

EVERYDAY STEWARDSHIP

Fall 2022



Mutually beneficial encounters

**ERVIE AND MARY GLICK ARE
RELATIONSHIP BUILDERS**

ALSO IN THIS ISSUE

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Ervie and Mary Glick, the 2022 Everence National Journey Award recipients (*photo provided.*)



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 of Mennonite Church USA and other churches.

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Volume 57 / Number 3

Everyday Stewardship (ISSN 10434887) is published three times a year for Everence members.

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Everence offers credit union services that are federally insured by NCUA. Investments and other products are not NCUA or otherwise federally insured, may involve loss of principal and have no credit union guarantee. All products are not available in all states.

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Printed on FSC certified 50% recycled paper (25% post consumer waste).

Gaby Ferra now training with Frontier Airlines



Gabriella Ferra of Cape Coral, Florida, is working for Frontier Airlines, training with 52 other pilots to become first officers for the company.

Gaby received three Everence® college scholarships, including 2020-2021, when she was the top national recipient. She was featured on the back cover of the summer 2019 Everyday Stewardship.

A first officer in airline lingo is the right-hand person (sometimes called the co-pilot) of the captain. They help the captain fly the plane by monitoring its systems, communicating with air traffic control, keeping track of weather, and other duties. They also help with plane inspections.

Gaby graduated from Florida Institute of Technology, Melbourne, Florida, earning what normally would be a four-year degree – a bachelor's degree in aeronautical science – in 2½ years.

The director of FIT Aviation called Gaby a “force multiplier – makes the place better.”

She earned her private pilot license in 2017, her instrument rating certificate in 2018 and commercial pilot certificate in 2019.

Gaby told us that a flight she took when she was 4 “stuck with me as something I wanted to do.”





An in-person Medicare Monday workshop!

Medicare Monday workshops from Everence® have helped hundreds of people learn more about how the government's senior health care program works.

Enrollment details and deadlines, prescription drug coverage, and plans that supplement Medicare – people have many decisions to make as they retire and move to the federal plan from private health insurance.

A milestone of sorts occurred in October, when the Everence team serving northern Indiana, northwest Ohio and southern Michigan hosted their first in-person Medicare Monday in three years.

Concerns about potentially spreading COVID-19 had moved the workshops onto the Internet during the interim.

Everence offices in Goshen, Berne, and Kendallville, Indiana, as well as Archbold, Ohio, hosted in-person workshops on the same date. More than 90 people participated.



Everence adds direct index investing

Everence® recently announced the launch of direct index investing, an enhancement to the Everence Asset Management investment lineup.

This option allows investors more control over their investment decisions by owning stock directly, rather than through mutual funds. This provides the following benefits:

1. Track the appropriate index closely.
2. Optionally use tax-sensitive investing strategies to pursue tax savings.
3. Ability to create customized portfolios by including or excluding specific stocks.

Direct indexing is an approach that involves buying a subset of individual stocks that make up an index, such as the S&P 500, with the intent of closely tracking the performance of the index.

Direct indexing can provide greater autonomy, control, and tax advantages to certain investors over owning an index mutual fund or an exchange-traded fund.

Learn more at everence.com/direct-index-investing.

Learn and do more at everence.com

- **Take a look at Everence** – a faith-based company offering meaningful careers – if you're interested in more than just another job. Visit everence.com/careers.
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Consider the blameless, observe the upright; a future awaits those who seek peace.

– PSALM 37:37 (NIV)

HIGHER RATES COMPLICATE HOUSING MARKET

Rising mortgage rates obviously aren't good news for people buying or selling houses.

Higher rates slow the housing market by making borrowing money more costly.



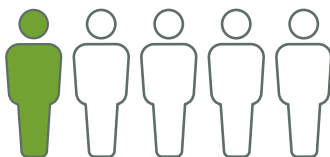
If you're selling a house, the sale probably will take longer, and you may have to lower your asking price. What can people with houses for sale do?

Simple fixes such as a fresh paint job can make a strong impression on buyers, real estate agents told *The Wall Street Journal*.

