

# Toolkit

HELPING YOU CARE FOR YOUR GOD-GIVEN GIFTS | ISSUE 1, 2024

## NEW CLUES TO HELP DIAGNOSE ALZHEIMER'S

How Alzheimer's disease forms remains a medical mystery... However, a recent study is inching scientists closer to understanding **the sequence of biological changes** that can lead to the disease... The 20-year "China Cognition and Aging Study," published in The New England Journal of Medicine, allowed scientists to find patterns of an Alzheimer's-linked protein in the spinal fluid of subjects who would go on to be **diagnosed with the disease 18 years later**... The scientific community is optimistic this finding will ultimately let them find a window of time to **take preventative measures or treat Alzheimer's more effectively**.



## RELIGIOUS GENEROSITY CONTINUES AMID INFLATION

Religious Americans continue to give to both their houses of worship and other causes **money and in-kind donations despite rising costs for daily living**... According to a report from Givelify and Indiana University's Lake Institute on Faith and Giving, most religious donors **gave the same amount of money – or more – to their congregations in 2023 as in 2022**... The report's findings are based on responses from 2,000 religious Americans and 980 faith leaders... Most of the respondents were Christians.

## EXCESSIVE CREDIT CARD LATE FEES NOW BANNED

The Consumer Financial Protection Bureau (CFPB) finalized a rule in March to cut excessive credit card late fees... The rule **will bring down the typical fee of \$32 to \$8**... Critics say this new rule will push banks to find another way to make up for the lost revenue... However, the rule brings immediate relief to some, as the high fees **were costing American families more than \$14 billion a year**, according to the CFPB... The bureau also reported that consumers paid a record-high \$130 billion in credit card interest and fees in 2022, and the **average cardholder carries a balance of over \$5,000**.



## FINANCIAL ASSISTANCE GRANTS TO PASTORS

Everence® is working with the Lilly Endowment Inc.'s National Initiative to Address Economic Challenges Facing Pastoral Leaders... Since 2016 we have received grants to establish a Pastoral Financial Wellness Program, through which we assist with **financial assistance grants, financial education events and financial planning subsidies**... We understand pastors often face unique and challenging financial circumstances, **which can put pressure on their personal and ministerial health**... To learn more about the Everence Pastoral Financial Wellness Program, visit [everence.com/pastoral-financial-wellness](https://everence.com/pastoral-financial-wellness)



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### IT'S OK TO SAY NO SOMETIMES

The next time you don't feel like accepting an invitation to a movie or a lunch from your friend, just say no!... People often **overestimate the negative ramifications** that arise after declining, according to a study published by the American Psychological Association... Drawing from other studies, the researchers suggest **inviters are capable of understanding what goes through the mind of invitees that leads them to decline**... The researchers felt the timing was important for this study, as it has been reported recently that **people, now more than ever, feel burned out and that their time is stretched too thin.**



### MYNEIGHBOR GIVES TO LOCAL AND GLOBAL COMMUNITIES

Everence **donated more than \$536,000 earlier this year to 585 charitable organizations and congregations** through the MyNeighbor Program... Giving through the MyNeighbor program is simple: Each time a cardholder uses their MyNeighbor card to buy groceries, pay bills or make other purchases, Everence will donate 1.50% of the purchase total to the charity of the cardholder's choice... In January, Everence writes and sends checks to the selected charities... Since its inception in April 2017, the **MyNeighbor program has generated more than \$2.7 million for congregations, schools and other nonprofit organizations**... To learn more about the MyNeighbor program, visit [everence.com/myneighbor](https://everence.com/myneighbor)

### CROSS-DENOMINATIONAL FRIENDSHIPS

About 4 in 10 U.S. adults say that all or most of their friends have the same religion they do... But about **6 in 10 say they have at least some friends whose religions differ from their own**, according to the Pew Research Center... While it's common for Americans to befriend people from different faiths, most do not discuss religion with others very frequently, according to a separate survey done earlier in 2023... In the earlier 2023 survey, 62% of U.S. adults said that when someone disagrees with them about religion, **it's best to try to understand the person's belief** and agree to disagree.

### SEA OTTERS RESCUE THEIR HABITAT

The California sea otter, once hunted to near-extinction, has made a remarkable comeback in the last century... Now, scientists are learning that **the species has been helping restore their coastal marsh habitat from erosion**... A story published in the scientific journal Nature described the otters as safeguarding creek beds **by eating burrowing crabs, which weaken the soft, silty earth with their digging**... The scientists compared the efforts to protect sea otters with those of protecting gray wolves, and how both efforts are now paying off by restoring habitats in the country that had been affected in the past by heavy hunting.



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

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