, in Illinois. They both ended up in Philadelphia, and met at Central Philadelphia Friends (Quaker) Meeting.

“Both of us studied at Earlham School of Religion (in Richmond, Indiana) and I took a position here as a pastor in Indianapolis” after earning her Master of Divinity degree, Sabrina said. Earlham School of Religion, a graduate program of Earlham College, was founded as a Friends seminary in 1960.

After pastoring a Friends congregation, Sabrina turned her ministry to focus on therapeutic music, using the harp. “I was playing the harp on the side, but it became my full-time profession as well as a ministry,” she said.

David and Sabrina Sigal Falls feel more confident about retirement than they once did, although the word “retired” doesn't really describe their lives.

“I became a certified music practitioner to play therapeutic music at people's bedsides,” mostly in hospitals, Sabrina said. “The work pays fine per job, but it's unpredictable.”

For 15 years prior to his retirement, David worked for the Indiana commission for Higher Education, helping to manage the state's financial aid programs. He enjoyed the work, “but the stress was getting to be more than I could handle.”

He stepped out from behind his desk at the state commission, feeling relatively comfortable that things would work out in terms of finances.

Still, Sabrina's new role as the sole income earner led to some uneasiness. David said, “One reason Sabrina was concerned when I was leaving full-time employment, with benefits, is that she's self-employed. She felt, ‘Now I'm carrying the weight of the earnings for our family.’”

The couple had worked with an advisor who helped them manage their investments, which they felt strongly should be concentrated in companies they consider socially responsible.

But the advisor was going through a transition of his own at the time David was pondering leaving his job, and wasn't as accessible as the Fallses wanted him to be. David felt they needed a third party to affirm that their financial train is likely to stay on its track into the future.

"It was kind of a process of reassurance," he said. "I thought we'd be OK, but I also thought it would be good to have someone with expertise in retirement planning" to review and assess their situation.

David said, "We'd heard about Mennonite Mutual Aid (now Everence) for years," especially after he and Sabrina started worshipping at Shalom Mennonite Church in Indianapolis. "I noticed a brochure about Everence in a pamphlet rack. The timing coincided with us exploring other options."

After receiving positive feedback from several others in the church who had done business with Everence (and visiting everence.com), David and Sabrina began working on an overall financial plan with an Everence advisor with expertise in working with older adults and retirement-related issues.

As a result, the couple now feels better about their financial picture for the years ahead. "We feel confident we'll be OK," David said.



Sabrina Sigal Falls is an accomplished harpist who will continue her music ministry as long as she can.

Health insurance was another issue to consider as David retired.

Instead of having coverage through his employer, the Fallses needed to find a plan and pay for it themselves.

They found an insurance plan on the health care exchange set up through the Affordable Care Act, although the cost of their plan jumped recently and left them exploring other possibilities.

Sabrina continues her music ministry. She was drawn to the harp some 30 years ago, in part by listening to traditional Celtic music. There came a time when "I felt the Holy Spirit speaking to me, planting the seed." Playing the harp "lifted my spirits, and I was able to use it as a healing instrument for other people."

Sabrina has steady music therapy work at IU Health Methodist Hospital in Indianapolis. She also visits St. Vincent Heart Center in Indianapolis and another nearby hospital, but not on a regular schedule. Typically, a hospital foundation or similar organization (not the patient) pays Sabrina for those sorts of visits.

Sabrina also plays for weddings, funerals, memorial services, receptions, retreats and other occasions, as well as in church during worship services – and sometimes preaches at Shalom Mennonite.

David and Sabrina are blessed to live around the corner from their son, daughter-in-law and two young grandchildren. That proximity is intentional, as David and Sabrina sold their previous home and moved to be closer to their family. The new location has produced many opportunities to look after the grandkids, and the new home has provided David with a few home improvement projects.