In terms of renovations, refinishing hardwood floors is the investment with the highest rate of return, according to the National Association of Realtors.

FACTS AND FIGURES ABOUT TITHING

About **ONE IN FIVE** Christians (21%) gives at least 10% of their



income as a tithe, according to research by Barna Group.

Another **37%** say their giving varies, while **25%** don't give to their church.

The tithing concept "is not well understood by U.S. adults or even Christians in particular," reported Barna, a private organization that has researched trends related to values and beliefs since 1984.

Among U.S. adults, **39%** said they can define the term. Specifically among Christians, **43%** can say decisively what tithing is.

About **70%** of pastors say a church tithe doesn't have to be exclusively financial.

TAXING WHAT ANIMALS DO ON A REGULAR BASIS

The government of New Zealand plans to start taxing agricultural emissions in hopes it will help the country meet climate change goals.



What does that mean, exactly? It means assessing fees for burps, urine and dung from livestock.

Officials are trying to figure out how that will be done, but hope to have their "agricultural emissions pricing system" in place by 2025, reported [cnbc.com](https://www.cnbc.com).

"No other country in the world has yet developed a system for pricing and reducing agricultural emissions, so our farmers are set to benefit from being first movers," said Prime Minister Jacinda Adern.

The plan is to recycle the tax back into the farming sector through new technology and incentive payments to farmers.

THINK ABOUT DRINKING MORE GREEN TEA



You may benefit from drinking green tea, but at the very least, it soothes your throat and can provide a few moments of relaxation.

Research has found that consuming green tea may help prevent some chronic health conditions and manage others, according to [health.com](https://www.health.com).

Green tea has a higher concentration

of theanine than other types of tea, and theanine has been found to reduce anxiety.

One study involved volunteers whose short-term memory improved, as well as their ability to perform certain tasks, when given green tea extract.

Green tea also contains antioxidants, which have been shown to protect against neurodegenerative diseases such as Alzheimer's and Parkinson's.

Paying guest speakers at church

Consider these guidelines as you decide

By Beryl Jantzi

When your church needs a guest preacher, what do you think is a fair payment?

We want our guest to feel valued, but still be good stewards of the church giving plan. It's a tension many church administrators feel.

Here are some guidelines:

1. COVER TRAVEL.

Whenever the visiting preacher steps into their car or boards a plane, they become your guest. Cover the flight or car mileage. The IRS' current standard mileage rate is 62.5 cents per mile.

2. COVER FOOD.

Cover their basic meal needs as they travel. If you're eating out with them, use your credit card. If they're eating on their own, have them send the church their receipts, and reimburse them.

3. COVER ACCOMMODATIONS.

If the guest preacher stays overnight, pay for the accommodations.

4. BASE THE HONORARIUM ON YOUR PASTOR'S SALARY

Deciding on an honorarium involves such factors as number of services and length of teaching time. Here is the logic for basing the honorarium on your pastor's salary.

- You're paying your pastor based on their current responsibilities, along with the variables listed above.
- For each speaking assignment (sermon, Sunday school class, evening session, etc.), pay your guest preacher .5% of the pastor's salary.

Example:

- Pastor's salary (includes housing allowance): \$60,000
- Number of services: 2
- Guest pastor's honorarium: $\$60,000 \times .5\% = \300 , x 2 services = \$600

This method allows you to be generous without compromising your stewardship

plan. For those with a part-time pastor or without a pastor, base your calculation on what you would pay a full-time pastor.

As with many guidelines, these may not be right for all situations. You may need to adjust.

RESOURCES FOR CHURCHES

Everence works with church leaders in a number of ways, offering resources to help your church pursue its mission and vision. Find out how we can help at everence.com/financial-services/for-churches.



Beryl Jantzi is Director of Stewardship Education for Everence®, working from our office in Harrisonburg, Virginia.



Strategies for paying off debt

Choose an approach and stick with it

By Ben Holden

Household debt in the United States totals more than \$16 trillion, according to a recent report from the Federal Reserve Bank of New York's Center for Microeconomic Data.

That's an average of about \$125,800 per household. It includes mortgages, student loans, and consumer debt. Most of us likely owe money to someone.

