

EVERYDAY **STEWARDSHIP**

Winter 2024

Caring beyond borders

**JOURNEY AWARD-WINNER
MARI KAY EVANS-SMITH'S
MISSION TO PROVIDE MEDICAL
CARE WHERE IT'S NEEDED MOST**



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Mari Kay Evans-Smith is the recipient of the 2024 Everence National Journey Award. For more than 28 years, the pediatrician from Vancouver, Washington, has participated in 23 international medical trips to 11 different countries.

Photo by Urban Bay Photography.



Everence®

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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Praxis Impact Bond Fund celebrates 30 years and \$1 billion milestones



Photo by Brian Yoder Schlabach

Pictured (left to right) is the Praxis Investment Team: Jack Albaz, Investment Research Analyst; Benjamin Bailey, CFA®, Vice President of Investments and Senior Fixed Income Investment Manager; Christopher Woods, CFA®, Fixed Income Investment Manager; and Dale Snyder, CFA®, Portfolio Manager.

The Praxis Impact Bond Fund (MIIAX) crossed both the 30-year mark and \$1 billion in assets this year, making it the second largest Christian faith-based bond fund in the U.S.

“The Impact Bond Fund aims to provide investors with a practical, diversified way to align their investment dollars with their values on the bond side of a portfolio,” said Praxis Mutual Funds President Chad Horning, CFA®. “What’s especially meaningful to us, as the Fund reaches its 30-year anniversary and \$1 billion in assets, is that it’s helping make a difference in the wider world and in everyday investors as they steward their family finances.”

The Praxis Impact Bond Fund incorporates stewardship investing criteria, including values-based screenings, ESG data integration, corporate engagement strategies, and 1% of fund assets committed to community development investing.

Diversification neither assures a profit nor guarantees against loss in a declining market. Mutual fund investing involves risk. Principal loss is possible. The Fund’s investment strategy could cause the fund to sell or avoid securities that may subsequently perform well, and the application of ESG (environmental, social, governance) and/or faith-based screens may cause the fund to lag the performance of its index.





Everence in the community

This summer and fall, Everence staff have connected with communities and strengthened relationships through client appreciation activities, community events and volunteer work.



1, 2. KANSAS CLIENT APPRECIATION EVENT DRAWS IN LARGE CROWD The North Newton Everence office hosted a client appreciation event Thursday, Sept. 12, with 600 guests in attendance.

3. EVERENCE STRENGTHENS COMMUNITY RELATIONSHIPS AT LATINO BUSINESS EXPO Everence was a co-presenting sponsor at the Latino Business Expo in Elkhart, Indiana.

4. THE EVERENCE ASSET MANAGEMENT TEAM ASSISTS MCC The Everence Asset Management Team volunteered with Mennonite Central Committee in Goshen on Sept. 17, putting together school kits for families who struggle to access or afford school supplies.

5. CENTRAL PENN CELEBRATES MEMBERS AT APPRECIATION EVENTS Everence treated members to food, activities and live music at member appreciation events in Belleville and Lancaster, Pennsylvania, in August. More than 600 members attended these events.

6. MICHIANA SERVES AT BETHANY CHRISTIAN SCHOOLS Goshen, Indiana-area Everence employees and members volunteered at Bethany Christian School, helping with construction cleanup from their recent building project, lawn and landscaping maintenance, and other outdoor work.



Welcome one another, therefore, as Christ has welcomed you, for the glory of God.

– ROMANS 15:7

DOLLARS AND SENSE

A new bill in Michigan now requires all high school freshmen to take a personal finance course to graduate. With this legislation, Michigan joins 35 other states that require at least one personal finance education course during high school, as reported by the Council for Economic Education’s “Survey of the States.” Research indicates that teens who receive personal finance education



tend to make better financial decisions, leading to better credit scores, lower default rates, and less outstanding debt compared to students without such education.

MAKE A FRIEND, INVITE THEM TO CHURCH

Despite significant drops in church attendance due to COVID-19, churchgoers are still actively inviting others to join them for worship. A 2023 study from Lifeway Research revealed that 60% of church attendees

have extended at least one invitation to someone in the past six months. The findings also showed that those under 50 years of age are more likely to extend multiple invitations compared to older church attendees. Scott McConnell, Executive Director of Lifeway Research, emphasized that “...an invitation to church is an invitation to join you in activities you enjoy, a message that brings you hope, and relationships with you and others.” Keep that in mind next time you’re talking with new friends!



