

Toolkit

HELPING YOU CARE FOR YOUR GOD-GIVEN GIFTS | ISSUE 3, 2024

BIKE BUSES GAIN SUPPORT

Bike buses – organized groups of children and families who ride their bikes to school along a route with predetermined stops and schedules – are becoming a **popular way to promote road safety, sustainability and community**. According to a study carried out by Universitat Autònoma de Barcelona, the concept has gained global momentum in recent years, with **more than 470 bike bus routes worldwide, helping 32,000 children get to school safely every week**. The study reports that 92% of respondents said they feel unsafe cycling to school without protection from the group, with most respondents saying bike buses help highlight the need for systemic changes in transportation.

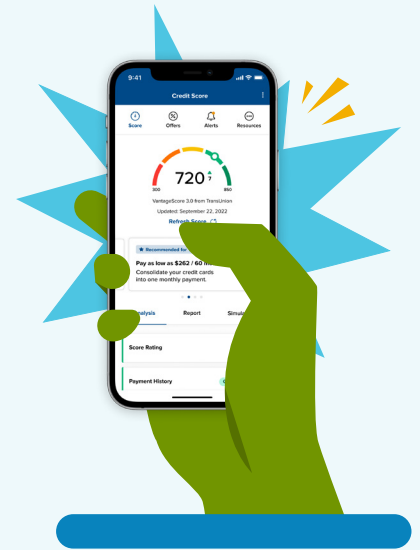
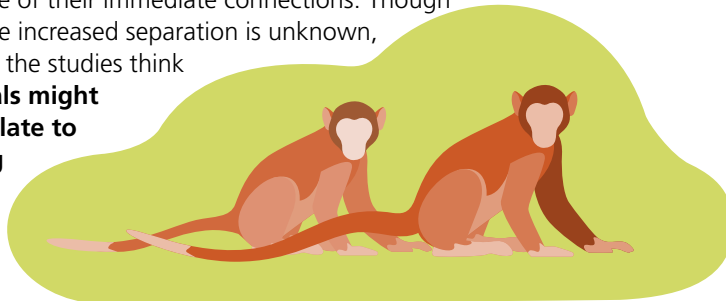


FREE TAX FILING OPTION BECOMING MORE COMMON

Filing taxes will get easier and cheaper for people next year. The Internal Revenue Service and U.S. Treasury Department recently announced **they are launching a permanent free tax filing program for the 2025 filing season**, having tested it in select states this year. Though the Direct File tool was available only for limited tax users, like taxpayers earning less than \$200,000 and with only W-2 income, the IRS is planning to expand the program to more people and to all 50 states. **The IRS has also extended its Free File program**, in which taxpayers earning less than \$79,000 can use a commercial tax preparation software for free, through 2029.

ANIMALS CHANGE THEIR SOCIAL HABITS AS THEY AGE

Like humans, many animals in the wild change their habits as they enter their twilight years. Knowable Magazine reports on three separate long-term studies of red deer, sheep and macaques that found **the elder animals will become less socially connected as they age**. Older macaques, which are very social creatures, are more selective of their immediate connections. Though the reason for the increased separation is unknown, scientists leading the studies think **the elder animals might increasingly isolate to prevent getting an illness or infection from the younger species**.



INTRODUCING CREDIT SCORE

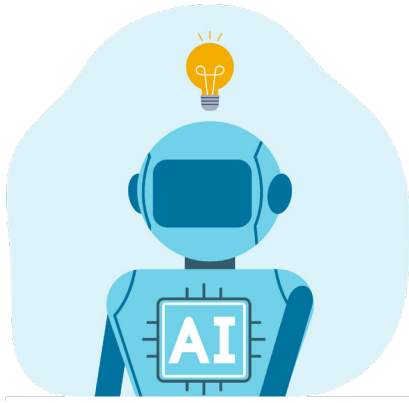
Everence® Federal Credit Union members **can now use Credit Score on their mobile and online banking** to stay on top of their credit. Credit Score is a free service for members, powered by SavvyMoney. Benefits include daily access to personal credit score, real-time credit monitoring alerts, a credit score simulator, personalized credit reports, special credit offers and more. Members' credit score is updated every seven days, or they can update it daily by using the "Refresh Score" feature. This tool **does not affect members' credit scores**, since it checks scores as a "soft inquiry." For more information, visit the EFCU website.



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NOT ALL JOBS ARE FOR AI

Churchgoers in the U.S. are skeptical that artificial intelligence (AI), can offer much in terms of religious guidance. American Bible Society surveyed about 2,500 people for its annual report on Scripture engagement. Of those surveyed, 68% said **they don't think AI could help them with their spiritual practices**. Another 58% said they don't think AI will help with "moral reasoning," and **only about 25% of respondents said they feel optimistic about the impact AI will have**. Religious people who are less engaged with a religious community and less likely to spend time reading Scripture were more optimistic about its potential.



EVERENCE HELPS CULTIVATE GENEROUS CONGREGATIONS

Since 2012, Everence has reached 335 congregations and 1,309 participants through Cultivating Generous Congregations (CGC). CGC is a program developed by the Lake Institute on Faith and Giving and used by Everence to help churches find avenues for religious giving and **share with congregations the tools to build a culture of generosity**. The program has helped grow the Everence Stewardship Partners program and assisted in strengthening relationships with churches within the network. **Everence stewardship consultants can help connect congregations with services and resources** to help form and grow their stewardship ministry. To learn more about the CGC program or Everence Stewardship Partners, visit the Everence website.

PLACE YOUR LUGGAGE IN THE HOTEL BATHTUB

When checking into a hotel, don't put your luggage on your bed. Instead, **put it where you – and potential bed bugs – would least expect it: In the bathtub**. In 2023, after years of restrictions from the COVID-19 pandemic, people began traveling again. This sudden increase in travel **resulted in a flare up of bed bug infestations worldwide**. An article by Travel + Leisure lists a few more things you can do to avoid getting some unwanted hitchhikers in your luggage: Choose a hard-sided suitcase whenever possible; pack resealable plastic bags; and bring a small flashlight to help inspect your room upon arriving.

LOWERING SCREENTIME IS IMPORTANT FOR SLEEP

Excessive use of screens among teenagers **can negatively alter their sleep outcomes**. An article published recently in the Journal of Adolescent Health described a multi-year study observing 9,398 early adolescents (ages 11-12) examining the associations between self-reported screen use before bedtime and sleep variables. The study found that the use of screens, including social media, texting, video games, music and television, resulted in **shorter sleep duration and more interrupted sleep after only one year of research**. The article encouraged parents to consider implementing a "family media use plan" which could include limiting screen use before bedtime.



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

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