“I tell people who ask me about my retirement that although I experience significantly less stress now than I had when I was employed – for which I am very thankful – I am not less busy,” David said. He has picked up most of the household duties, although Sabrina still handles meal preparation “for which I am very grateful because she is a talented cook.”

He does enjoy the freedom to take care of outdoor chores on a weekday if the weather forecast for the weekend looks unfavorable.

Sabrina has no plans to “retire” her music ministry. “If it is God’s will, I hope to be able to play the harp professionally and otherwise for the duration, so I do not give any thought to the alternative,” she said.

In fact, “My advice for people considering retirement: Retire the word ‘retire’ from your vocabulary.” Sabrina said, “If you’re excited about leaving your job or ending your career and this word is for you an apt description of that joyful eventuality, then fine – use it!”

But for many people, she said, “retirement” can be a scary term, “conjuring images of receding, withdrawing from an active and vital life. It contributes to the idea that growing older means being relegated to the sidelines and becoming irrelevant.”

In Sabrina’s view, “We need a better word! Maybe say, ‘I’m renewing’ or ‘I’m resetting.’ Because there’s so much to do, so many ways to use our gifts – and now there’s actually time to do so many things that we never had time for.”

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

Financial planning with faith in mind

Financial planning services at Everence focus on alignment, confidence and empowerment.

Our goal is to align your financial decisions with your life missions, increase your confidence about your financial future, and empower you to give to the people, causes and organizations you care about.

We can walk you through our seven branches of financial planning – cash flow, protection, investments, retirement, taxes, estate and charitable planning – to help you incorporate your faith and values into your financial journey.

Contact your Everence advisor, call us at (800) 348-7468 or visit [everence.com/financial-planning](https://www.everence.com/financial-planning) online for more information.







Difficult (but helpful) discussions

How these parents kept harmony in the family tree with estate planning

By Jim Miller



When parents die, grief is not all that some people feel. Sometimes, there's a fair bit of frustration too, when daughters and sons find out the details of mom and dad's estate plan.

Ben and Sue Sprunger wanted their daughter and two sons to know what they have in mind for the future. Several family meetings later, the adult children were fully informed about their parents' financial situation and how Ben and Sue plan to divide their estate.

"We talked with various people whose parents kept everything secret," Ben said. "Others that we know have no idea what their parents' wills or estates are or how they're managing their estates. As parents age, frustrations set in for some children with questions unanswered, while for others, surprises and frustrations are acted out among siblings following funeral services. Silence creates a lot of frustration."

Ben, who's serving as interim president of Hesston (Kansas) College through June 2017, said he and Sue decided about 10 years ago that they not only desired but had a responsibility to minimize potential problems for their children when the elder Sprungers are gone.

Ben said, "We wanted our children to be adult participants with us in decision-making. If we do it together with them being fully informed, we hope to avoid hard feelings after we're gone rather than leaving children with hurt feelings. We make decisions, and we share them with the children. The children will not have surprises."

"And secondly, if they are upset, frustrated or feel something's been unfair, it's our fault, not their siblings' fault." The goal, he said, is to leave the fewest problems for their children so "their relationships will remain healthy and strong and not be harmed by the estate and secrecy – things children have to guess at if they're not part of the discussion."

What's the key to this whole process? "Start with the children," Sue said.

The Sprungers' experiences in talking things over with their sons and daughter are featured in the book, *Necessary Conversations between adult children and their aging parents*, by Gerald and Marlene Kaufman. The Kaufmans, longtime family counselors, wrote the guide to encourage discussions about aging parents' finances, medical care, living arrangements and other issues.

Ben and Sue Sprunger take a walk on the Hesston College campus. The Sprungers have made sure their daughter and sons know their plans for the future.

Some people don't like to share information about their finances or what they want to see happen if they can't care for themselves. Ben and Sue understand that. "It's a difficult subject but not an impossible subject to talk about," Ben said.

The Sprungers came from modest backgrounds. Ben's father died when Ben was 4. Ben and Sue started with virtually nothing when they got married. They supported each other as they earned their university degrees.

