

Toolkit

HELPING YOU CARE FOR YOUR GOD-GIVEN GIFTS | ISSUE 2, 2023

FOR A HEALTHY BRAIN, TAKE A DAYTIME NAP

Taking a short nap during the day may help **protect the brain's health as it ages**... Researchers say they have found evidence to suggest napping may help protect against brain shrinkage, The Guardian reports... **Brain shrinkage is accelerated with cognitive problems and neurodegenerative diseases**, which may be tied to sleep problems... The team of researchers from University College London and the University of the Republic in Uruguay used randomized data from 35,080 participants in a UK biomedical database... They found an association between genetic predisposition to habitual napping and larger brain volume.



FINANCIAL WELLNESS CAN HELP FIGHT STRESS

How households handle money during stressful times can be the **key difference between weathering a storm and falling into poverty**... Researchers working on a paper published by the National Bureau of Economic Research polled 10,000 working Americans about their financial situation and asked them to speculate about how they would behave to economic changes... Respondents fell into two rough groups: **The financial sophisticates and the financial naifs**... They found sophisticates **double down on saving money in times of financial stress**, whereas naifs (who took up three quarters of the respondents), usually have little to no savings, and when financial hardship hits, **their impulse purchases increase**... The researchers suggested financial coaching as an antidote to the negative consequences of financial stress.

COMMUTING COSTS MORE TIME AND MONEY POST-PANDEMIC

The average American family **spends \$8,466 and 239 hours commuting annually**, reports Fortune Magazine... That's 31% more money and 20% more time than before the pandemic... Several factors have contributed to these increases, including rising gas prices and that remote workers who moved farther away during the pandemic are now returning to the office... But commuting does have benefits... Adding distance between home and work **creates a "liminal space" that helps workers mentally switch gears** between home and the workspace for the day... And many argue there's more room for collaboration at the office.



HOW EVERENCE FEDERAL CREDIT UNION HELPS CHURCHES AND NONPROFITS

Everence® believes in communities pulling together to help each other. That's why Everence Federal Credit Union has created products specifically tailored to churches and nonprofits to meet their financial needs.

1. MyNeighbor credit card:

Each January, Everence writes checks to nonprofit organizations selected by cardholders to receive donations generated throughout the previous year. Every time a purchase is made with this card, 1.50% of the transaction amount is generated as a donation to the cardholder's selected Neighbor.

2. Business money market:

This account earns tiered dividends to help grow an organization's savings. There is no monthly fee if the daily balance remains above \$10,000.

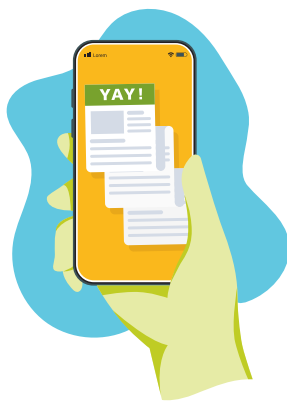
EFCU also offers **nonprofit dividend checking account** with a higher dividend rate, as well as several certificate options.



Everence®

IT HELPS YOUR PSYCHE TO READ GOOD NEWS

In times of unrelenting distressing news stories, articles containing an element of kindness **can ease the negative feelings** that come with consuming “bad news” ... A study recently published in the peer-reviewed journal “PLOS One” found that stories that featured others’ kindness **offers emotional and cognitive benefits for people**... Additionally, exposure to positive news can substitute feelings of cynicism and hopelessness with **optimism and even action**... Avoiding negative news is not a solution to feeling better, but adding a healthy serving of positive news is highly recommended.



EVERENCE HELPS ORGANIZATION EMPLOYEES PREPARE FOR RETIREMENT

As of Dec. 31, 2022, **Everence®** manages **\$1.705 billion** for organizations and their employees’ retirement income benefits.

These services include:

- Employer retirement plans, including Mennonite Retirement Trust (MRT) **covering nearly 13,500 participants**, and Everence Retirement Services, with 190 employers.
- Group health plans, **covering 7,500 lives** for 63 organizations and 177 congregations.
- Managing investment assets for **over 500 organizations and churches**.
- Depositing and loan origination for **over 1,600 organizations and churches**.

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MANY UKRAINIANS EXCITED TO CELEBRATE CHRISTMAS EARLIER

The Orthodox Church of Ukraine **has adopted a new liturgical calendar**... This comes five years after the church was first recognized by the Ecumenical Patriarchate of Constantinople... The decision was approved by the church’s ruling council in July, **and the calendar shift is slated to go into effect Sept. 1** of this year... With this change, millions of Ukrainians **will celebrate Christmas with the Western world on Dec. 25**, instead of two weeks later, as do the Russian and other Eastern Orthodox churches who follow the Julian calendar.

NEW RECOMMENDATIONS FOR ANXIETY AND DEPRESSION SCREENING

Your next physical might look a bit different... The U.S. Preventative Services Task Force now recommends doctors **assess adult patients under the age of 65 for anxiety and depression**... The guidance comes in the wake of skyrocketing rates of emotional stress in recent years... While doctors are not required to follow the group’s recommendations, the **guidance may influence insurance company reimbursements**... The screening is usually a questionnaire at the doctor’s office and depending on the results, a doctor could prescribe medication or refer the patient to a specialist.



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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 of Mennonite Church USA and other churches.

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