

# EVERYDAY STEWARDSHIP

Summer 2022



Caring for  
God's creation

TREE-PLANTING PROJECT IS  
AIMING FOR A MILLION

## ALSO IN THIS ISSUE

Everence staff in Ephrata operating from new, renovated location | Everence annual report

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Steve Thomas of Mennonite Men is pictured at Pathways Retreat, Goshen, Indiana. (Cover photo by Brian Yoder Schlabach)





**Everence**<sup>®</sup>

Everence<sup>®</sup> 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 of Mennonite Church USA and other churches.

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## Everence joins members in supporting Ukraine relief



Everence<sup>®</sup> and our members are showing their support for the people of Ukraine as that nation continues to resist a Russian invasion that started in February.

Our members have distributed more than \$815,000 from their Everence Foundation charitable accounts to over 50 nonprofits in support of Ukraine relief efforts.

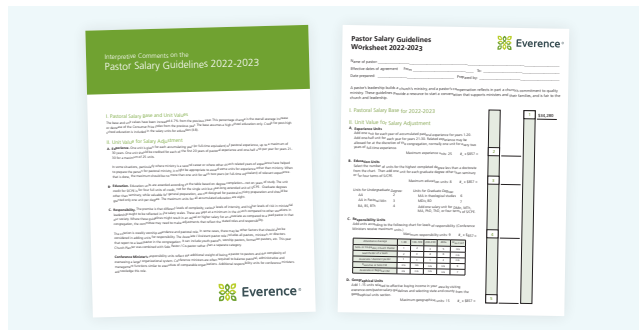
"Our members feel called to channel their faith and values to care for each other in challenging and uncertain times," said Everence President and CEO Ken Hochstetler.

Walking alongside our members, Everence is contributing an additional \$75,000 to nonprofits working to help people in Ukraine.

Millions of Ukrainians have fled their homes, with many going to neighboring countries in hope of finding safety.

Anyone interested in supporting relief efforts are invited to consider opening a donor advised fund through Everence Foundation and/or donating to one of the trusted organizations responding to the crisis. A list of such groups is on our website, [everence.com](http://everence.com).





## Pastor Salary Guidelines updated

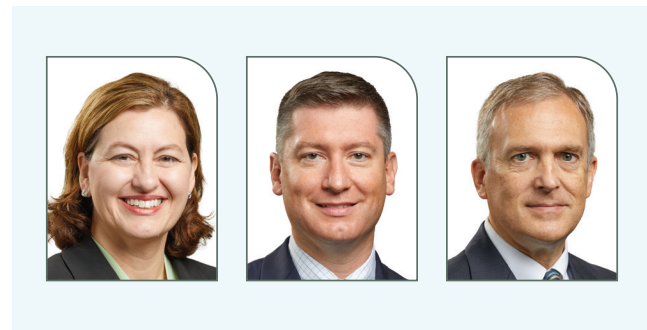
Everence® recently updated a Pastor Salary Guidelines online tool that provides guidance for developing competitive salary and benefits packages for pastors.

The program originated with Mennonite Church USA, but is available to any faith group via the Everence website.

The Pastoral Salary Guidelines provides for base salary and compensation, adjusted for cost-of-living increases, location differentials, education and experience factors, health and retirement plan contribution value, and other benefits.

The guidelines are updated annually for variables that change from year to year. The 2022 updates were released in May.

Find out more at [everence.com/pastor-salary-guidelines](https://everence.com/pastor-salary-guidelines).



## New leaders in key positions

Kristen M. Heisey, CFMP, became President and Chief Executive Officer of Everence® Federal Credit Union on June 27.

Kristen also joined the Everence Financial® Senior Leadership Team. She has more than 25 years of experience, mainly involving financial and nonprofit marketing and business development.

Fred Gingerich joined Everence Financial in May as Chief Financial Officer and Senior Vice President.

Fred has two decades of experience in finance, management and accounting. He also joined the Senior Leadership Team.

Michael Nicholas, SPHR®, SHRM-SCP, became Vice President of Human Resources in late April.

Mike has more than two decades of human resources and operations expertise, including recruiting, employee relations, succession planning, compensation plans, process improvement and change management.