How do you approach your debt? Do you make minimum payments? Do you ignore it and hope it'll go away?

The first option would eventually pay off your debt – if you don't add more each month. The second would increase your debt because of interest charges. And your credit score would decline as you missed payments.

Instead, here are a couple common approaches that you could implement and a few tools you could consider.

One common approach is to use a debt snowball. It works like this – make a list of your debts from smallest to largest and make payments each month, adding any extra payments to the smallest debt.

When you pay off the smallest, add that payment to the next-smallest, and so on. Your payment toward the smallest debt continues to get larger, like a cartoon snowball rolling down a mountain. Continue this until you've paid all your debts.

A variation is to focus on the debt with the highest interest rate, then the next-highest, and so on.

Finally, Everence® members have access to Lutheran Social Service, which can help with debt and budget counseling. Visit everence.com or lssmn.org/financialcounseling/everence for details.

REACH OUT TO EVERENCE

If you feel you could use professional guidance, reach out to an Everence consultant or planner. We'd be glad to help. Visit everence.com or call us at 800-348-7468.



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One size doesn't fit all

Variables affect how much to withdraw from retirement accounts

By Mackenzie J. Snader

How much money will I be able to take out of my retirement accounts?

“When I move my 401(k) to Everence®, how do you know how much money to send me?” my clients ask. After saving for 30+ years, making the leap to withdrawing money feels like driving blind.

The most well-known way to answer is the classic 4% withdrawal rule: in the first year of retirement, calculate what 4% of your money is and that's your steady, annual withdrawal rate (giving yourself some raises over time because of inflation).

This rule was proposed by financial advisor William Bengen in the '90s, using some real-world market returns and some assumed returns (bonds at 5.2%, stocks at 10.3%, and inflation at 3%). In his model, it worked well for those who have at least 75% of their money in stocks.

You can probably see gaps of this rule. Let's say your risk tolerance is lower, you want to leave a legacy to family or nonprofits, inflation is higher, or you're uncomfortable at the idea of your income being based on a fluctuating asset.

You don't have to decide your withdrawal amounts alone, though. Everence financial planning can help coordinate your Social Security claiming date, which could be a hedge against running out of money early.

We can discuss whether you value flexibility or certainty more, which can point toward income annuities (like build-your-own pensions) or investments.

We can explore a charitable gift which would simultaneously give you income and earmark a gift to a nonprofit.

IT'S OK TO ASK FOR HELP

Everence can help you plan a coordinated strategy for how you might handle your expenses in retirement. Visit everence.com or call us at 800-348-7468.



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MUTUALLY BENEFICIAL ENCOUNTERS

*Ervie and Mary Glick
are relationship builders*

By Jim Miller

Mix biblical wisdom and firsthand experience, and you find the fuel that drives Ervie and Mary Glick to reach out and help so many.





Share with the Lord's people who are in need. Practice hospitality.

– Romans 12:13 (NIV)



1. As a 22 year old, Ervie satisfied military obligations as a conscientious objector building houses for refugees from Serbia in Salzburg, Austria, in Pax.

2. Ervie hands funds to believers in Anren, China, who were required to build themselves a church, rather than continuing to meet in a garage with 300 baptized adults. \$6,000 was raised at Park View Mennonite Church as its annual International Capital Project, which funds such a project somewhere in the developing world.

3. The 2007 Park View Mennonite church sand dam team posed on the completed dam in Kenya. L to R: Bernie Halterman, Ross Erb, Jonathon Kennel, Ervie Glick, Mary Glick, Rachel Brown, and an MCC volunteer.



Mary and Ervie have been especially active in welcoming people new to the U.S. and helping them get established in unfamiliar surroundings.

What motivates them to devote so much time and effort to lending a hand and building relationships?

“You could point to various Scriptures,” Ervie said. “It’s our belief, our faith, to reach out to people in need, people who are struggling.”

Mary notes that it helps to know what it feels like to be the outsiders. She and Ervie have lived abroad more than once, including several years in Germany and six months in Vietnam. “You remember what it’s like to be a foreigner yourself, learning a new language and how to fit in culturally.”

