

EVERYDAY STEWARDSHIP

Spring 2024



The recipe for a
strong community

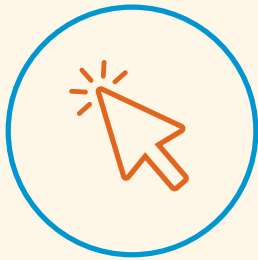
EVERENCE AND GREENLINE ACCESS
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ALSO IN THIS ISSUE

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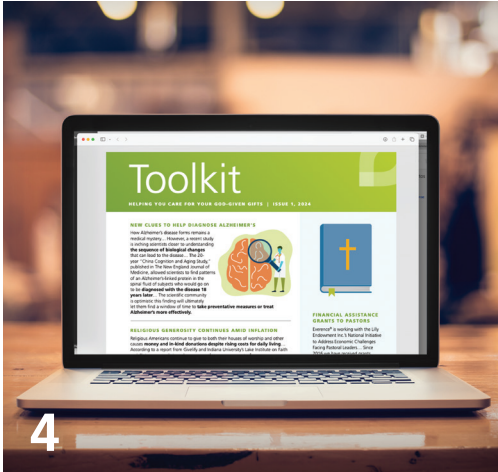


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Everence® helps individuals, organizations and congregations integrate finances with faith through a national team of financial professionals. Everence offers banking, insurance and financial services with community benefits and stewardship education.

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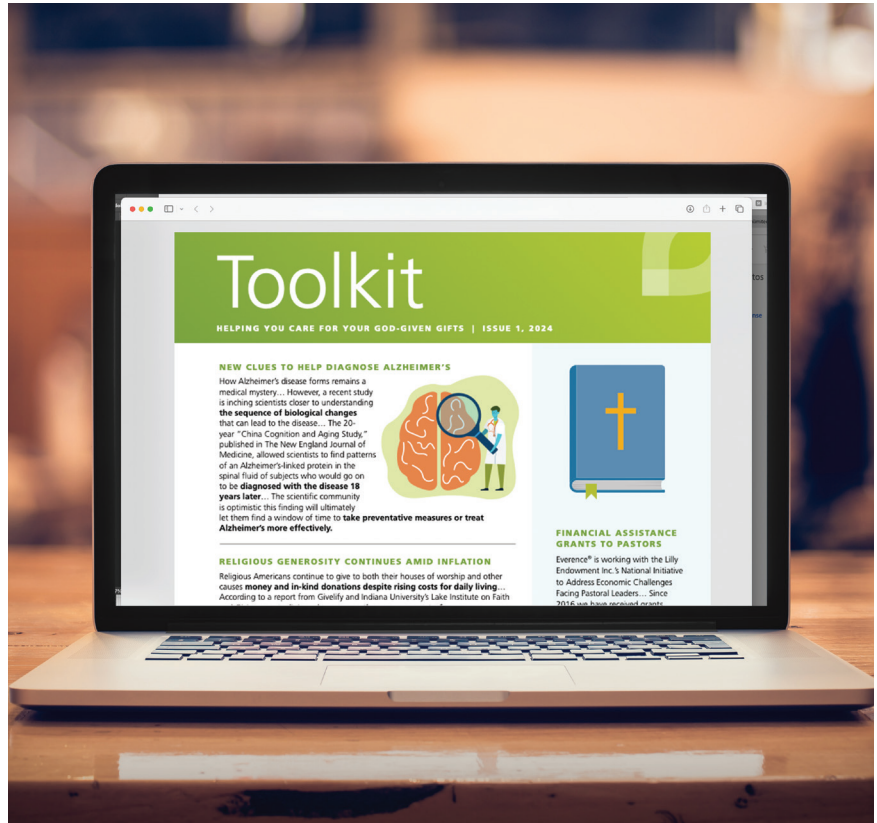
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Toolkit goes digital



For years, the Everence Toolkit has provided members and church attendees with bite-sized highlights on current topics of faith, finances and health to help readers creatively use their God-given gifts. Until now, churches received Toolkit as a one-page (two-sided) print newsletter in English or Spanish.