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

- **If you'd like to find out how financial planning** could benefit you, we're happy to answer your questions. Visit [everence.com/financial-planning](https://everence.com/financial-planning).
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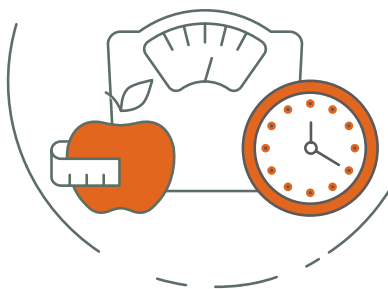


*“The Lord himself goes before you and will be with you; he will never leave you nor forsake you. Do not be afraid; do not be discouraged.”*

– DEUTERONOMY 31:8 (NIV)

### BEST TIME TO WORK OUT?

What’s the best time of day to exercise? Is there such a thing? For many of us, the best time is whenever we’ll actually do it.



A research team from Skidmore College found that women who worked out in the morning lost more fat, while those who exercised in the evening gained more upper-body strength and power.

For men, though, performance improvements were about the same no matter when they exercised, reported webmd.com. One difference is that men with evening workouts saw a noticeable drop in blood pressure.

The study involved 27 women and 20 men over a three-month period. Researchers stress that all participants got leaner and stronger, regardless of what time of day they exercised.

### CHARITABLE DONATIONS RISE, BUT INFLATION A CONCERN

Charities in the United States received an estimated \$484.85 billion in donations in 2021, a 4% increase from the previous year.

**\$484.85 BILLION**  
CHARITABLE DONATIONS IN 2021

Faith/religion-based charities were supported the most, as usual, with \$135.8 billion in contributions, according to a report released June 21 by Giving USA Foundation.

The faith-related donations total was up 5.3% from 2020.

“In 2021, Americans continued giving more generously than before the (COVID-19) pandemic,” said Laura MacDonald, CFRE, chair of the Giving USA Foundation.

“However, the growth in giving did not keep pace with inflation, causing challenges for many nonprofits.”

The Indiana University Lilly Family School of Philanthropy researches and writes the annual Giving USA report.

### FOUR FAIRLY ‘RECESSION-PROOF’ FIELDS

When the economy slows, as we saw when the Gross Domestic Product declined for the first quarter of 2022, concern grows that a recession may be starting.



When recessions do happen, certain industries usually can be counted on to weather the storm better than others.

These fields are judged the most “recession-proof” by economics professors at Johns Hopkins and Harvard universities, according to cnbc.com:

- Health care.
- Government.
- Computers/information technology.
- Education.

Those industries are less sensitive to interest rate changes and overall economic downturns, the professors noted.

Large job losses in manufacturing and construction occurred in the Great Recession of 2008-2009, as consumers spent less money and delayed major purchases.

### SUMMER JOBS ARE HARDER TO FIND



Many young people still get summer jobs, but it’s not as common as it once was, according to statistics from the Census Bureau.

Summer employment for those ages 14-18 has trended downward over the last 20 years.

More than 5 million people in that age group were employed in the U.S. during the summer of 2000, but fewer

than 3 million were in the summer of 2021, according to census figures.

An economic recession in 2001 and the Great Recession of 2008-2009 led to declines in summer jobs for youths that still haven’t been fully regained.

Accommodations/food services is the category that employs the most young people for the summer, followed by retail trade; arts, entertainment and recreation; and health care/social assistance.



# Regain control of your budget

## Watching your spending as costs keep climbing

By Steve Burkholder

If you find yourself more anxious about your spending than you were a year ago, you're not alone.

Inflation at a level not seen in over 40 years is causing more and more people financial stress as our purchasing power decreases. So what can you do about it?

If you don't have a budget, creating one can be an eye-opening and empowering experience.

A budget allows you to decide ahead of time how to allocate your money in ways that align with your goals – rather than having your spending drift over time in directions you didn't intend.

While making a budget won't solve everyone's money problems, it can be an important step in your financial wellness journey.

A budget shouldn't be a static document, but one that you review and adjust as necessary. This is especially true when costs are rising and your expenses change.

As you review your budget against your actual spending, ask yourself which areas have been hardest to control.

Where are you overspending? Are these areas a need or more of a want?

These questions can be helpful as you decide what adjustments you should make moving forward.