"Like most young couples, we worked hard, lived carefully and made it on our own, but we were also blessed well beyond anything we ever expected," Ben said. Early in their marriage, they agreed to always tithe and say "yes" to the church in whatever they were asked, including service.

That same way of looking at their resources is reflected in how they arranged their estate plan and in the forefront when they had family meetings to explain how they envision the future.

"How do we give back to the Lord?"

Ben said. "If the Lord has entrusted this with us and blessed us and we don't own it, how do we give it back and not shortchange the children in the process?"

Ben is a former president of MEDA, an international economic development organization founded by Mennonite business professionals in 1953. He has worked in 51 countries and served on 23 national and international boards of directors.

Sue taught elementary school in Indiana and Michigan and later worked in the Worthington (Ohio) City School District as secretary to the director of elementary education and as school/financial secretary for Worthington Hills Elementary School.

Ben and Sue are members of Bahia Vista Mennonite Church, Sarasota, Florida, where Ben serves on the Board of Overseers. Nokomis, Florida, is their home base.

Like many parents, the Sprungers mostly kept their financial situation to themselves as their children were growing up, but around the age of 70, decided it was time to open the books.

Here's a passage from *Necessary Conversations*: *Prior to our first meeting, we provided our children a confidential paper outlining what needed to be discussed. We provided a financial statement and a document outlining options for estate*

Sue and Ben are living in Kansas while Ben serves as interim president of Hesston College.





Sue is a former teacher and administrative secretary for schools in Ohio, Indiana and Michigan. **Ben** is former president of MEDA.

How a charitable remainder trust works

A charitable remainder trust is one way people can support causes they believe in while providing income for themselves or their heirs.

An attorney can help you develop a charitable trust to meet your needs. After creation of your charitable trust, you give the desired asset – usually securities (stocks) or real estate – to your charitable trust. Everence works with our affiliate, Mennonite Foundation, which typically serves as trustee to facilitate sale of the gifted asset, converting the gift to cash.

Your charitable trust will define the payment requirements the trustee will apply to provide regular payouts to you or someone you designate for life or a specified length of time. When the designated period ends or the income recipient(s) passes, the charity or charities you have chosen receive the remaining assets.

When appropriately created and funded, assets given to your charitable trust are not considered part of your estate and the funds in the trust are not subject to estate or inheritance taxes. Your attorney can provide further explanation and details related to taxation.

Call Everence at (800) 348-7468 for more specific information or visit everence.com/charitable-services.

distribution. As might be expected, the children were surprised by the substance. We wanted to reduce their discomfort, so we were deliberately open and forthcoming.

The first topic Sue and Ben discussed was their death and burial plans, which were mostly in place. Then they talked about how various heirlooms and other physical assets could be distributed.

The parents talked about where they would live as they aged and who could take care of them if they become infirm. Because that wasn't an immediate concern, they decided to revisit that issue later. Ben and Sue covered powers of attorney, living wills, executors and similar issues.

A second meeting took place about a year later, and Sue and Ben told their children about their plan to set up a charitable remainder trust, working with Everence.

Their children will receive a percentage of the principal for 20 years, "which will come close to matching what they'd get if given the money outright," Ben said. The remainder of the principal then will go into an

endowed scholarship fund for students expressing a desire to enter Christian service and church leadership.

A third family meeting took place after pertinent documents were completed, and a fourth was an informal discussion and question-answering session.

"As might be expected, our children responded differently to our proposed plan for distribution of fiscal assets," Ben said. "We talked it through in the family meeting and individually. We still have some discussions about it." The real property – namely summer and winter homes and rental property – remains the substance of current family meetings.

For the Sprungers, the question of what to do with their assets isn't a question at all. They believe what they have originated with God. "If we've been blessed beyond our expectations, it's not ours," Ben said. "God gave it to us. We're the caretakers."

