

Toolkit

HELPING YOU CARE FOR YOUR GOD-GIVEN GIFTS | ISSUE 2, 2024

FRONT YARDS A KEY TO SOCIAL NEIGHBORHOODS

Front yards have the potential to become welcoming spaces in neighborhoods and influence good neighbor relations. A study done by the University at Buffalo of nearly 1,000 front yards in Buffalo's Elmwood Village found that the livelier and more open the front yard, the more content and connected the resident. For decades, research has linked a sense of place to happier neighborhood residents and stronger ties among neighbors. The authors of the study encourage architects, planners and developers to create spaces for sharing values and conversations in front of homes.



TIPS FOR TRAVELERS

Air travel is soaring, and so are scams, **with reports of fake airline ticket booking sites and customer service phone numbers on the rise.** According to the Better Business Bureau, travelers are purchasing tickets online only to receive a call saying there's been a price increase or extra charge. In other cases, travelers who have purchased legitimate tickets **get phony notifications saying their flight has been canceled.** To avoid scams, **research a company well in advance before purchasing tickets from them,** double-check your flight details before calling support, be wary of third-party websites selling tickets and make online purchases with your credit card, as fraudulent charges are easier to dispute.

EV CHARGERS CATCHING UP

California is leading efforts to upgrade American infrastructure to accommodate and invite further investment in electric vehicles. **There are now 105,000 public or shared private electric charging stations in California** – with another 40,000 on the way – and 500,000 at-home chargers, reported news website Quartz. The steps are necessary, as **California plans to phase out the sale of gasoline-only cars by 2035.** This infrastructure evolution is lagging in the rest of the country, where auto makers are **struggling to sell EVs due to a lack of charging stations.** Several auto companies have entered agreements with each other in efforts to expand charging stations by 2030.



STAY HEALTHY WITH EVERENCE®

Regular exercise can make you feel better, reduce risk of disease and improve quality of life. Everence helps cover fitness costs for members who have a Medicare supplement policy. Members **receive up to \$10 a month (or \$120 a year) to help cover fitness classes or gym memberships – now including online classes.** This latest enhancement adds another choice to the very popular gym membership reimbursement for members. Visit everence.com/wellness-benefit to learn more about about this perk or download a form to apply for your benefit. **Visit everence.com/medsupp** to read more about our Medicare Supplement Insurance plans.



Everence®

CHURCH BRINGS COMMUNITIES TOGETHER

A church in North Carolina is bringing people together, regardless of church membership. The church, Randall by the River, has been offering skill-building classes **with the goal of creating community**, reports Religions News Service. The classes are part of an initiative intended to connect people who may not be interested in church **but are interested in learning a new skill or making new friends**. This initiative stemmed from a study within the church that showed their community, while well-off financially, was suffering from loneliness. While the church has engaged successfully in secular activities with the community, **it has noticed an increase in membership too**.

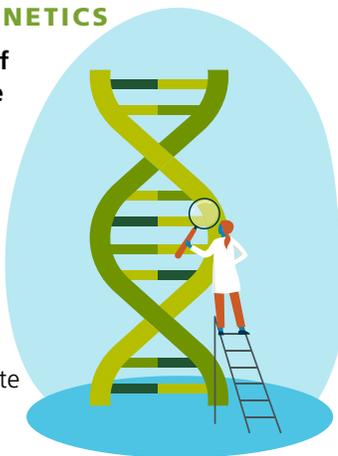


THE KEY TO HAPPIER RETIREMENT

Retirement may be a dream for many, but a recent study suggests it's not as joyful for everyone. A survey from insurance company MassMutual found **a third of retired adults aren't happier since retiring**. The survey gave insight into some patterns, including how 61% of the happier retirees said **they had paid off all their debt at least five years before retiring**, or how nearly half of the happier crowd said **they prepared for retirement by taking steps to improve their health**. Those much happier in retirement also fill their free time with activities, with 76% saying they spend their time with loved ones, 70% making sure they exercise and 63% pursuing hobbies.

HEALTHY LIFESTYLE HELPS OFFSET GENETICS

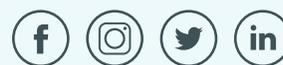
Adopting a healthy lifestyle may **offset the impact of genetics by more than 60% and add another five years to your life**. The results were published in the journal BMJ Evidence-Based Medicine, showing that **having an unhealthy lifestyle and shorter lifespan genes more than doubled the risk of early death** compared with people with luckier genes and healthy lifestyles. Researchers found that people did appear to have a degree of control over what happened, if an "optimal lifestyle combination" included no smoking, regular physical activity, adequate sleep and a healthy diet.



**OVER \$104 MILLION
DONATED TO 4,000
CHARITIES**

In 2023, Everence clients **donated \$104,228,452 to more than 4,000 different organizations through Everence Foundation**. Donors gave to a wide variety of organizations, funding education, churches and congregations, missions and relief agencies. Twenty-two percent of charitable distributions went to educational institutions including schools, colleges, universities and seminaries. **Everence Foundation is 100% donor-advised, meaning all gifts go to organizations at the direction of our clients**. Interested in furthering your mission through charitable giving? Open a donor advised fund or contact a financial representative today.

**FOLLOW US ON
SOCIAL MEDIA**



everence.com
800-348-7468

Toolkit is published quarterly for people who attend churches with ties to the Anabaptist faith tradition.

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. Everence is a ministry partner of Mennonite Church USA and other churches.

Securities offered through Concourse Financial Group Securities, Inc. (CFG), Member FINRA/SIPC. Advisory services offered through Concourse Financial Group Advisors, a DBA for CFG, a Registered Investment Advisor. Investments and other products are not NCUA or otherwise federally insured, may involve loss of principal and have no credit union guarantee.

Products and services offered through Everence Trust Company and other Everence entities are independent of and are not guaranteed or endorsed by Concourse Financial Group Securities, or its affiliates.