Now, churches and individuals can receive a digital version in their inbox by signing up at everence.com/toolkit.

By moving to digital distribution, Everence will save more than 350,000 pieces of paper each year, while also saving money and making it more convenient for individuals by delivering it directly to their inbox.

Sign up to receive Toolkit in your inbox at everence.com/toolkit.





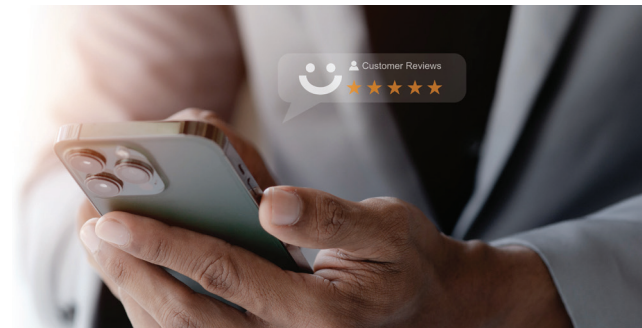
MyNeighbor credit cards contribute to 585 local and global communities

Everence donated more than \$536,000 in January to 585 charitable organizations and congregations through the MyNeighbor program.

Since its inception in April 2017, the MyNeighbor program has generated over \$2.7 million for congregations, schools and other nonprofit organizations.

With the MyNeighbor program, individuals and businesses generate reward dollars for their favorite nonprofits every time they use their MyNeighbor credit card from Everence Federal Credit Union.

Each time a cardholder uses it to buy groceries, pay bills or make other purchases, Everence will donate 1.50% of the purchase total to the charity of their choice. Then in January, Everence writes and sends checks to the selected charities.



Everence member satisfaction remains at all-time high

Everence member satisfaction remains at an all-time high, according to a recent survey of clients.

The 2023 Everence Member Satisfaction Survey revealed a 94% overall satisfaction rate, staying consistent with results from a previous survey conducted in 2018, and surpassing national financial services, health insurance and credit union industries.

Over 78% members and clients have recommended Everence to friends and family members – a finding also consistent with results from 2018.

Everence and its employees walk alongside clients and members on their stewardship journeys, with 83% of members strongly affirming the Everence mission to help people, institutions and churches integrate faith and values into their financial decisions. Survey participants cited this commitment to faith and finances – and trustworthiness and customer service – as primary factors in their decision to work with Everence.

Everence names Rachel Swartzendruber Miller as new Regional Director for National West

Everence Financial is pleased to announce Rachel Swartzendruber Miller, Ph.D., as the new Regional Director for National West, beginning May 1, 2024.

Rachel joins Everence with development and leadership experience from previous roles, most recently as Vice President of Advancement at Hesston (Kansas) College, where she set new institutional records in fundraising over the course of four years. Other previous work experience includes serving as the Vice President of Enrollment at Hesston College and as Director of National Convention Planning for Mennonite Church USA.

At Everence, Rachel will provide leadership for Everence activities throughout the western part of the United States, supervising a regional team of employees that provide financial services expertise to members and clients. She also will work directly with churches and nonprofit organizations with their stewardship education and charitable planning needs, as well help individuals create charitable giving plans in line with their faith and values.





A FOCUS ON SPIRIT OF GENEROSITY

More Christian colleges are applying the words of Matthew 10:4 – of receiving and giving freely – to how they handle tuition. Which is to say, many are eliminating it



and instead encouraging students to give back after graduation, reports Christianity Today. The shift has been adopted by colleges in Pennsylvania, Michigan and Indiana, with varying degrees of discounted tuition. While questions abound over how colleges will make up for lost revenue, many of the colleges are focusing on a spirit of generosity through better alumni engagement, with many projecting enough gains to cover for any possible lost revenue.

“For the Spirit God gave us does not make us timid, but gives us power, love and self-discipline.”