LOVERS’ (FINANCIAL) QUARREL

Many people steer clear of discussing finances with their significant other, fearing it might lead to arguments, according to researchers from Cornell University and Yale University.



In an attempt to sidestep potential conflict, some couples avoid financial conversations altogether. Ironically, previous studies have shown that when couples engage in discussions about money, they’re more likely to spend responsibly and manage their debt effectively. If you’re struggling to talk about big money decisions with your significant other, consider starting with smaller choices, such as budgeting for a family trip.

NEWEST SOLUTION TO AGING? TRAVEL

The solution to aging may be a bit more fun than a using retinol cream. A recent study discovered that travel can offer significant health benefits that help slow the signs of aging. According to research from Edith Cowan University, positive travel experiences can enhance both mental and



physical wellness by exposing individuals to new environments, encouraging physical activities, and fostering social interactions. Relaxing travel activities also can help reduce chronic stress and boost the body’s ability to recognize and defend against external threats.



401(k) unlocked

Why your employer's 401(k) is key to retirement success

By Sonny Gaby

I'm often asked, "Why should I save through my workplace 401(k)?" Here are two compelling reasons to consider:

- **Automatic savings:** With a 401(k), you can effortlessly set aside money through payroll deductions – no extra effort needed.
- **Out of sight, out of mind:** Once you get used to not seeing that money in your bank account, saving for your retirement becomes simple.

You can put money into a 401(k) in two primary ways. One option is to make pre-tax contributions. This means you won't pay taxes on that money until you withdraw it from your 401(k) account, allowing you to lower your taxable income for the year you contribute.

Your 401(k) plan may also offer a Roth option, but it's important to note that this differs from an Individual Roth

IRA, which is a personal account not connected to an employer and has lower contribution limits. With a Roth 401(k), you pay taxes upfront on the money you put into the account, which allows your money to grow tax-free. This can be particularly beneficial for young investors with a longer time horizon who anticipate having a higher income in retirement.

If your employer offers a matching contribution, you can boost your retirement savings by contributing to your 401(k) – essentially receiving free money! You can choose between pre-tax or Roth accounts and still qualify for the match.

Additionally, it's important to be aware of the fees associated with your investments. Employer-sponsored 401(k) plans often provide lower-cost options, as they typically offer institutionally priced shares – helping to minimize your expenses and maximize your savings over time.

CONTACT US

Ready to unlock the benefits of contributing to your 401(k)? Your Everence Financial Consultant can help you take the next step toward your financial future.



Sonny Gaby is a Financial Consultant, working from the Everence office in Goshen, Indiana.

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Protect what matters

How life insurance provides stability when it counts

By Pedro Lopez

As we journey through the different seasons of life, our needs continually evolve. While most of us have basic coverage like car and health insurance, we sometimes overlook other valuable types of insurance that could make a huge difference in your family's financial stability.

One often-overlooked type is life insurance. While it's commonly associated with major life milestones like buying a home, getting married, or starting a family, it can benefit anyone who relies on their income for living expenses. Remember, life insurance is not for you – it's for your loved ones and their stability. It ensures that financial obligations are met, easing the burden on your family as they navigate their loss.

Life insurance can be broadly categorized into two types. The first is term life insurance, which lasts anywhere from 10 to 30 years. If you pass away while the policy is active, your beneficiary receives the death

benefit payout. Because it is designed for a specific timeframe, term life insurance is generally more affordable than permanent life insurance, but still provides substantial payout amounts. It's ideal for those with shorter-term financial commitments, like young parents securing their children's future until they are financially independent and homeowners needing coverage for mortgage payments.

The second type is whole life insurance, a form of permanent coverage that protects you for your entire life. It guarantees a death benefit for your beneficiaries and includes a cash value component that you can borrow against or withdraw under certain conditions. Whole life insurance is especially beneficial for those seeking lifelong coverage, such as parents wanting to secure their children's financial future, individuals focused on estate planning, and those who prefer predictable premiums and guaranteed returns on their investments.

LEARN MORE

Ready to protect what matters most? Connect with your Everence representative to explore the right life insurance options for your needs, and ensure your family's financial stability for years to come.