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

Making green housing affordable

Praxis community development investments support a unique housing development



Praxis Mutual Funds helped support Mutual Housing at Spring Lake, an affordable housing development in California that is certified Zero Net Energy.

Through community development investing, Praxis Mutual Funds®, a mutual fund family offered by Everence, supports communities around the world that are working to make themselves stronger.

Praxis invests in community-led projects, such as Mutual Housing at Spring Lake, an affordable housing development in California.

This development was built specifically for agriculture workers, is less than a half-mile from the local high school and a public park, and sits across the street from Woodland Community College.

The apartments are the first nationally certified Zero Net Energy rental housing, which means they produce as much energy as they use through a combination of energy-efficient design and renewable energy generation.

This leading-edge design directly addresses the concerns agricultural workers expressed in a survey by Mutual Housing California, given before the development was designed. Asked about their housing-related concerns, high utility bills ranked second only to rent.

Praxis has committed approximately 1 percent of each of its funds to benefit neighborhoods and individuals through investments with Calvert Foundation, a national impact-investing leader.

For more stories about people who have benefitted from these investments, visit everence.com/Praxis-CDI.

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 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 LLC, member FINRA/SIPC. Investment products offered are not FDIC insured, may lose value, and have no bank guarantee.

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Hope for recovery endures

Former pastor on long road back from brain trauma

You can support the fund

The Everence Sharing Fund makes a difference in the lives of thousands of people every year. The fund matches financial donations that churches make to help people in need.

Everence supports the fund through a corporate tithe, and many of our members and employees donate to the fund.

If you'd like to donate, please send your contribution to Everence, Attn: Sharing Fund, PO Box 483, Goshen, IN 46527 or donate online at everence.com/donate.

Randy Coblentz and his family are hoping that continuing treatment will help Randy's health improve after a long struggle with a bacterial infection.



Randy Coblentz was a district minister in Virginia when health problems forced him to stop working.

He had trouble speaking clearly, combined with muscle weakness and balance problems. Randy saw several neurologists. After running some tests, a couple of the doctors thought he might have ALS.

But "the turning point was when I had a blood smear done," Randy said. His blood sample under a microscope showed "something was there that shouldn't be."

The diagnosis – in September 2015 – was a bacterial infection that often is mistaken for other conditions. It can impact any organ, including the brain, which happened in Randy's case.

The usual treatment didn't seem to be doing much good. Randy's doctor proposed a longer-term treatment with a different form of medication more likely to help when an infection affects the brain.

Randy's insurance didn't cover the type of treatment prescribed, and the cost was projected to exceed \$30,000.

Several congregations near Randy donated to help with his medical expenses, and grants from the Everence Sharing Fund boosted their assistance.

In February 2017, Randy said, "I have begun physical training and speech therapy again and I am feeling pretty good."

He also was cleared to switch from an intravenous medication to an oral form, which is covered by his insurance.

Randy and his family continue hoping for the best. "We don't know what the days ahead hold," he said.