2 TIMOTHY 1:7 (NIV)

AN EVOLVING RESTAURANT LANDSCAPE

After a tumultuous four years since the pandemic, restaurants are having to redefine themselves. Business Insider reports that restaurants are still struggling to find enough qualified workers and being able to keep them long term. This is because many restaurant workers changed careers during the pandemic. Restaurants are already experimenting with removing tipping, reducing waitstaff and implementing dynamic pricing (changing the price of goods based on demand). The report cautions restaurants that implementing too many changes might alienate customers, but listed examples of businesses that have already started rolling out these changes, with benefits for both restaurant owners and staff.

FIXING FOOD SYSTEM MAKES ECONOMIC SENSE

A recent economic analysis published by University of Oxford and London School of Economics found that improving the global food system could bring about benefits of up to \$10 trillion a year. The costs to make these improvements are relatively small in comparison. The researchers put together an economic model through which they estimated the hidden costs of our food systems, including human health, nutrition



and natural resources. The analysis forecasts that a business-as-usual approach would mean that by 2050, food insecurity will leave 640 million people (including 121 million children) underweight in some parts of the world.

THE PATH LESS TRAVELED

Walking and wandering without a clear destination can be good for us, according to news site Axios. Doing so combines the benefits of walking outdoors, which can calm nerves and reduce depression, with staying curious, which is linked with increased happiness and forming strong relationships. While being present and staying curious can be uncomfortable at times, it can lead to fun play with children or insightful conversations with loved ones. And the best part is that wandering doesn't have to be reserved for travel; anyone can be a wanderer in their own town or city.





How much should we help the kids?

Supporting adult children while still encouraging financial independence

By Steve Lane

Imagine David breaks his leg and visits an outpatient care center. The doctor gives him Tylenol and tells him, “Try this. If it hurts next week, just come back.” Days go by, and David’s pain grows. Again he visits the doctor, and again he leaves with a prescription for Tylenol. While the prescription numbs David’s pain temporarily, it doesn’t solve his issue.

Broken bones need to be set and can even require surgery. David needs healing, not just a temporary fix.

What if parents inadvertently give similar economic care to their adult children? I stumbled on the idea in the book “The Millionaire Next Door” by Thomas J. Stanley and William D. Danko.

Parents of adult children often want to help their kids financially. They pull out their wallets every time their child says, “Mom, I need some money.” Who wouldn’t want to help if they are able?

While parents should be commended for wanting to help their kids, well-intentioned generosity can accidentally increase consumption. Instead of

helping their children, financial gifts from parents may encourage adult children to live above their means—sometimes even to unsustainable levels.

How can we help our adult children while still encouraging financial independence? How can we make wise choices about how much to give? Is it OK to help your kids pay for a special family vacation? (Likely yes). Should you give your kids money each month for basic needs? (Probably not...) When do financial gifts serve as medicine that heals? When does it mask deeper problems?

These are big questions that can feel overwhelming. A path forward might include conversations with an Everence financial consultant about financial planning. In the meantime, “The Millionaire Next Door” repeats this timeless wisdom: “Whatever your income, always live below your means.”

Let’s encourage each generation to do just that. This is the path toward financial healing, health and wholeness.



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Living “rich toward God”

How does your financial planning reflect a heart that treasures God’s kingdom?

By Franco Salvatori

“Sell your possessions and give alms. Make purses for yourselves that do not wear out, an unfailing treasure in heaven, where no thief comes near, and no moth destroys. For where your treasure is, there your heart will be also.” (Luke 12:33-34 NRSV).

Jesus’ command follows a story about a farmer who has an abundant harvest. The farmer wanted to tear down his old barns and build bigger ones to store his bounty, so he could relax, eat, drink, and be merry (12:19 NRSV). Jesus rebukes the man’s action, asking the farmer to consider who will inherit his wealth since he will die that very day.