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The four financial fundamentals

Simple guiding principles that will stay with you

By Lyle Miller

When I ask people what the best financial advice they've received is, I often hear a mix of specific strategies and general guidelines.

Some specifics include advice like, "Maximize the company match in your 401(k)." Other bits of wisdom stick with us, like the best advice my dad gave me: "Know the difference between 'needs' and 'wants.'"

Theo A. Boers offers similar words of advice in his book, *Three Simple Rules: A Practical Manual Guaranteed to Improve Your Finances*.

- **Spend less than you earn:** Achieving financial goals often hinges on creating margin. If your expenses are more than your income, getting ahead will be impossible.
- **Save now, buy later:** Whether it's for emergencies, short-term needs, or long-term goals, saving for the future helps you avoid debt, which can be the biggest barrier to a fulfilling financial life.
- **Know debt:** While some finance gurus advocate for a debt-free lifestyle, that's not realistic for everyone. It's important to know which types of debt are harmful (like revolving credit card debt, and which can be more productive (such as a mortgage or student loans, which can help generate future income or build equity). Rather than shunning all debt, focus on understanding how debt works and its potential impact on your finances.

I like to add a fourth fundamental rule: **Live and give generously.** It's important to financially support the causes, missions and ministries that we care about, but it's also important to embrace life with an open-handed mindset. When we hold on too tightly to money and possessions, we risk missing out on the true joy of living. By being generous, we not only enrich the lives of others but also enhance our own experience of life.

Mastering these four financial fundamentals is a major part of successfully managing money. While the other details also matter, they're minor compared to the power of these guiding principles. Embrace them, and you'll set yourself on the path to a brighter financial future!



Lyle Miller, M.Div., CGPA, is a Stewardship Consultant, working from the Everence office in Goshen, Indiana.

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CARING *beyond* BORDERS

Journey Award-winner
Mari Kay Evans-Smith's
mission to provide
medical care where
it's needed most

By Abby King





I really believe that every human being deserves high quality health care, and I have an opportunity and the skills to bring that to people in countries who don't have access.

BUILDING A LEGACY

During a mission trip to Port-au-Prince, Haiti, 19-year-old Mari Kay Evans-Smith visited a tuberculosis hospital for children and discovered her life's mission – to provide free medical care to underserved populations around the world.

"I felt a calling that this was something that I needed to do," Mari Kay said of that moment in the early 1980s.

As she looked around at the hospitalized children, she felt God's presence and knew: "[Medical missions] were going to be part of my story," she said.

Though she was only a teenager at the time, Mari Kay was right.

Today, more than 40 years later, she serves as a pediatrician at Pediatric Associates of the Northwest in Portland, Oregon, and has taken part in 23 international medical trips to 11 different countries.

In recognition of her commitment and calling, Mari Kay was honored with the 2024 Everence National Journey Award. The award, which is presented annually, recognizes individuals of faith who use their gifts to make a positive impact on others and the world.

Colin Saxton, D.Min., CGPA, Stewardship Theologian at Everence, said Mari Kay is exceedingly deserving of the award.

"Mari Kay has demonstrated both her compassion and care through her professional work as a physician, but also through her extensive volunteering and medical missions," Colin said. "She embodies the values of generosity and stewardship in profound ways."

Mari Kay feels compelled to use her expertise to provide medical care to those in vulnerable and historically under-supported communities.

"I really believe that every human being deserves high quality health care, and I have an opportunity and the skills to bring that to people in countries who don't have access," she said.

Her passion for this work led her to formalize her mission efforts by establishing a nonprofit called Friends International Medical Teams.

The organization, which establishes free clinics in partnership with Friends churches both in the United States and abroad, was "born out of the Quaker value of seeing 'that of God' in everyone and honoring every person's right to quality medical care," said Mari Kay.

WORK IN ACTION

In October 2024, Friends International Medical Teams embarked on a medical mission trip to the Dominican Republic, traveling throughout the country to set up free clinics in partnership with a local organization for two orphanages, a community of Haitian migrants and an economically challenged community.

It was Mari Kay's first visit to the Dominican Republic. She has previously served communities in Kenya, Bolivia, India, Malawi, Mexico, Haiti, El Salvador, Peru, Turkey and Gambia.

