

Doing better together

Everence 2013 report

Allegheny Mennonite Conference
Mennonite Church USA
August 2-4, 2013

"... And though one might prevail against another, two will withstand one. A threefold cord is not quickly broken."

- Ecclesiastes 4:12

When you and your congregation turn to Everence for help with your stewardship and financial decisions, you also support programs that make a difference in the world. You strengthen our faith community that believes in giving back. There are many ways we're doing better together, and you'll see some of them in this report.

Funding your vision

Has your congregation or ministry outgrown its space? Does your church need upgrades or repairs? Is your ministry or organization dreaming of ways to impact your community? Would more funding help your congregation continue its vital community outreach?



Maybe it's time to consider a church loan from Everence. Everence is making a difference in five congregations with more than \$1.4 million in new loans for the purchase and improvement of facilities. To learn more visit www.everence.com/banking.

Pastors encouraged to plan for retirement

Like people in many other vocations, pastors and church organization employees often find it challenging to save for retirement. Everence and the church are promoting tools and education to make the saving process easier. As its administrator, Everence promotes Mennonite Retirement Trust, the retirement plan of Mennonite Church USA, and encourages other retirement plan choices for pastors and staff of other denominations.

Health insurance changes coming for 2014

Everence has been reviewing the impact of health care reform on its members. As universal access to insurance is available, two Everence health plans no longer will be offered, starting in 2014. Our individual plans (for people under age 65) and health plans for small groups will be discontinued on Dec. 31, 2013.



"We are committed to helping all members affected by these changes," said Larry D. Miller, President and CEO. "Our staff will help them make the transition to other health plans for 2014. The remaining health plans – Medicare supplement plans for seniors and group plans for pastors, denominations and organizations – are not changing. We plan to offer these products for many years to come."

Ministry and Money

The *Ministry and Money* workshop can help congregations promote Christian stewardship. Information is designed especially for pastors, church treasurers, stewardship committee members and other church leaders. Sessions can be presented as several stand-alone seminars or combined into a weekend retreat. Topics include congregational budgets and preparing for retirement. Details are available at www.everence.com.

Churches and Everence partner to help people in need

The Everence Sharing Fund continues to help thousands of people every year with basic needs such as food and shelter. In recent years, Everence has distributed nearly \$2,500 per day, or about \$900,000 each year. The matching grants are combined with money from churches to aid people with financial needs.

Visa card use leads to money for missions

Everence Federal Credit Union donated \$13,300 from its Rebate for Missions™ program in 2012 to Mennonite Central Committee and Eastern

Mennonite Missions. Rebate for Missions™ is supported by the credit union's 10 percent tithe of income generated when people use their Visa credit cards. Credit union branches also distribute money in their communities, giving \$12,200 to local groups last year. Our members vote to determine where the money goes.

Child labor and chocolate

Tens of thousands of children are forced to work in West African cocoa plantations, where 70 percent of the world's cocoa is grown. Thanks in part to shareholder advocacy efforts by Praxis Mutual Funds, Hershey recently announced it will source 100 percent certified cocoa for all of its global chocolate products by 2020, as well as strengthen programs to eradicate child labor in the industry. Visit www.praxismutualfunds.com to learn more.



Creating Congregational Cultures of Generosity

Everence and Lake Institute on Faith & Giving formed a partnership to offer the *Creating Congregational Cultures of Generosity* seminar to congregations at an affordable cost. The seminar helped a number of pastors and church leaders in 2012 to awaken a spirit of generosity. Talk to your Everence church relations representative for more information.

Everence can help

You may contact your church relations representative about information in this report or for help with stewardship ministries. You can reach your representative toll free at 800-348-7468. Everence offers banking, insurance and financial services with community benefits and stewardship education. Everence is a ministry of Mennonite Church USA and other churches.

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.

As of Sept. 30, 2012, the Praxis Growth Index Fund had invested 0.20 percent of its assets in The Hershey Corporation. Fund holdings are subject to change. Visit www.praxismutualfunds.com to obtain holdings of the most previous quarter.

You should consider the fund's investment objectives, risks and charges and expenses carefully before you invest. The fund's summary prospectus and prospectus contains this and other information. For a prospectus, which you should read carefully before you invest, visit www.praxismutualfunds.com or call (800) 977-2947. Praxis Mutual Funds are advised by Everence Capital Management and distributed through FINRA member BHIL Distributors Inc.