SUPPORT FOR REFUGEE FAMILIES

This belief has led them to support numerous refugee families over the years, working in collaboration with Church World Service and their home congregation, Park View Mennonite Church, in Harrisonburg, Virginia.

Ervie and Mary don’t just help someone one time and walk away, notes their

pastor, Phil Kniss.

“Not only do they want to serve others, they also want to be shaped by the relationships that are formed,” said Kniss, who’s served Park View for 26 years. “These become mutually beneficial encounters.”

The Glicks have helped families new to the United States find and furnish apartments, helped them learn English and in general made them feel welcome.

Mary and Ervie have aided families from Vietnam, Bosnia, Congo, Cuba, Iraq and Ukraine. “Families from Ukraine moved here by the hundreds as the Soviet Union was breaking up. We were on the front end of that,” Ervie noted.

A LIFETIME OF INTERNATIONAL CONNECTIONS

Mary and Ervie have interacted with and befriended people from other parts of the globe since they were young.

Mary grew up in Iowa, where her school in Kalona participated in International Christian Youth Exchange. Her family hosted a student from Congo when Mary was in high school.





After high school, Mary went to Germany for a year with the youth exchange. Then she went to Goshen College in Goshen, Indiana, where she and Ervie met.

Ervie also had spent time abroad before he arrived at Goshen College. After two years of study at Eastern Mennonite College (now University), Ervie took a break from school to serve with Pax, affiliated with Mennonite Central Committee. Pax provided conscientious objectors to military service another way to serve.

Ervie was immersed in masonry work with Pax in Austria and Germany, building homes.

When Ervie came back to the United States, he decided to complete his degree at Goshen College.

EARLY DAYS OF GOSHEN COLLEGE SST

He was teaching high school German when, in 1967, Goshen College was launching its Study-Service Trimester program. The college asked Ervie to return to GC as an admissions counselor.

Ervie also taught German part time at the college. He and Mary were in German club together and sang in an ensemble at a German Thanksgiving event.

One of Ervie's duties was to travel to churches to promote the SST idea, which involves GC students living with host families in other countries while studying and serving there for several months.

Ervie was working on his Master of Arts in Teaching degree from Indiana University, so when the SST assignment in Goshen ended, he and Mary moved to Bloomington.

Mary finished her undergraduate degree at IU, majoring in German.

Ervie earned his master's degree, followed by a Ph.D. in education, majoring in curriculum/instruction and minoring in international education.

SETTLING INTO HIGHER EDUCATION

Teaching and administrative work led Ervie and Mary to Crookston, Minnesota, Hesston College in Kansas, Goshen College, and Marburg, Germany.

While in Germany, Ervie saw an ad for a position at Eastern Mennonite College, for teaching German and English as a second language. He was hired, and that led the Glicks to Harrisonburg in 1987.

Ervie was a German professor for 18 years at Eastern Mennonite University, Harrisonburg. He also taught courses there in teaching English as a second language.

He then taught two more years at James Madison University, also in

Harrisonburg, before fully retiring from teaching in 2007.

That was the year Ervie led a team of six teachers to Ukraine through Virginia Mennonite Missions. Ervie taught an eight-week, intensive English course at a Christian university in Donetsk.

Donetsk is in eastern Ukraine, in a region where Russia has tried to assume control since it invaded Ukraine in February.

As Ervie said, "We're very close to the events in that part of the world."

Along the way, the family expanded with four daughters, including a set of twins, and Mary was a stay-at-home mom as they were growing.

Interested in nursing, Mary began pursuing a BSN degree at Goshen College and later completed her degree at EMC. She worked as a nurse for 20 years – 10 years in oncology and 10 years in hospice.

Mary and Ervie's daughters attended two years of school while in Marburg, and became proficient in German. And they credit their parents with inspiring a love of international interaction and travel, Mary noted.

BUILDING DAMS IN KENYA

Ervie organized two MCC-affiliated trips to Kenya for volunteers from Park View Mennonite – in 2007 and 2014. Mary went on the 2007 trip.