### QUESTIONS?

If you'd like help creating a budget for your household, an Everence® financial professional is ready to lend a hand. Call us at 800-348-7468 or visit [everence.com](http://everence.com).



Steve Burkholder is a Financial Consultant in the Everence® office in Harrisonburg, Virginia.

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# Employers evaluating their benefits packages

## Finding, keeping good workers has become a bigger challenge

By Natalie K. Jenkins

In 2021, according to the U.S. Bureau of Labor Statistics, over 47 million Americans voluntarily resigned from their jobs.

These resignations occurred for a variety of reasons: retirement, reconsideration of career paths, compensation/benefits, and many others, including family considerations.

This significant resignation has left many employers short staffed, struggling to maintain regular hours of operation and working tirelessly to attract new talent to join their teams.

Business owners are thinking creatively about ways to find and retain quality talent, which includes evaluating their benefits packages.

In a recent Society for Human Resource Management employee benefits survey, the following was uncovered as feedback from employers:

- Nearly all organizations surveyed (98%) offer some type of health care coverage.
- 82% of employers ranked retirement and savings as a significant benefit.
- 94% of employers are offering a traditional 401(k) and 68% are offering a Roth 401(k).
- Employers are evaluating and implementing family care, flexible work, and professional development

Continuing to assess and improve the benefits package offered to employees speaks volumes about creating a culture of care in your workforce.

It is a clear differentiator when people are considering new employment and evaluating current employment.

### A HELPFUL RESOURCE

Everence® works with employers on retirement plans and related Workplace Financial Wellness services. Contact us at 800-494-6622, ext. 4447.



Natalie K. Jenkins is a Financial Consultant in the Everence® office in Ephrata, Pennsylvania.

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# Market cycles are inevitable

## Downturns in stocks create anxiety but also opportunity

By George Finney

Over the past three decades, the stock market has been more unpredictable than I can remember.

The 1990s saw unprecedented growth, followed by the next decade with two substantial market corrections, and then almost a dozen years where people invested in the market saw tremendous growth in their portfolios.

So is the 2022 market correction a surprise? It should be, and if anyone tells you they know the single reason why we are experiencing a correction, please do not listen to them.

One thing we know in this global economy is the inflation and stock market volatility we're seeing are not unique to the U.S. These conditions are affecting most countries.

You can point in several directions if you try to assign blame for our current economic conditions, but the important thing is, where do we go from here?

As a retirement planner, I see investing through the lens of how it impacts retirement savings plans. And I see this as a great buying opportunity. Do I know that we have hit bottom? Could there be more downside to this economy?

Again, anything is possible but if I liked buying in when the market was on the rise, I certainly like it better now when I can buy stocks at a "discount" from their previous highs.

Selling stocks now guarantees you are locking in a loss. Buying now means you are dollar cost averaging. You're buying stocks at a lower price and buying more shares than when the market was at an all-time high.

So be patient and stay the course. Things might take time to get better, but history shows they will – and I'm counting on it and confident we'll recover.

### PREPARING FOR RETIREMENT?

Contact your Everence® financial professional or Everence Retirement Services at 800-494-6622, ext. 4447. Contact George Finney at [organizations@everence.com](mailto:organizations@everence.com).



George Finney, CRPS, is Director of Retirement Services at Everence®, working from our office in Mount Joy, Pennsylvania.

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# CARING FOR GOD'S CREATION





## Tree-planting project is aiming for a million

By Jim Miller

When two people separately contacted Steve Thomas to suggest a large-scale tree-planting campaign, they didn't know who they were dealing with.

Steve serves as the U.S. Director of Mennonite Men, an organization that engages men to grow, give, and serve as followers of Jesus – which is why those two people – one living in Kenya and the other, in Virginia – contacted him.

Independently and out of the blue, both suggested that Mennonite Men consider a massive tree-planting effort to combat climate change.

Neither was aware of Steve's calling to preach and teach about trees. Steve has been called a "treevangelist." He's a certified arborist with a graduate certificate in urban forestry. He provides tree consulting services and does contract structural pruning work for the City of Goshen, Indiana.

### **WHAT MENNONITE MEN DOES**

Mennonite Men operates JoinHands, a program that focuses on grants to help new congregations acquire their first church buildings. It also oversees JoinMen, which offers retreats and resources to promote healthy masculinity.