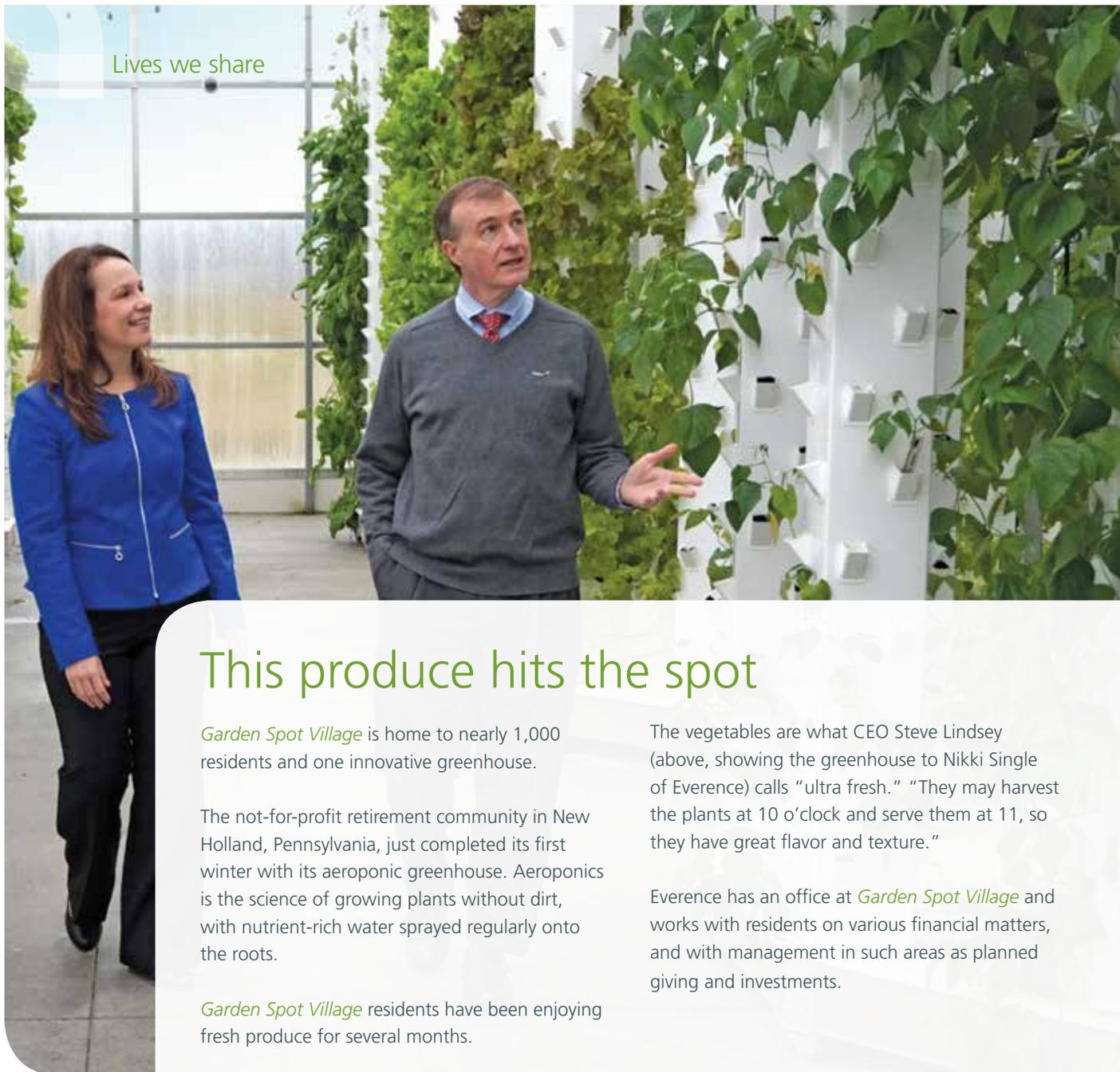
"I am told recovery from brain/nerve trauma can be lengthy. We are still hoping for improvement, if not full recovery."

Randy is a former pastor of Williamsburg Mennonite Church and was a district minister in the Eastern District of the Virginia Mennonite Conference. He turned 53 in March.



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Lives we share

This produce hits the spot

Garden Spot Village is home to nearly 1,000 residents and one innovative greenhouse.

The not-for-profit retirement community in New Holland, Pennsylvania, just completed its first winter with its aeroponic greenhouse. Aeroponics is the science of growing plants without dirt, with nutrient-rich water sprayed regularly onto the roots.

Garden Spot Village residents have been enjoying fresh produce for several months.

The vegetables are what CEO Steve Lindsey (above, showing the greenhouse to Nikki Single of Everence) calls “ultra fresh.” “They may harvest the plants at 10 o’clock and serve them at 11, so they have great flavor and texture.”

Everence has an office at *Garden Spot Village* and works with residents on various financial matters, and with management in such areas as planned giving and investments.

Photo by Kate Lopez