Working alongside more than 50 Kenyans in a community-organized effort, the Park View volunteers helped with sand dam construction. The volunteers provided financial and moral support, along with some labor, Ervie said.



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.

Ervie and Mary Glick chose Brethren & Mennonite Heritage Center, Harrisonburg, Virginia, as the nonprofit to receive this year's \$5,000 donation.

Regional Journey Award recipients this year are:

- **Kansas** – Dorothy and Richard Friesen of North Newton, Kansas.
- **Michiana** – Jeff Mowery of Topeka, Indiana.
- **National** – Gayle Stahl of Hitchcock, South Dakota.
- **Northeast Ohio** – Ron Waters of Canton, Ohio.
- **Souderton, Pennsylvania** – Arlin Lapp of Souderton.
- **West** – Duane Ediger and Carol Rose of Tucson, Arizona.

For more information about Journey Awards and/or a nomination form, please visit [everence.com/journey-award](https://www.everence.com/journey-award).



Lana Miller (left) and Teresa Boshart Yoder of Everence greet Mary and Ervie Glick on the day Everence presented the National Journey Award to the couple in Harrisonburg, Virginia.

Photo by Jeff Shafer

Sand dams preserve water in areas where rivers flow during the rainy season but dry up at other times.

A sand dam is a reinforced concrete wall built across a sandy river. Sand accumulates behind the dam during the rainy season, while more than 95% of the water continues flowing downstream.

The sand stores water in the aquifer, which is extracted during dry seasons. Water drawn out of the sand by pumps helps area residents grow gardens and keep their animals healthy, Ervie said.

VALUABLE STONE MASONRY SKILLS

Ervie used his stone masonry skills from his Pax days more recently at the Brethren & Mennonite Heritage Center in Harrisonburg.

He helped rebuild two of several historic buildings brought to the center from the Shenandoah Valley area – a log house from the mid-1800s and a cobbler (shoemaker) shop that dates to the 1790s.

Ervie has served as the center's director of facilities, grounds and maintenance for many years.

In retirement, Mary is part of a singing group called Threshold Choir, a national organization that promotes small groups that sing for people facing transitions involving death, grief or suffering.

"I'm part of a group that started here in Harrisonburg," Mary said. "It's been one of my joys in retirement."

Mary and Ervie have been active in Park View Mennonite, including singing in choir and heading up or participating in all kinds of church projects. Mary also has delivered Meals on Wheels.

AN HONOR FROM EVERENCE

Everence® honored Ervie and Mary for their spirit of generosity and long record of service to people from all over the world by presenting them with this year's National Journey Award. (See related article.)

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



WHEN DISASTER STRIKES, AND STRIKES, AND STRIKES

MDS responds in a spirit of mutual aid

By Jim Miller

A hurricane pushes a wall of ocean water through your home, which teeters and collapses.

Heavy rain falls for days, and doesn't stop until after the nearby river overflows and muddy water is knee high in your kitchen and living room.

A wildfire is moving closer to your neighborhood. You're ordered to evacuate. When you're allowed to return after a few days in a shelter, a charred chimney and ashes are all that's left of your home.

Mennonite Disaster Service staff members and volunteers are heading to disasters like these on a regular basis.

In recent months, MDS responded and continues working in areas of Kentucky that flooded and in parts of Florida devastated by Hurricane Ian.

And these crews won't hammer a few boards together, call it good and head for home.

Between 3,000 and 7,000 volunteers work on MDS projects in a given year, serving for a week or more.

"We are volunteer-centric," is how Kevin King describes the organization,

which has 29 staff members in the U.S.. King is Executive Director of MDS.

About a third of the staff members are in the field, with the rest at the headquarters in Lititz, Pennsylvania, north of Lancaster.

GOING BACK TO 1950

MDS traces its origins to a Mennonite Sunday school class picnic in Kansas in 1950. Members of the class in Hesston were enthused about helping others but thought a more formal structure might be helpful.

Sunday school classes from two Kansas communities – Hesston and Zimmerdale – formed a committee to

3-7k

Between 3,000 and 7,000 volunteers work on MDS projects in a given year, serving for a week or more.

