

Neighbor to neighbor

Everence 2018 report

Mountain States Mennonite Conference
August 3-5, 2018

Therefore encourage one another and build up each other, as indeed you are doing.

– 1 Thessalonians 5:11

Everence values our strong congregational partnerships

For nearly 75 years, Everence® has worked with congregations and their members to help people of faith “build up the common life” through their financial decisions.

These connections are vital to us, and we look forward to many more years of focusing on the best interests of your members – helping them create and implement plans tailored for their needs and aspirations to share with others.

As we have since 1945, we will continue to serve the faith community as partners in stewardship throughout 2018 and beyond.

MyNeighbor users generating charitable contributions

The MyNeighbor credit card generated more than \$180,000 in donations for charitable organizations from the start of a concerted marketing/awareness campaign in spring 2017 through the end of January 2018.

The MyNeighbor card from Everence is available for business or personal use. Everence donates 1.5 percent of each transaction total to the charity the

cardholder chooses from a list of thousands of possibilities, including churches.

The MyNeighbor card gives people a chance to name the nonprofit (the Neighbor) where they want contributions to go.

Cardholders can even use MyNeighbor to donate to a charity, then designate the same charity as the recipient of the 1.5 percent contribution.

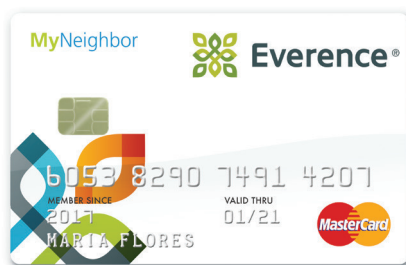
Complete information is available at everence.com/myneighbor.

Subsidies available for comprehensive financial planning

From debt reduction to retirement readiness, pastors face some unique financial issues and situations.

Through a generous grant from the Lilly Endowment Inc., credentialed and active Mennonite Church USA and Conservative Mennonite Conference pastors may receive a \$1,000 subsidy toward the cost of a first-year Everence comprehensive financial plan. Pastors are asked to contribute a \$200 co-pay, which congregations and conferences may help to pay.

And credentialed and active pastors from any of our affiliated churches may receive a Pastoral Financial Plan Grant of \$400 toward the cost of a first-year Everence comprehensive financial plan. Pastors are



responsible for \$400, and the pastors' congregation is responsible for \$800 – half of which will be reimbursed through the Pastoral Financial Plan Grant.

By working with a knowledgeable Everence financial advisor, you can develop a financial plan to find relief from financial burdens and a path to meet your short- and long-term financial goals – all while integrating your money decisions with your faith and values.

Sharing Fund helps churches provide financial relief

Thousands of people every year get financial help through the Everence Sharing Fund, which supplements congregational outreach efforts.

Sharing Fund grants help our partner churches assist more people with basic, everyday needs such as medical care, rent, food, clothing and utilities.

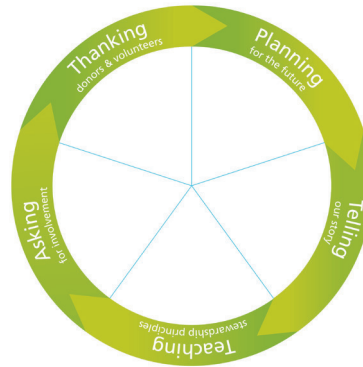
Here's an example: The fund recently reimbursed a church that helped a woman who needed surgery to get back on her feet. She wasn't able to work during her recovery – she's her family's financial provider – and fell behind on her mortgage payments.

Her bank threatened to foreclose on the family home, but a bank employee told the woman she'd be in compliance if she made a payment by the end of that month. Her congregation made the payment and received a matching Sharing Fund grant.

Gain a deeper understanding with the Stewardship Ministry Wheel

Everence stewardship consultants are helping our congregational advocates, pastors and other church leaders strengthen their stewardship efforts

through the Everence Stewardship Ministry Wheel.



The wheel was created to help people gain a deeper understanding of what stewardship is all about.

The wheel features five areas of stewardship – planning for the future, telling our story, teaching stewardship principles, asking for involvement, and thanking givers and volunteers.

The tool can help congregational leaders assess which activities may need more attention and which are already working well.

Talk to an Everence advocate or stewardship consultant to find out more.

Everence Charitable Services is ready to help you maximize your generosity

Generosity's outlook is bright. Americans broke all records for charitable giving in 2016, according to a Giving USA 2017 report.

Everence Charitable Services is prepared to help you and other members of your congregation realize your vision for generosity.

You often can be more generous than you imagined and realize tax benefits as well. Our financial

advisors can help you map out a plan for your giving.

You'll find a variety of individualized options, including a donor advised fund that offers simplicity and flexibility. You can donate cash or other assets, such as stocks, land and farm commodities. The assets are sold and the money is available for distribution to charities you recommend, whenever you wish.

Contact your Everence office, visit everence.com/charitable-giving or call (800) 348-7468.

Confidential counseling can help with debt, overall money management issues

Everence has partnered with Lutheran Social Service Financial Counseling since 2008 so our members and others we serve can access free, trustworthy, expert help with credit card and student loan debt, foreclosure prevention, and overall money management.

To date, more than 1,100 people have sought this help, and as of Jan. 1, 2017, LSS helped them pay off \$1,832,429 in debts.

Every person is eligible for up to six sessions per year of financial counseling through LSS. The service is confidential; LSS only reports total utilization numbers to Everence – never any names or personal details.

The counseling is designed to help people assess their situation, create a spending plan and do a better job of budgeting to help them pay off debts and plan ahead with more confidence.

Call (877) 809-0039 to set up a telephone appointment with a certified LSS financial counselor.