Quakers typically participate in planning the mission trips for Friends International Medical Teams, with volunteers often hosted by local Friends churches, Mari Kay explained.

During their time in the Dominican Republic, Mari Kay and her team of approximately 25 volunteers worked with local medical professionals and translators to serve between 800 and 1,000 individuals, treating around 200 patients each day over the course of four days.

After years of planning and leading these medical mission trips, Mari Kay doesn't get overwhelmed by the vast number of patients her team sees daily.



The teams set up a “station-based flow,” allowing patients to move from provider to provider and receive the medical attention they need for various health concerns. Services offered include dental care, eye exams, blood tests, physical exams, dietary advice, mental health assessments, prescription medication and more.

In her more than 28 years of experience on medical mission trips, Mari Kay has encountered patients dealing with a variety of injuries, diseases and personal struggles. She has treated a boy with a deeply infected wound from an agricultural work-related injury he sustained, an infant suffering from scabies, and a mother struggling to cope while raising a family on her own.

While she isn’t always able to cure her patients’ problems, Mari Kay notes,

“I can reflectively listen, offer loving acceptance, occasionally give some medicines, and help empower them to seek wellness and healing.” This sentiment was shared in a reflection for her home congregation, Camas (Wash.) Friends Church.

MAKING AN IMPACT

At its core, love is what motivates Mari Kay in her mission work.

“If we’re called to love others, we have to see them as equals,” she emphasized.

This is what inspires Mari Kay to take her medical knowledge and skills abroad – and it’s what motivates her to offer scholarships for Friends International Medical Teams volunteers with their travel expenses.

“If I’m holding the belief that every human being is equal and should have the same opportunities and access to health care, I think the people who join the team should each have an opportunity to serve and the financial aspect of it shouldn’t be a barrier,” Mari Kay said.

The volunteer groups typically include a diverse range of ages, from high school students to retirees. When her son and daughter were teenagers, they each joined Mari Kay on trips to Haiti. And her husband, Eric, joined her on the 2024 Dominican Republic trip.

For many who volunteer, the trips have been profoundly transformative.

Nichole Rogovoy, a long-time patient of Mari Kay, often heard stories about the mission trips during her visits to Pediatric Associates of the Northwest. One day, at an appointment, Nichole, then 17, wistfully remarked that she’d love to volunteer on a trip one day.

Mari Kay replied, “Why don’t you join us?”



I am grateful for a lifetime of opportunities to learn from other cultures... to develop beautiful connections of friendship through service, and to experience challenges that have enriched my faith journey and understanding of our God who is Love.



1. Mari Kay with a local family during her first clinic in Peru, 1997.
2. Mari Kay examines a patient in Kenya, 2019.
3. Patients line up to receive treatment at a clinic in Haiti, 2012.
4. Mari Kay with team leaders Mam Kumba Ndow Sise (left) and Foday Kabba (center), Gambia, 2022.

Photos contributed

So Nichole joined Friends International Medical Teams on a trip to Haiti, where she served as a medical scribe. And like Mari Kay, Nichole's experience in Haiti as a young adult motivated her to pursue a career in medicine, with the hope of providing quality health care to patients in the United States and abroad.

Today, Nichole is a second-year internal medicine resident at Dartmouth-Hitchcock Medical Center. Since her initial trip to Haiti, she has participated in two additional medical mission trips to Kenya – one after completing her bachelor's degree, and another after graduating medical school. She plans to continue to serve on medical mission trips whenever she can.

"I don't see a version of my career that doesn't have mission trips or teaching in the nations I've been to as a key part of it," Nichole said.

She credits her discovery of her career calling to Mari Kay's mentorship, adding that she's grateful for the

lasting impact Mari Kay has had as both a mentor and a friend.

"Mari Kay has cultivated space for others to embrace and develop their stewardship and generosity through the impactful trips she organizes," said Colin.

Even after more than two decades of mission work, Mari Kay remains deeply moved by the relationships formed and the care offered during the week-long trips.

"I am grateful for a lifetime of opportunities to learn from other cultures... to develop beautiful connections of friendship through service, and to experience challenges that have enriched my faith journey and understanding of our God who is Love," Mari Kay wrote in a reflection of Friends International Medical Teams' previous trip to Gambia.

Abby King is an Editorial Content Specialist at Everence.