700%

Insurance industry loss costs related to natural disasters have soared by almost 700% since the 1980s, according to the Insurance Information Institute.

1950

MDS traces its origins to a Mennonite Sunday School class picnic in Kansas in 1950.

74

members, including MDS, belong to National Voluntary Organizations Active in Disaster which helps coordinate disaster response when multiple agencies are involved.

respond disasters. It was known as the Mennonite Service Organization.

Discussions focused on some of the basic “how should we do it?” issues, such as who was available to help after disasters, what kinds of skills they had and how quickly they could leave when the need arose.

Word spread, and the MSO expanded to Anabaptist communities across the U.S. and Canada. The organization’s name became Mennonite Disaster Service in 1952.

Within three years, MDS became part of Mennonite Central Committee. The people involved started concentrating more on training field directors, and radio equipment was acquired in 1960.

By the mid-1960s, officials from the Red Cross expected MDS to show up at the scenes of natural disasters.

MDS BECOMES ITS OWN NONPROFIT

MDS was still a part of MCC until 1993, when it was incorporated as a 501(c)3 nonprofit on its own (MDS Canada in 1994). While MDS concentrates on disasters in the U.S. and Canada, MCC continues to respond to needs in other parts of the world.

A large share of MDS volunteers come from Mennonite, Amish and Brethren in Christ churches.

Kevin has been with MDS since 2004, after serving about 20 years with MCC internationally and at its headquarters in Akron, Pennsylvania.

Kevin grew up on a farm and saw how volunteers from the area would pitch in to help if a barn burned.

His father was a volunteer for MDS – including responding to the Goshen, Indiana, area after the Palm Sunday tornadoes in 1965.

Kevin said, “He’d come home and regale us with stories – tell us about how the wind was strong enough to embed a piece of straw in a tree.”

MORE DEMAND FOR DISASTER RELIEF?

Is MDS busier than ever or does it just seem that way?

The U.S. saw 15 separate weather/ climate disaster events in the first nine months of 2022 that each caused \$1 billion or more in damage, according to the National Centers for Environmental Information, part of the National Oceanic and Atmospheric Administration.

And insurance industry loss costs related to natural disasters have soared by almost 700% since the 1980s, according to the Insurance Information Institute.

“The number, frequency, size and scope of major disasters have definitely increased since I started in 2004,” Kevin said.

Climate change is one of those hot-button topics, and people often disagree about how dramatic it is or what’s causing temperatures to rise.

“If I’m in front of a group, I’ll say, ‘There is climate change,’” Kevin noted, and points to statistics on increases in natural disasters since 1980.

Everyone may not agree about how much people are contributing to climate change or what we should do about it, but it is happening, he said.

CHANGING CONDITIONS, CHANGING RESPONSE

“It has impacted the way we respond” in some cases. Floods in 2016 in West Virginia are an example.

MDS was repairing homes along creeks, but realized it made sense to help residents move out of their

flood-prone area to avoid repeated high-water disasters.

“We partnered with local organizations to build 26 new homes to move people out of the flood plain,” Kevin said.

MDS built two villages of new homes in a hurricane-prone part of Texas too; the houses there are built to withstand winds of up to 165 mph.

The increasing need for post-disaster help is reflected in the size and capabilities of MDS.

When Kevin arrived at the organization less than 20 years ago, “we were five

people then. Now we have more staff, more vehicles, more tools.”

“We are so grateful for the generosity of our donors, volunteers and prayer partners” he added.

COALITION AIDS COORDINATION

MDS is part of a coalition called National Voluntary Organizations Active in Disaster (NVOAD), which helps coordinate disaster response when multiple agencies are involved.

Some of the 74 national VOAD members include American Red Cross, Church World Service, Catholic

Charities, Feed the Children, and Habitat for Humanity.

As long as natural disasters strike, these groups and many others will respond to ease the burdens of those affected, keeping in mind VOAD’s motto – Communication, Cooperation, Collaboration, Coordination.

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

Meet two actual volunteers



Mike and Linda Stuckey of the Archbold, Ohio, area, are busy with farm work in the spring, summer and fall, but volunteer with MDS every winter. They’ve been serving eight to 10 weeks every winter for more than 10 years.