Parables like this often lead people to think that saving for the future violates our trust in God. It is necessary, however, to pay attention to the rebuke Jesus gave. “So it will be with those who store up treasures for themselves but are not rich toward God.” (12:21 NRSV).

Jesus doesn’t reject barns or saving for the future. In fact, God inspired Joseph to enact that very plan to save the world from famine in Genesis 41. Jesus criticizes the farmer for putting his material comfort first and not living “rich toward God.”

Instead of thinking about financial planning, investments, or retirement accounts as a violation of trust in God, we should be asking: How is my financial planning “rich toward God?” How does my financial planning reflect a heart that treasures God’s Kingdom and not my kingdom?

These questions encourage us to place our ultimate trust in God and prompt us to invest our abundance now in vehicles to fund his Kingdom work today and provide for our future needs.

HAVE QUESTIONS?

Let Everence help you take those first steps into financial wellness by contacting a financial consultant or planner. Visit [everence.com](https://www.everence.com) or call us at 800-348-7468.



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When to explore long-term care insurance?

Planning ahead for yourself can alleviate stress for your loved ones

By Mackenzie Snader

In my experience, long-term care concerns typically arise when my clients watch a family member struggle. They're impacted when they see the difficulties of:

- Determining **when** a family member needs care.
- Figuring out **where** that care comes from – at-home help, assisted living or nursing care.
- Finding a space for the affected family member at a retirement community, which can be greatly impacted by **who** pays for care – the family, an insurance policy or Medicaid.

No one wants to deal with the stress of this decision-making, not for a family member and not for themselves. However, planning ahead for yourself can alleviate this stress for your loved ones. So how do you start to prepare – and when?

Start having these conversations when you are in good health. For most people, between the ages of 50-60 is a good window. If you wait until you've started losing control and independence, it's too late to use most financial tools.

While you're still in good health, think about the time between retiring and needing skilled nursing. Who do you want to tell you when it's time to stop driving? What if you need a little help with taking your medicine or cooking, but don't need skilled nursing care?

Then work with your Everence representative to explore long-term care insurance, both hybrid and traditional policies. Go through financial planning to see if you can afford to self-insure.

Last, talk to your family about your hopes and expectations. The goal is to set the stage so that you can focus on what's best for your health and your relationships as you age.

HOW MUCH HELP


There are many ways to plan for giving. Visit everence.com or call us at 800-348-7468 to learn more about building charitable plans.



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Since he began cooking at 15-years-old, José Luis Reynoso dreamt of opening a restaurant of his own.

“For me, all my life, that has been an aspiration, a passion,” he said.

Today, he is the owner and head chef of Alta Cocina – a food truck and restaurant located in northeast Philadelphia.

It took years of planning and budgeting but in 2018, José Luis opened his food truck. His restaurant later opened in late 2022.

The restaurant and food truck specialize in Dominican-European fusion food, a nod to José Luis’ upbringing in the Dominican Republic and his experience working as a chef across Europe.

Though Alta Cocina has found great success in the community, José Luis wanted to improve his business. He wanted to make a few changes to enhance the customer experience and atmosphere of the restaurant.

While his restaurant had been funded entirely out-of-pocket, Greenline Access Capital, an emerging Community Development Financial Institution (CDFI), encouraged and helped José Luis apply for a small business loan with Everence.

And in January 2024, Alta Cocina became the first to receive a small business loan from the new community development investing partnership between Greenline Access Capital and Everence.

The partnership, established in late 2023, works to provide small businesses with loans to qualified entrepreneurs in immigrant and historically disadvantaged communities.

The recipe for a strong community

By Abby King

José Luis Reynosa opened Alta Cocina in 2022 with a small business loan from Everence and Greenline Access Capital.

Photo by Kevin Gil, Everence.



ALTA
COCINA
Restaurant

Bien.
Mejorando!

Alta Cocina Por Jose Luis
Chef Ejecutivo



José Luis Reynoso, Kersy Azocar, Stella Tai and Leonard Dow.
Photo by Kevin Gil, Everence.