Although Steve naturally was interested in the tree-planting idea, “I wondered if it amounted to mission drift,” he said. “I wasn’t sure how trees fit.”

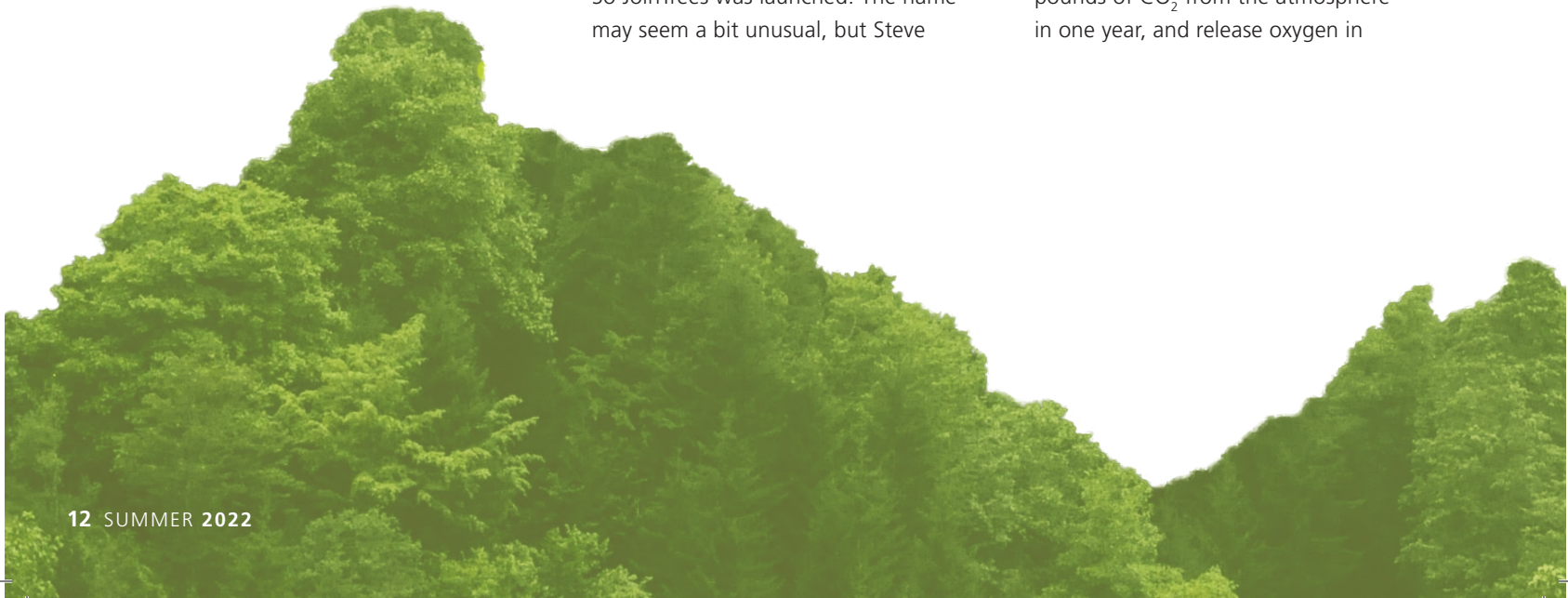
He took the proposal to Mennonite Men’s board of directors. The board said “yes,” which Steve says “is our organization’s response to address climate change.”

So JoinTrees was launched. The name may seem a bit unusual, but Steve

said it means, “Join trees to restore the earth.”

Trees absorb carbon dioxide, which is added to the atmosphere from a variety of activities – from decomposing organisms to wildfires, and from venting volcanoes to fossil fuel burning.

The Arbor Day Foundation says one mature tree will absorb more than 48 pounds of CO<sub>2</sub> from the atmosphere in one year, and release oxygen in



A tree mosaic graces one of the windows in the Retreat House at Pathways Retreat, Goshen, Indiana. Steve Thomas, U.S. Director of Mennonite Men, is pictured here, and in an area of Pathways featuring trees and native grasses in the photo on page 11.

exchange. But as more of the world's forestry is cut down, fewer trees are available to absorb the increasing levels of CO<sub>2</sub> in our atmosphere.