Congratulations to our regional award recipients:

The National Journey Award includes a \$5,000 Everence grant for the recipients to donate to the charity of their choice.

Mari Kay Evans-Smith chose Friends International Medical Teams as the nonprofit to receive this year's \$5,000 donation.

Regional Journey Award recipients this year are:

- **Central Pennsylvania: Linford Good** of Lititz, Pennsylvania. Landis Homes Friends of the Wood and Wetlands received a \$1,000 donation on his behalf.
- **Harrisonburg: Omar Showalter** of Harrisonburg, Virginia. Virginia Mennonite Missions received a \$1,000 donation on his behalf.
- **Souderton: Freeman and Naomi Miller** of Philadelphia, Pennsylvania. Oxford Circle Christian Community Development Association received a \$1,000 donation on their behalf.

For more information about the Journey Awards or to learn how to nominate someone, visit [everence.com/journey-award](https://www.everence.com/journey-award).

A MARATHON

of money lessons

By Sharon Hernandez

Photos by Jackson Steinmetz



The Gillette family of Goshen, Indiana:
(L-R) Jasmine, Justin, Micah, Max,
Melissa and Miles.

How one family is teaching their kids smart financial habits

On school days, Miles Gillette wakes up at 6:30 a.m. While his younger siblings get ready for school, Miles, 15, grabs a quick breakfast and takes off for his job: mowing lawns in the neighborhood. He has enough time to mow a few yards before his classes at the high school start at 8:30 a.m. Last spring, when he was in junior high, he made about \$60 any given morning.

Miles and his siblings – Jasmine, 11; Max, 8; and Micah, 6 – each have their own tasks around the house and yard. All four kids pitch in with landscaping chores, such as picking up walnuts or weeding, and Jasmine has also begun mowing lawns in the neighborhood. Their parents, Justin and Melissa Gillette, say this is how their children have developed a strong work ethic from a young age.

The siblings are focused on saving as much as they can before they become independent and leave home. Their parents give them the technical know-how to bank or save for retirement, and all four kids have retirement accounts.

“Both Melissa and I are busybodies, so it’s really easy for us to carve out the time to teach things to kids,” Justin said. “We’re watching the future develop in front of us and we know that’s going to get them and their grandkids such a good life.”

The Gillettes are members at Everence Federal Credit Union, and they are fans of the banking options and benefits available for children. When the kids need to do some banking, Justin drives

Miles Gillette, 15, mows a lawn in Goshen as part of his landscaping business.

them to one of the Goshen, Indiana, branches and lets them handle their transactions. The kids know the credit union staff and feel comfortable asking questions and requesting help if needed.

“Youth Savings Celebration week is always a highlight of our children’s summer,” Justin said. “The credit union has snacks, games, and of course the extra \$5 for putting \$15 into their Youth Savings Accounts. Overall, I’m thankful for Everence helping us parents as we work to pass economic principles down to our children.”

Miles, who opened a youth savings account with Everence Federal Credit Union at age 9, tracks his account’s interest rates and, with his dad’s help, decides whether to transfer money to another account with higher rates. In December 2023, Miles also opened a checking account for his summer landscaping business.

“I wanted an account that would hold my money before I transfer it to my retirement account,” he said.

Kristen Heisey, President and CEO of Everence Federal Credit Union, noted that one of the primary goals of





About the Everence Youth Program

Every year Everence Federal Credit Union holds its annual Youth Savings Celebration, making it fun for children and teens to learn how to save for the future, share with others and spend responsibly. Parents or guardians can teach the child in their life to start saving early with a Youth Savings Account while enjoying the benefits offered by being an Everence member.

In 2024, Everence Federal Credit Union introduced its Youth Rewards Program, which encourages kids to engage in activities that teach them about finances while earning points throughout the year. At the end of the year, kids can trade in their points for prizes.

The credit union's newest initiative offers members free access to the Greenlight SELECT plan, an innovative, all-in-one debit card and money management digital app for parents and their kids. Kristen Heisey, President and CEO of Everence Federal Credit Union, noted that the app has evolved to meet the changes in money habits of both parents and children.

"Debit cards and digital transfers of cash are becoming more the norm," she said. "Greenlight is a great solution to help parents guide their kids while teaching them financial goal setting and responsibility."

programs and events like the annual Youth Savings Celebration is to help families foster financial literacy and build children's confidence in banking.