“The loan has helped a lot. I’ve seen the results.”

JOSÉ LUIS REYNOSO
 Owner and head chef of Alta Cocina

Through the initiative, Everence Community Investments provides the capital, while Everence Federal Credit Union underwrites and administers the loan. Greenline Access Capital helps the business apply for the loan and guides them through the qualification process.

José Luis has seen positive impacts since he received the loan from Everence and Greenline and invested it into making improvements on his

restaurant. Regular customers have noticed the changes he’s made and have been impressed, José Luis said.

“The loan has helped a lot,” he said. “I’ve seen the results.”

INVESTING IN KENSINGTON, TOGETHER

Alta Cocina’s restaurant is located in the greater Kensington area. Kensington, one of Philadelphia’s poorest neighborhoods, has long struggled with inequity and disinvestment – issues Everence and Greenline are trying to address through their partnership.

Located a half-mile apart from each other in Kensington, Everence Federal Credit Union and Greenline make up part of a larger system of organizations striving to provide residents with educational financial services and opportunities, as well as affordable health care and healthy food options.

In March 2020, after years of strategic planning, Everence Federal Credit Union was poised to open in Philadelphia.

But due to the COVID-19 pandemic, the credit union was unable to open until August 2021.

The pandemic hit Kensington hard. The neighborhood already experienced the worst of the opioid epidemic before the pandemic, and COVID-19 only exacerbated the problem.

“It’s been clear that the pandemic took a heavy toll on the Kensington area, a community that was already dealing with many challenges,” said Stella Tai, Stewardship Investing Impact and Analysis Manager at Praxis Mutual Funds. “It’s going to take lots of patience, creative ideas and investment for Kensington to recover.”

After seeing the impact of the pandemic, numerous businesses left Kensington.

Leonard Dow, President of Everence Community Investments and Vice President of Community and Church Development, said many expected Everence to do the same.

“The assumption was that Everence wouldn’t be here on the other side,” Leonard said.

While the Philadelphia office is still open today, it hasn’t been an easy journey so far, Leonard said.

“The pandemic impacted our trajectory as it relates to growth and engagement in the community and business,”

Alta Cocina specializes in Dominican-European fusion cuisine.
Photos from the Alta Cocina website.

Leonard said. "But it also gave us a need to revisit how we want to engage the marketplace here in Philadelphia."

The credit union initially planned to focus on providing Kensington consumers with impact loans, but due to COVID-19's damage on the vulnerable community, it was clear that Everence needed to pivot. Instead of just consumers, Everence chose to also focus on serving small businesses.

That's when Stella got in touch with Kersy Azocar, President and CEO of Greenline Access Capital, an emerging CDFI located in Kensington.

With the help of community leaders, Kersy launched Greenline Access Capital with the goal of providing microbusinesses with equitable access to the financial resources and capital needed to achieve financial wealth and resiliency.

The collaboration between Everence and Greenline Access Capital was a no-brainer, said Kersy. Both organizations are aligned in their missions of

serving the underbanked, helping disadvantaged populations achieve financial wealth and creating change in historically oppressed communities.

"It takes a tribe to help small businesses," Kersy said.

In Philadelphia, it's especially difficult for minority business owners. Annual studies conducted by the Federal Reserve have found that profound structural barriers limit minority entrepreneurs from accessing capital.

Teaming up to accomplish this shared vision made sense.

Through this partnership, Greenline can connect small business owners with Everence and ensure they get the funding and technical assistance they need to achieve their goals, Kersy added.

"Kersy has a long history of working in historically underserved communities. Everence doesn't have that history in Philadelphia," Leonard said. "Greenline

Access Capital provides Everence access in ways that would take us a long time to achieve."

Partnerships have been key for Everence in their work in Philadelphia. Leonard noted while the organization is well-known and trusted in Anabaptist areas, in Philadelphia, Everence is new and mostly unknown to the city and its residents. The work and success of Everence in Kensington is reliant on building strong partnerships with like-minded organizations, such as Esperanza Health Center, which shares a building with the credit union, and Greenline Access Capital.