#### A MILLION-TREE GOAL

Mennonite Men's goal is to plant 1 million trees – throughout the world – by 2030. And not just plant trees and walk away, but help them stay healthy and grow.

"It's not just about planting trees, but establishing trees," Steve said, "where they can survive and thrive in the landscape. It's all about the right tree in the right place."

In short, it all comes down to stewardship of the land we inhabit – caring for God's creation by adding beauty and supporting biodiversity.

Although it's coordinated by Mennonite Men, the JoinTrees effort is for all ages and genders.

A Goshen congregation planted 700 trees on Good Friday, with people of all generations participating. Reports from the church are that it was a very meaningful experience.

JoinTrees is reaching out to Anabaptist congregations, many of which have

a long history of tending the land, Steve said.

#### THE POWER OF TREES

Trees contribute to our lives in many ways, including these mentioned in materials JoinTrees uses to promote its 1-million-tree campaign:

- They store carbon dioxide and cool the planet.
- They clean the air of pollutants.
- They improve soil and water quality.
- They curb stormwater runoff.
- They absorb noise, providing a buffer between homes and industrial properties or traffic sounds.
- They support biodiversity.
- They provide shade, food, comfort and beauty.

JoinTrees is supporting tree planting on private land, public land, business properties and church properties – offering expertise and in some cases, grants to help defray expenses. Mennonite Men is collecting contributions to help with tree projects.

Steve and his colleagues are working with the Natural Resources Conservation Service, U.S. Fish and Wildlife Service, state Departments of Natural Resources, city governments

“

*It's not just about planting trees, but establishing trees where they can survive and thrive in the landscape. It's all about the right tree in the right place.*



## Everence embarks on tree, native grasses project

In the spring of 2022, Everence® devoted three areas on our corporate headquarters property in Goshen, Indiana, to growing trees, shrubs and native grasses.

Professionals and Everence employees planted about 170 trees of several varieties in early June.

The effort is a visible way to continue our longstanding commitment to environmental stewardship, noted Senior Vice President Chad Horning.

Goshen City Forester Aaron Sawatsky-Kingsley said, “The plan that has evolved here to shift unused space toward native planting, including trees, is a really welcome development from the city’s perspective.”

Goshen plans to double its tree canopy – the amount of shade covering the city – by 2045.

Everence consulted with Steve Thomas of Mennonite Men to tap his expertise and enthusiasm.

Several views above show the early stages of the Everence tree project, including Senior Vice President Chad Horning and CEO Ken Hochstetler (center photo) handling some of the planting work themselves.

and others interested in cultivating biodiversity and caring for the land.

### CUTTING DOWN ON MOWING?

Some churches and businesses maintain large areas of grass (requiring regular mowing), which could be converted to trees and other native plants.

Keeping large areas of mowed grass attractive requires investments in fuel, water, chemicals and labor, Steve noted. Trees and other native plants can beautify an area while increasing the diversity of plant and animal life.

He said, “A number of congregations are forming creation care groups to look at these alternative approaches to landscaping.”

Some use the term “bioscaping.” Steve said that basically means,

“landscaping for both beauty and biodiversity.”

Mennonite Men’s membership is mainly in the U.S. and Canada, but JoinTrees is branching out into other parts of the world as well.

### ECONOMIC BENEFITS REALIZED

Several 40,000-tree projects have been going on in Central America, for example – mainly in Guatemala and Honduras, where land degraded through grazing and growing crops is being reclaimed. The newly planted trees – including fruit trees – can be an economic resource for the local communities.

“The small communities tend the trees,” Steve said. “They take greater care of them because they depend on them for their livelihood.”

Steve Thomas stands amid the newly planted trees on the grounds of the Everence corporate headquarters in Goshen, Indiana.

In fact, community support is vital for large-scale tree projects to succeed, he said.

### GET THE COMMUNITY INVOLVED

Things work out better if the community is involved from the start, said Steve, who studied large-scale tree-planting campaigns when working on his graduate certificate in urban forestry. "It has to be community-based," he said.

Environmental stewardship is part of caring for God's creation, and tending

God's creation is what motivates Steve to care so much about trees.

He notes that a tree of life is featured at the beginning and end of the Bible, in Genesis and Revelation.

As a grandfather, Steve said he ponders two questions about climate change the children of today may ask him in the future: "Did you know?" and "What did you do?"

