

Toolkit

HELPING YOU CARE FOR YOUR GOD-GIVEN GIFTS | ISSUE 3, 2022



NEW EVERENCE FINANCIAL CHIEF

Fred Gingerich became Everence® Chief Financial Officer and Senior Vice President in May ... He came to Everence from Transamerica, where he was Vice President of Finance ... **Fred has two decades of experience in finance management and accounting** ... In addition to Transamerica, he worked for a subsidiary of Anthem and at Ernst & Young, where he earned the Certified Public Accountant designation ... At Everence, Fred is overseeing financial reporting, accounting, actuarial, data security, project management and technology/data functions.

SERMON LENGTH DEPENDS ON PERSPECTIVE

Ask pastors and churchgoers how long the pastors' sermons usually last, and you'll probably get different answers ... A study by Lifeway Research, Nashville, Tennessee, found that 27% of churchgoers say their pastor typically preaches longer than they prefer ... **Only 14% of pastors say they preach more than 40 minutes, on average, but 32% of churchgoers say they do** ... And 31% of pastors say they preach less than 20 minutes, compared with 14% of churchgoers saying the same thing.

NEW CREDIT UNION LEADER

Kristen Heisey, CFMP, began June 27 as President and CEO of Everence® Federal Credit Union ... Kristen has more than 25 years of experience related to financial and nonprofit marketing, along with business development ... Most recently, she served as Senior Vice President of PeoplesBank, which serves parts of Pennsylvania and Maryland ... **She earned a Certified Financial Marketing Professional designation** from the American Bankers Association ... In addition to overseeing the credit union, Kristen is serving on the Everence Senior Leadership Team.



MORE WORKING FROM HOME

Almost 60% of all employees in the U.S. now have the option to work from home at least once a week, money.com reported, referencing research by McKinsey, a management consulting firm ... **People in higher-income positions tend to have more freedom** when it comes to working from home ... For example, 75% of workers making \$150,000 or more can work from home, while 47% of people earning \$25,000 to \$49,999 can do so, the study found ... McKinsey said the **ability to work from home is one of the top reasons people give for looking for new jobs.**



Everence®



USE YOUR ARMS WHILE WALKING

Nordic walking helped people with heart disease improve their mental and physical health more than other types of workouts, according to webmd.com, citing data gathered by researchers at the University of Ottawa Heart Institute in Ontario, Canada ... What's Nordic walking? **It's like cross-country skiing without skis or snow** ... You use poles, and your arms help propel you forward ... Nordic walking poles often have rubber tips for paved surfaces and

pointed tips for trail walking ... The study involved patients with coronary artery disease with an average age of about 60.

DECISIVE, BUT MAYBE NOT RIGHT

Do you make quick decisions, or struggle to make a choice? ... Researchers have found that **decisive people aren't right any more often than people who need to ponder** – they're just much more confident, reported neurosciencenews.com ... Experiments involving people who tested most and least action-oriented showed that indecisive people were correct just as often ... "The only difference in the two groups, across all of the experiments, was that **action-oriented people were more confident in their choices**," said Wojciech Zajkowski, research scientist in psychology at Cardiff University, Wales.

NEW VP OF HR AT EVERENCE

Michael Nicholas, SPHR®, SHRM-SCP, joined Everence® in late April as Vice President of Human Resources ... Mike has more than 20 years of human resources and operations experience ... He's a former Assistant Superintendent of Operations at South Bend (Indiana) Community School Corporation and Director of Human Resources at Bethel University, Mishawaka, Indiana ... **Mike succeeded Eunice Culp, SPHR®, SHRM-SCP, who retired** after serving as part of the Everence team for more than 51 years.



CITIES GROWING FASTEST IN TEXAS, ARIZONA

For many Americans, **the first year of the COVID-19 pandemic was a time to pull up stakes and move** ... Georgetown, Texas, and San Francisco, California, were on opposite ends of the spectrum from July 1, 2020, to July 1, 2021, the Census Bureau reported recently ... **Georgetown (north of Austin along the San Gabriel River) was the fastest-growing U.S. city**, increasing by 10.5% to 75,420 residents ... **San Francisco lost 6.3% of its residents**, with 815,201 at the end of the study period ... Next on the fast-growing list were Leander, Texas; Queen Creek, Arizona; Buckeye, Arizona; and New Braunfels, Texas.

FOLLOW US ON SOCIAL MEDIA



everence.com
800-348-7468

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.

Securities offered through Concourse Financial Group Securities, Inc., Member FINRA/SIPC. Investments and other products are not NCUA or otherwise federally insured, may involve loss of principal and have no credit union guarantee. Products and services offered through Everence Trust Company and other Everence entities are independent of and are not guaranteed or endorsed by Concourse Financial Group Securities, or its affiliates.

Products and services offered through Everence Trust Company and other Everence entities are independent of and are not guaranteed or endorsed by ProEquities, Inc., or its affiliates. Some Everence products and services may not be available in your state.