"If you want to engage with a historically underserved community, you can't do it alone," he said.

"ON THE RIGHT SIDE OF HISTORY"

A key contributor to Kensington's struggle with poverty and disinvestment is its past as a "redlined" neighborhood.



20%

fewer redlined neighborhoods in Philadelphia received business loans than non-redlined neighborhoods from 2012-2016.

Redlining was an unjust practice that came from a 1930s-era New Deal program in which individuals were denied financial services due to their race, ethnicity and residency in certain minority neighborhoods, which were often deemed “dangerous” or “hazardous.”

Greenline Access Capital’s name comes from one of the nonprofit’s board members who envisioned a “greenlined” Philadelphia – a stark contrast to the city’s historic redlining practices.

Today, Kensington is still reeling from the negative impacts of the discriminatory practice.

A study conducted by the National Community Reinvestment Coalition

found that redlined neighborhoods in Philadelphia received 20% fewer business loans than non-redlined neighborhoods from 2012 to 2016. Of the loans received, a significant portion were much smaller than those given to businesses located in non-redlined neighborhoods.

“With this partnership, we feel like we’re on the right side of history in connecting with Greenline Access Capital and helping them achieve that movement of ‘greenlining’ communities,” Stella said.

That is a key reason why the credit union chose to open a location in the northeast Philadelphia neighborhood – to serve individuals and communities who have been unjustly barred from

receiving financial services in the past.

“By choosing Kensington, it shows that Everence cares about making an impact,” Stella said. “We care about being used by God to have a positive financial impact on those who are on the margins.”

JUST A TASTE

Stella and Kersy both see the partnership between Everence and Greenline as a model for change across the country to serve communities struck down by historical oppression.

If the partnership continues to be successful, Everence may look at potentially replicating the partnership in areas such as Elkhart, Ind., or Harrisonburg, Va., Stella said.

In the meantime, however, José Luis’ restaurant and food truck, Alta Cocina, are just a taste of what is to come from the relationship between Everence and Greenline Access Capital. More loans are in the works.

“We want to continue this success story,” Kersy said.

Abby King is an Editorial Content Specialist at Everence.

Stella Tai (left) and Kersy Azocar (right) pose for a photo at an event celebrating the launch of the partnership between Everence and Greenline Access Capital in December 2023.

Photo Palaeli Studio.



A lasting legacy

ERMA AND JOHN STUTZMAN EXTENDED THEIR GENEROSITY BEYOND THEIR LIFETIME.

By Sharon Hernandez

Erma and John Stutzman's lives combined love, joy and an understanding of peace and reconciliation, with countless memories and learned lessons accumulated over the years. That much is reflected in the gifts they left to the various ministries that inspired and nourished them in their lifetimes.

The couple, having lived in central Illinois and later in Ontario, Canada, left their entire U.S. estate worth about \$5.5 million to institutions that guided them and played important roles throughout their lives. These include Bluffton (Ohio) University, Mennonite Central Committee, Anabaptist

Mennonite Biblical Seminary (Elkhart, Indiana), Mennonite Disaster Service, the Illinois State University Mennonite College of Nursing (Normal, Illinois), and Doctors Without Borders.

Everence Foundation worked with John and Erma to create a charitable plan for giving. After their passing in 2019 and 2021, respectively, John and Erma's nephew Rick Shantz and his wife Ruth-Ann worked with Everence to settle the estate.

"John and Erma wanted their generosity to extend beyond their lifetime, and these gifts help define their legacy," Everence Stewardship Consultant Lyle Miller said.

THE SUM OF TWO LIVES

John grew up in central Illinois. His mother, Clara, was a graduate of the Mennonite School of Nursing at Illinois State University. His father, Clarence, died when John was four weeks old. Clara married Earl Stutzman when John was six years old and had a son, James. James died in a farm accident at the age of 16.

As a person who appreciated details, John wrote his own eulogy after the idea was floated to him.