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

### WHAT IS EVERENCE DOING?

Want to know more about Everence<sup>®</sup>, where we help people make financial decisions based on their faith and values? Visit [everence.com](http://everence.com) or call us at 800-348-7468.





## *Everence staff in Ephrata operating from new, renovated location*

Everence® in Ephrata, Pennsylvania, is serving our members and clients from a new location – a renovated building at 1021 Sharp Ave.

Everence made this shift to a larger, single-occupancy facility to better serve our growing number of members and to physically unify the Everence Federal Credit Union and Everence Financial teams.

Before the move, credit union staff and financial consultants were on separate floors of a building they shared with other businesses.

Becoming more visible to community residents is another reason for the move.

“With our new space, we are right along the main road (Route 322)

and have multiple signs visible when approaching from either direction,” said Doug Umble, Everence Managing Director for Central Penn.

The new site – which formerly housed a pharmacy – also is more visible to shoppers at nearby stores.

In the previous location, a gas station separated Everence from the main road.

Client Experience Manager Clayton Lee said, “In this place, we have a big sign on the main highway and lighted signs on the building itself.”

The Ephrata community around the new Everence location is growing quickly, Clayton said, in terms of new housing and retail development.

The move was a major team effort, he said. “Everyone worked very closely together to make this move a success.”

Doug said, “We’ve received positive feedback from clients, and our staff appreciates their new space.”

### **READY TO SERVE YOU**

Do you live or work in the Ephrata area? Talk with our Everence Financial (717-733-9414) and Everence Federal Credit Union (717-721-6180) representatives there about ways your financial decisions can reflect your faith and values. Those outside the Ephrata area may reach us at 800-348-7468.





# Letter from the president

Seek  
growth

*Dear Friends,*

Undoubtedly, 2021 was filled with uprooting challenges. But just like the year before, the Everence® community came together – drawing on our enduring values to navigate these challenging times, caring for each other, and flourishing in new and exciting ways.

## A YEAR OF REMARKABLE GROWTH

Our assets under management increased by 20% in 2021, exceeding \$6 billion at year end. We also experienced a noteworthy increase in members, helping more clients live out their values through responsible money management and unique community investing, grant-making, and charitable giving programs. We're grateful to walk alongside our members and clients on their stewardship journeys.

## CULTIVATING GENEROSITY

2021 was a record year for charitable giving, with members donating \$180 million into Everence charitable giving accounts and distributing \$72 million to some 3,000 nonprofits (while building capacity for ongoing generosity). Our MyNeighbor program contributed \$444,000 to 560 charities and churches – the program's highest annual

level to date. And we distributed \$819,000 in Sharing Fund grants (matched by \$1.2 million from churches) to lessen the financial burdens of thousands of families.

## NURTURING DIGITAL TOUCHPOINTS

We're leveraging technology to enhance our products and services, better meet client needs, and offer seamless customer experiences. One example is Everence Federal Credit Union's new digital banking suite, which augments our existing banking services and creates even more ways for members to practice stewardship – digitally and in person.

## PARTICIPATING IN RESTORATION

Diversity, equity, and inclusion are missionally important for Everence, and we're cultivating several initiatives as part of this commitment – such as our Everence Community Investments. Developed in 2020 and piloted in Philadelphia in 2021, the program includes lending opportunities aimed at serving individuals often left out of formal financial systems.

## TRANSFORMING THE PATH FORWARD

To stay adaptive to change and grow alongside our clients, it's essential that we foster creativity across our organization. That's why we're purposefully investing in our workforce to nurture diversity of thought, experiences, and skills, to further bring out the best of our already dedicated staff when it comes to serving our members. We're also implementing our new strategic plan, which builds on our mission, vision, and values to deliver clear financial guidance and distinctive generosity opportunities to clients through our accessible and differentiated products, services, and experiences.

## GOING TO WHERE WE WANT TO GROW

Disruptions certainly can feel unsettling – but they also can be powerful catalysts for innovation – and inspiration for growth as people in community. It gives me hope to observe how Everence members, clients, staff, and partners channeled their faith and values in 2021, seeking growth for themselves and the world around them. I'm excited to see what's in store for us in 2022, as we work together and go to where we want to grow.

