

Toolkit

HELPING YOU CARE FOR YOUR GOD-GIVEN GIFTS | ISSUE 4, 2022

AMERICANS' DEBT GREW DEEPER IN THIRD QUARTER



Americans went deeper into debt during the third quarter of 2022, the Federal Reserve Bank of New York reported in mid-November ... Borrowing in July, August and September increased by \$351 billion from the previous quarter, totaling \$16.51 trillion ... **"Credit card, mortgage and auto loan balances continued to increase,"** a Fed research advisor said, because of rising prices and strong consumer demand ... Factors

pushing up borrowing included higher car, home and gasoline prices, the Fed reported, as noted on reuters.com.

AFGHANISTAN TOPS WORLD WATCH LIST

For the first time since Open Doors started ranking countries where it's most difficult to be a Christian, North Korea is not No. 1 ... That spot on the 2022 World Watch List is occupied by **Afghanistan, where many churches have been closed and Christians are described as living in fear** since the Taliban took over in August 2021 ... Open Doors is a nondenominational mission group that serves persecuted Christians in more than 60 countries ... It has compiled its World Watch List since 1992.

HARVARD, MIT TOP WORLD UNIVERSITY RANKING

U.S. News & World Report's annual ranking of the best universities in the world features eight from the U.S. and two from England in the top 10 ...

In all, the magazine's list included 2,000 universities from 95 countries ... The top 10 in the world for 2022-2023 are Harvard University, Massachusetts Institute of Technology, Stanford University, University of California Berkeley, University of Oxford, University of Washington Seattle, Columbia University, University of Cambridge, California Institute of Technology, and Johns Hopkins University ... **China had 338 universities among the top 2,000, followed by the U.S. with 280 and Japan with 105.**



EVERENCE SCHOLARSHIP APPLICATIONS BEING ACCEPTED

Applications for 2023-2024 Everence® college scholarships are being accepted through the end of February 2023 ... Everence presents 45 scholarships each year ... Our offices award \$1,000 regional scholarships to students in their areas ... Three of the regional recipients are then chosen for national scholarships of an additional \$2,000 or \$1,000 ... **Recipients are chosen based on academic performance, but also community involvement and other factors** ... Visit everence.com/scholarships for more info and to download an application form.



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DOES POLITICAL AGREEMENT IN THE CHURCH MATTER?

Is it important to you that most of the other people attending your church share your political views? ... Opinions differ on that topic, just as they do on most topics ... A recent study by Lifeway Research showed **50% of Protestant churchgoers in the U.S. prefer to attend a church where**

their own political views are shared by most others in the congregation ... And 55% believe that's already the case in their congregation ... But 41% said a politically in-synch congregation is not important to them, and 10% said they aren't sure.

BEING MARRIED AT 25 NOT SO COMMON ANYMORE

The U.S. Census Bureau has been studying marriage data for people born in two five-year spans, 50 years apart ... **Most people born between 1940-1944 were married by the age of 25** (79.6% of women and 65.3% of men) ... Half a century later, only 30.3% of women and 20.3% of men born from 1990-1994 were married by age 25 ... Researchers also found that **those who married by age 25 were more likely to be married two or more times** than those who waited beyond age 25 to get married the first time.

MOST PLASTIC WASTE IS GOING TO LANDFILLS

Even if you place your plastic waste in a recycling bin, much of it may end up not being recycled ... **Only about 5% of plastic waste generated in the U.S. was recycled last year**, according to environmental groups Beyond Plastics and The Last Beach, as reported on smithsonianmag.com ... **About 85% was taken to landfills, and 10% was incinerated** ... An Energy Department report used the same figure of 5% ... **Paper recycling rates, on the other hand, have grown** from 21% in 1980 to 68%, according to the Smithsonian article.



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