"My mother knew tragedy, but I learned from her how life was to be lived," John wrote.



Out of those early tragedies John chose to dedicate his life to helping people. John graduated from Bluffton College (now University) with a Bachelor of Arts, and from the University of Illinois School of Medicine as a Doctor of Medicine. Later, he would choose to specialize in urology.

But before acquiring his specialization, John spent two years in alternative service in lieu of military service,

working through Mennonite Central Committee as a physician at Grenfell Mission Hospital in Newfoundland and Labrador, Canada, from 1957-1959. It was in St. Anthony, Newfoundland, that John and Erma met.

Erma grew up on a farm near Baden, Ontario, where she spent her childhood with her parents and seven siblings. She deeply valued her time spent with them and her extended family.

Erma attended Rockway Mennonite School (now Collegiate) in Kitchener, Ontario, and the Stratford Normal School, (Stratford Teacher's College in Stratford), Ontario. She had a sense for adventure and made lifelong friends everywhere she went. Ruth-Ann said Erma seemed to begin a new adventure every two years; she taught in Northern Ontario, traveled in Europe and spent time in England, serving at the Mennonite Centre in London.

"Her nieces often said that they looked up to Erma because she lived an independent life and her travels seemed quite exotic," Ruth-Ann said.

Erma took up a volunteer teaching position with MCC at the Grenfell Mission School. John and Erma became friends but parted ways after their respective services in Newfoundland, only to both return two years later to serve once again in their fields.

"Neither of them knew that the other was planning to return, but they did wonder, years later, if this was an act of providence," Ruth-Ann said. Soon after meeting again, they began dating.

John and Erma continued living lives of joy and giving in Bloomington, Illinois, for most of their married life. They moved to Waterloo, Ontario, in December 2018 to be closer to Erma's extended family.

Erma would tell family this was John's last gift to her, to bring her "home," closer to her family. John passed away unexpectedly nine months after their move to Waterloo. They didn't have children, but they fostered strong relationships with their extended Stutzman and Hunsberger families, and shared their love with their nieces



John and Erma wanted their generosity to extend beyond their lifetime, and [their] gifts help define their legacy.

LYLE MILLER
Everence Stewardship
Consultant



1. John and Erma at their place in Bloomington-Normal.
2. Erma with her great nephews, Ben and Jon Shantz.
3. John and Erma at a family celebration.
4. John's 90th birthday party in Bloomington. This picture includes their nieces and nephews, grand nephews, Rick's aunt Mary Schidel and Rick's parents - Glen and Elsie Shantz.

and nephews and their families. Rick and Ruth-Ann formed a bond with the Stutzmans during annual visits to Sarasota, Florida, and together they found ways to connect with each other wherever they lived.

Erma and John traveled numerous times to help at Hôpital Albert Schweitzer in Desjardines, Haiti, where John was able to provide many surgical procedures as a urologist.

LEGACY AND GIVING

Erma and John worked with Everence Financial Consultant Greg Liestman to create a charitable plan. The three formed a strong relationship and, out of that shared trust and respect, the Stutzmans appointed Everence as the executor of their estate in the U.S.

In Canada, most of their estate went to Rockway Mennonite Collegiate and Conrad Grebel University College (Waterloo, Ontario), where John and Erma were married in the Grebel Chapel in 1972.

John and Erma reached out to Everence through a friend many years prior, to make a charitable plan. Greg worked with the Stutzmans for five years up until John's passing in 2019, and Erma's in 2021. Afterward, he continued working with Rick and Ruth-Ann.

"John and Erma were people who were always welcoming and inviting into their house," Greg said. "John was very detailed and organized, and Erma had a good sense of humor, she kept things fun and exciting."

Lyle Miller said one of the first steps in an Everence member's journey is considering how to be faithful with the resources entrusted by God. After addressing the allocation of resources to the individual members' needs, they can establish goals for giving.

A consultant can help members think about what ministries they are passionate about and the impact members can make by allocating their resources to further a cause.