**Kenneth D. Hochstetler**  
President and CEO

*"...by speaking  
the truth with  
love, let's grow  
in every way into  
Christ."*

– Ephesians 4:15b (CEB)



# 2021 annual report highlights

Certain 2020 amounts have been reclassified to conform to the 2021 presentation.

The financial information presented is unaudited and does not comply with Generally Accepted Accounting Principles. This information is presented on a combined basis for all Everence entities and should not be relied upon in determining the financial strength or condition of any specific Everence entity. Members may request audited financial statements for Everence Foundation, Everence Association, Inc., Everence Federal Credit Union and certain other Everence entities included in this consolidated report.

## Financial information

### Balance sheets

	December 31	
	2021	2020
<b>Assets</b>		
Cash and short-term investments	\$202,232,104	\$193,451,720
Bonds	1,157,524,381	1,040,059,586
Stocks	4,562,460,388	3,654,236,929
Mortgage loans and notes receivable	290,187,376	270,119,912
Real estate and real estate mutual funds	33,028,098	25,851,113
Property and equipment	21,607,931	16,867,451
Other investments	68,279,271	55,718,716
Other assets	12,463,168	10,547,737
<b>Total assets</b>	<b>\$6,347,782,717</b>	<b>\$5,266,853,163</b>
<b>Liabilities and unassigned funds</b>		
Reserves for life, annuity, and health certificates	\$278,704,532	\$291,666,847
Claim liabilities	4,598,499	4,556,037
Invested funds managed for others	5,004,133,485	4,131,883,395
Reserves for gift plans	562,447,341	398,709,362
Premiums paid in advance	1,658,294	1,637,402
Other liabilities	324,752,303	275,474,830
Unassigned funds and special reserves	171,488,263	162,925,290
<b>Total liabilities and unassigned funds</b>	<b>\$6,347,782,717</b>	<b>\$5,266,853,163</b>

### Statements of operations

	Years ended December 31	
	2021	2020
<b>Revenues and other additions</b>		
Assessments	\$52,818,907	\$51,943,011
Invested funds additions	863,300,826	746,436,968
Gift plans additions	180,755,934	80,457,013
Net investment income (including unrealized appreciation/depreciation on investments)	577,476,352	405,840,129
Other income	43,259,481	36,424,702
Contributions	958,551	889,862
<b>Total revenues and other additions</b>	<b>1,718,570,051</b>	<b>1,321,991,685</b>
<b>Expenses and other disbursements</b>		
Member benefits	57,978,951	53,681,600
Increase (decrease) in reserves	(12,565,627)	(10,274,034)
Administrative and miscellaneous	72,493,268	65,495,568
Charitable distributions	74,148,226	63,902,717
Constituent distributions and withdrawals	543,408,736	455,635,114
Increase (decrease) in funds managed for others	792,266,096	647,927,243
Increase (decrease) in gift plans	183,141,155	38,332,812
<b>Total expenses and other disbursements</b>	<b>1,710,870,804</b>	<b>1,314,701,020</b>
<b>Net income before net capital gains and taxes</b>	<b>7,699,247</b>	<b>7,290,665</b>
Net capital gains (losses)	117,792	36,020
Taxes	60,783	(623,997)
<b>Net income</b>	<b>\$7,756,256</b>	<b>\$7,950,682</b>

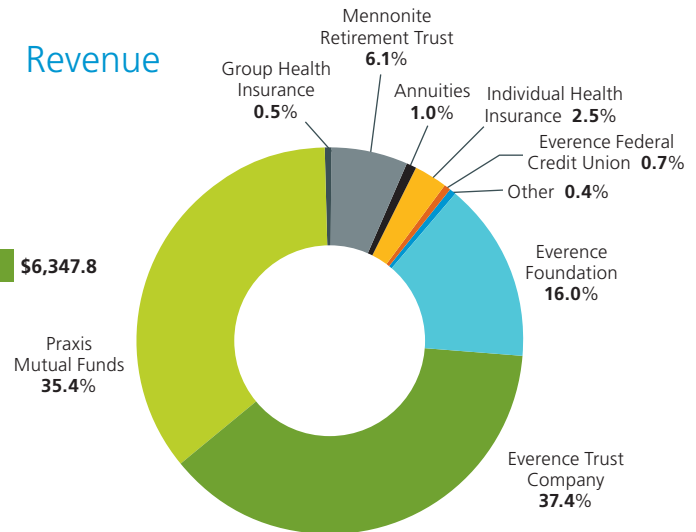
## Total assets\*

(in millions)



\*Includes assets managed on behalf of customers.