"Teaching kids and young people to have a healthy relationship with money related to earning, saving, and giving is foundational to their future success," she said.

PERSONAL LESSONS

From a young age, Justin understood that he lived in a low-income home. His parents had split up when he was 3, and he lived with his mom in an apartment in Ironton, Missouri, where members of their church would bring them food and furniture. His mom worked with a tight budget and made sure they always had their basics covered, but they often relied on assistance for clothes or transportation.

"It sticks with you from a young age, and you realize you have to work hard to make a change," Justin said from his home in Goshen.

That's why, at age 13, he set two rules that would guide him through life: first, to always be the hardest-working

person in any setting, and second, that no job was beneath him. Within a year Justin and his best friend, Kevin Pollock, began mowing yards, often doing so before school – just as Miles does now.

At age 16, Justin ran his first marathon. By the time he graduated high school, Justin had run about five marathons – including the race he won the day of his high school graduation. He decided to make a career out of it, enrolling at Goshen College to continue his training. In his career he's run hundreds of marathons and has more than 100 first place finishes.

In college Justin met his wife, Melissa, who is also a marathon runner. A few years later they bought a house and started growing their family.

Running marathons was ultimately what Justin did to break the cycle of poverty – between sponsorships and prize money, Justin was able to make enough to pay his house off within seven years while Melissa was in graduate school. That was the milestone he had set to consider himself fully financially secure.



“I had to, mentally,” he said. “I needed to know I have secure housing. No worries of missing a payment or a bank foreclosure, fears that were part of my life growing up. I took our older kids with me to the bank the day we paid off our mortgage.”

PASSING DOWN WISDOM AND DISCIPLINE

At age 13, Justin and Kevin challenged and motivated each other to achieve their shared goal of becoming millionaires. Through hard work – and, as Justin admits, a bit of luck – they both succeeded. His friend owns a successful landscaping company in Missouri.

Despite their accomplishments, Justin and his family lead a modest life. Their home is spacious enough for the family, the kids go to public school, and Justin continues to run, while Melissa, who earned her Ph.D. in 2014, works in clinical genetics at the Saint Joseph Medical Group.

Justin and Melissa emphasize the importance of making saving a priority

for their kids. They explain that while they, as parents, can cover everything their children need, any allowance or earned money should go into savings.

“I had to use a lot of the money that I made when I was younger, whereas they don’t have to do that,” Justin said. “They will be able to use their saved money to go to college if they so choose.”

Given his personal history with money, Justin stresses the importance of including his kids in family conversations about money and encourages other families to do the same.

“When your kid leaves the house, if they have no clue what something costs, you’re essentially setting them up for utter failure,” he said. “They’re going to be overwhelmed.”

For parents looking to establish a foundation of financial literacy for their kids but unsure where to start, initiatives like the Everence Federal Credit Union’s Youth Rewards Program can provide valuable first steps.

“

Teaching kids and young people to have a healthy relationship with money related to earning, saving, and giving is foundational to their future success.”

KRISTEN HEISEY,
President and CEO of
Everence Federal Credit Union

“Our youth rewards program is a great way to encourage greater interaction with the credit union while reinforcing positive behaviors like savings, referring a friend, volunteering and getting good grades,” Kristen said. “It’s not too late to sign up to earn rewards!”

Sharon Hernandez is an Editorial Content Specialist at Everence.

Justin Gillette helps his children Micah, Jasmine and Max stuff firewood bundles to be sold at stands around the county.





Support for students

We'd like to recognize our Everence College Scholarship recipients for the 2024-2025 academic year. Our scholarships help our young members pursue their dreams through education.