FAITH AND FINANCES ALIGNED

Erma and John Stutzman worked Everence stewardship and financial consultants to chart a charitable giving plan reflecting their faith and values. If you'd like your financial choices to reflect your values, please visit everence.com/rep.

"For many of us, no matter our means, intentional planning can help us be even more generous than we thought possible," Lyle said. "Talking with an Everence consultant who shares your passion for supporting ministry is a great way of extending God's healing and hope in the world."

Sharon Hernandez is an Editorial Content Specialist at Everence.



Praxis named “Faith-Based Organization of the Year” by Environmental Finance magazine

Praxis Mutual Funds®, a mutual fund family of Everence, has been named the global 2023 Faith-Based Organization of the Year by Environmental Finance in its IMPACT Award program. This recognition follows the introduction of the Praxis ImpactX framework to help investors understand the real-world impact of their investments across seven distinct impact strategies.

“At Praxis, we recognize that everyday investors – including those who choose broadly diversified investments such as index funds – want to not only align their dollars with their values but to maximize real-world impact,” said Stella Tai, Stewardship Investing Impact and Analysis Manager. “The Praxis ImpactX framework expresses our longstanding efforts to find everything we can do to make a difference in the context of index and other broadly diversified funds.”

Environmental Finance’s annual IMPACT Awards recognizes the work of impact investors internationally and highlights best practices across all asset classes

and all geographies. Winners were selected by an advisory panel consisting of industry experts made up of investors, pension fund managers and insurers, along with the Environmental Finance editorial team.

“Our concept of ‘stewardship investing’ recognizes that investments need to meet practical needs – such as pursuing market-level returns and addressing investor concerns around volatility – while also aligning investors’ faith and values with their investments,” said Mark Regier, Vice President of Stewardship Investing. “We’re honored to be recognized by Environmental Finance for this work for the second time, which builds on nearly 30 years of showing both financial advisors and investors what’s possible.”

Environmental Finance previously named Praxis its 2020 Faith-Based Organization of the Year.

A full list of holdings can be found at praxismutualfunds.com and are subject to risk and to change at anytime. Any discussion of individual companies is not intended as a recommendation to buy, hold or sell securities issued by those companies.

You should consider the fund’s investment objectives, risks, sales charges and expenses carefully before you invest. The fund’s prospectus and summary prospectus contain this and other information. Please read them carefully before you invest.

Investment products are not FDIC insured, may lose value, and have no bank guarantee. Praxis Mutual Funds are advised by Everence Capital Management and distributed through Foreside Financial Services, LLC.

The Praxis Mutual Funds team at a gathering April 2024.

Photo by Jackson Steinmetz, Everence.

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MARK REGIER

Vice President of
Stewardship Investing, Praxis



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



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LIVES WE SHARE



Stewardship University culminates with celebration



Caleb Simmers, Church Engagement and Housing Director at Bridge of Hope in Lancaster, Pa., delivers a keynote during the 2024 Stewardship University event.

Photo by Lisa Trobaugh.

After more than 20 years of providing stewardship education in Central Pennsylvania, the final Stewardship University took place Friday, March 1.

Nearly 250 attendees came together at Lancaster Bible College in Lancaster, Pa., to celebrate the longstanding event and enjoy worship, keynote speakers, workshops and a fellowship reception – all focused on holistic stewardship.

Since its launch in 2001, Stewardship University featured more than 300 presenters and garnered thousands of attendees with one vision in mind: to equip individuals to use their resources to advance God’s Kingdom.

In recent years, however, Stewardship University saw a decline in attendance and changes in how congregations share information, amid other transitions. These factors ultimately led to the elimination of the annual event.

While Stewardship University has been retired, Everence is looking at how to best support churches in their stewardship journeys in the future.

“We are always looking at ways to support the church,” said Lynette Morales, Stewardship Consultant. “We want to be able to help them find tools and resources that are relevant to the way that churches are educating their constituents.”