Their work destination is likely to be different each time. “We go where they ask us to go – where we’re needed,” Mike said.

Work may involve cleaning up after a disaster, such as repairing a roof, replacing windows, and replacing floors.

Mike said, “It could even be building new homes.”

“The last few years, a lot of our work has been building new homes in places maybe two or three years after the disaster, where the homes were too torn up to fix or just gone.”

MDS volunteers leave the trade work to the professionals. “We usually hire local contractors for that work,” Mike said, referring to electrical, plumbing and heating, ventilating and air conditioning.

Why do the Stuckeys spend so much of every winter volunteering with MDS?

Linda said, “We’re doing more than just spending the winters doing our own thing. It’s rewarding, getting to know people, building relationships with them. We’re still in contact with some of them, years later.”

And Mike said, “It’s a way for us to use our gifts – to be out there and be a part of God’s work with the gifts he has given us. It’s part of our mission and calling in life.”



Support for students

We'd like to recognize our Everence® College Scholarship recipients for the 2022-2023 academic year. Our scholarships help our young members pursue their dreams through education.



Madelyn Bergin
Hatfield, Pennsylvania
\$1,000



Leah Bowman
Lancaster, Pennsylvania
\$1,000



Paton Buller
Mountain Lake, Minnesota
\$1,000



Gifti Aga
Lancaster, Pennsylvania
\$3,000



Clarissa Erb
Columbia Falls, Montana
\$2,000



Luke Wheeler
Hudson, Michigan
\$2,000



Kayley Eshleman
Akron, Pennsylvania
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Allysen Welty Peachey
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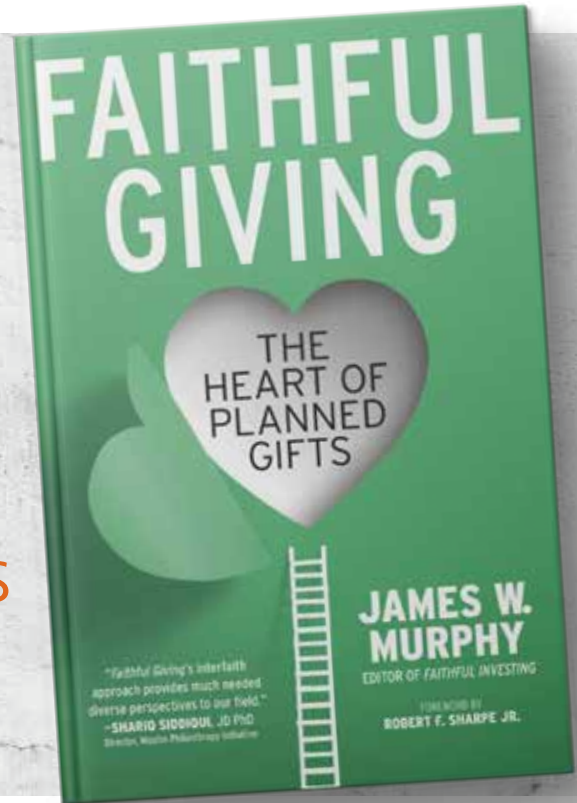
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LIVES WE SHARE



Randy Nyce contributes to *Faithful Giving* book



Everence® Stewardship Consultant Randy Nyce, CAP®, wrote a case study for a recently published book, *Faithful Giving: the Heart of Planned Gifts*.

The book is primarily written by James W. Murphy, CFRE, an editor and author who serves as Managing Program Director for the Episcopal Church Foundation.

Randy's case study is called *Stewardship of Real Estate – Mutual Benefits and Opportunities for Generosity*.

He relates the story of a couple whose farmland was valued at more than \$5 million.

They'd purchased the land years ago for around \$21,000, but their community is in transition from rural to suburban. They considered the dramatic increase in land value wealth they had not earned.

They retired from farming, sold the property and set up a charitable remainder unitrust with help from Mennonite Foundation (now Everence Foundation.)

The CRUT provides money for their retirement years while leaving something for their children and enabling the couple to generously support charitable causes while they're still living.