## Revenue



## Making a difference

### Charitable gift plans

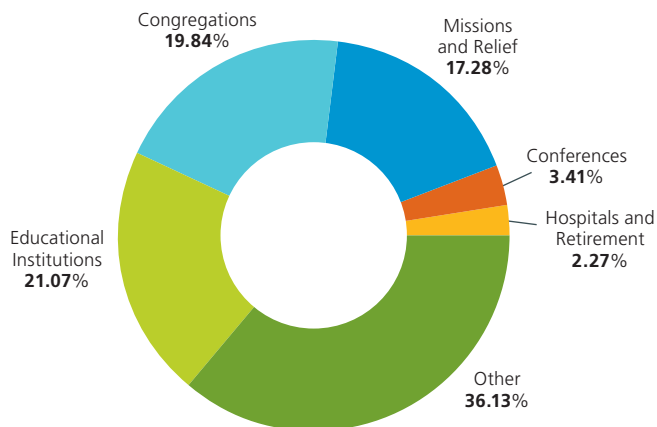
Contributions (in millions)



Distributions to charities (in millions)



### Distribution by charity type



## Grant and member benefit programs

(in millions)

	As of Dec. 31, 2021	
	2021	2020
Sharing Fund grants <sup>1</sup>	\$ 0.819	\$ 1.426
Safe Church grants <sup>1,2</sup>	0.000	0.007
Member Chapter grants	0.039	0.039
<b>Total grant distribution</b>	<b>0.858</b>	<b>1.472</b>

Local church grant matches <sup>1</sup>	\$ 1.218	\$ 2.222
Number of grants distributed	1,595	2,575
Number of churches receiving grants	581	652

College Scholarship Program	\$ 0.049	\$ 0.048
Will preparation grant	0.004	0.005
Accidental death benefit	0.000	0.000
<b>Total other member benefits</b>	<b>0.053</b>	<b>0.053</b>

## Positive investments

(in millions)

	2021	2020
Community development investments <sup>3</sup>	\$ 21.584	\$ 17.874
Church mortgages and high-impact loans <sup>4</sup>	58.893	57.938
Positive impact bonds	312.531	262.585

## MyNeighbor

(in millions)

	2021	2020
Charitable distributions (1.50% of transaction totals) <sup>3</sup>	\$ 0.445	\$ 0.345

<sup>1</sup>Everence provides Sharing Fund and Safe Church grants that must be matched by Everence member congregations or other eligible groups applying for these grant programs.

<sup>2</sup>The Everence Safe Church grants program was suspended temporarily in 2021 but has been reinstated for 2022.

<sup>3</sup>Everence channels investment dollars as loans to underserved and under-resourced communities through community development investing options integrated into our investment portfolios and funds.

<sup>4</sup>High-impact loans assist emerging and socially engaged congregations, help nonprofit organizations make environmentally friendly improvements, and address community development needs in the United States.



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LIVES WE SHARE



## How about a spot of Philanthrotea?

You get a few folks together over tea to talk about philanthropy. What's a good name for that sort of gathering?

How about Philanthrotea?

Stewardship Consultant Mitch Stutzman, who serves our Kansas region, came up with the name about six years ago. He wanted a name that reflects discussions about charitable giving in a friendly, informal setting.

A Philanthrotea event is a way for Mitch and others from Everence® to share educational information on timely

topics to help fundraisers and nonprofit organization leaders.

The setting usually will include tea, of course, and probably coffee. A few baked goods may be there too.

The idea is to create an environment where representatives of various organizations can learn from Everence, but also support each other.

Recent topics have included *The altered landscape of fundraising* and *Five phrases that will change your life as a fundraiser*.

### WHERE ARE THESE GATHERINGS?

Many of our Philanthrotea gatherings take place at our partner organizations' locations. For example, hosts have included Hesston College, Bethel College, and Mennonite Central Committee. We also meet sometimes in our office building in North Newton. Call us at 316-283-3800 for more info.