Ella Bindewald
Pittsburgh, Pa.
\$1,000



Kyle Bucher
Aurora, Ill.
\$1,000



Magdalena Burkholder
Denver, Colo. \$1,000



Abigail Nissley
Middletown, Pa.
\$3,000



Cara Ramer
Uniontown, Ohio
\$2,000



Chloe Smith
Goshen, Ind.
\$2,000



Janessa Eshleman
Akron, Pa.
\$1,000



Tanner Eshleman
Akron, Pa.
\$1,000



Sophia Fiorello
Strasburg, Pa.
\$1,000



Brenna Edwards
Nappanee, Ind.
\$1,000



Clarissa Erb
Columbia Falls, Mont.
\$1,000



Maria Escobar Justiniano
Springfield, Va. \$1,000



Sarah Harmelink
Goshen, Ind.
\$1,000



Brayden Haskins
Pittsburgh, Pa.
\$1,000



Maryanne Heim
Cherokee, Okla.
\$1,000



James Fisher
Jonestown, Pa.
\$1,000



Cordell Gingrich
Lakeside, Mont.
\$1,000



Mihret Haile
Lancaster, Pa.
\$1,000



Brian Javier Tejada
Philadelphia, Pa.
\$1,000



Martha Kehrberg
Swannanoa, N.C.
\$1,000



Courtney Leinbach
Goshen, Ind.
\$1,000



Hope Hochstedler
Goshen, Ind.
\$1,000



Julia Hochstetler
Arlington, Mass.
\$1,000



Kevin Ishimwe
Clarksburg, Md.
\$1,000



Jonathan Morales
Souderton, Pa.
\$1,000



Johanna Morford-Oberst
Albuquerque, N.M. \$1,000



Abrianna Nissley
Middletown, Pa.
\$1,000



Thaddeus Martin
Orrville, Ohio
\$1,000



Mackenzie Mast
Goshen, Ind.
\$1,000



Joshua McCoy
Elizabethtown, Pa.
\$1,000



Luke Redcay
Mount Joy, Pa.
\$1,000



Rebecca Sauder
Lancaster, Pa.
\$1,000



Sawyer Shank
Marion, Pa.
\$1,000



Kara Nissly
Mount Joy, Pa.
\$1,000



Emberlynn Nolt
Dalton, Ohio
\$1,000



Laura Nunes Maldonado
Ellenton, Fla. \$1,000



Kate Stutzman
Lakewood, Colo.
\$1,000



Amari Tinsley
Philadelphia, Pa.
\$1,000



Sarai Trout
Bechtelsville, Pa.
\$1,000



Hunter Sipel
Holtwood, Pa.
\$1,000



Ethan Smith
Goshen, Ind.
\$1,000



Sophia Sommers
North Canton, Ohio
\$1,000



Lillian Zelasko
North Liberty, Ind.
\$1,000



Elaina Wright
Mishawaka, Ind.
\$1,000



Jasmine Yoder
Fort Wayne, Ind.
\$1,000



Lillian Zelasko
North Liberty, Ind.
\$1,000



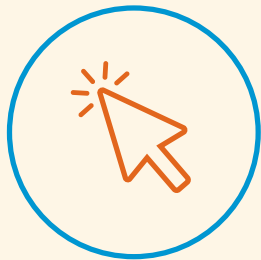
Lillian Zelasko
North Liberty, Ind.
\$1,000



Lillian Zelasko
North Liberty, Ind.
\$1,000



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LIVES WE SHARE



Everence grant supports bicycle ministry helping community members get around

Photo contributed

A nonprofit in Lima, Ohio, has received funding from Everence to enhance its transportation services for those in need.

Since 2017, The Wheelhouse has been refurbishing and distributing bicycles to community members lacking transportation options. Founded by Larry and Ginny Cress, the ministry was first launched in a space generously provided by Elm Street Church of the Brethren. The program has quickly grown; in 2018 Everence contributed during The Wheelhouse's fundraising efforts for their first expansion.

The Wheelhouse works with local community organizations – including

congregations, social services agencies, and law enforcement – to provide used and repaired bicycles to individuals without other forms of transportation. Recipients are given a helmet, bike lock and safety training upon receiving their bike.

Everence Stewardship Consultant Steve Bustos and Financial Consultant Ed Basinger presented a \$3,500 Everence National Chapter Grant to The Wheelhouse during a service project day on Sept. 28. More than 20 volunteers came together to tackle yard work, organize materials, paint and mulch, and complete other projects on the Everence-sponsored service day.

Everence Chapter Grants provide funding to support community projects and initiatives that align with the values of stewardship and service, to encourage mutual caring and positive change in local areas. This particular grant will help The Wheelhouse to equip new workstations with tools as they expand to meet the growing needs in the city of Lima.

“The Wheelhouse exemplifies the type of organization we want to recognize for Everence Chapter Grants,” Bustos said. “They are deeply rooted into their local community, providing a much-needed service, with a broad range of support from the faith community, social agencies and many others.”