

Everyday Stewardship

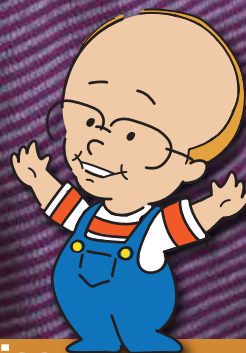
Spring 2010



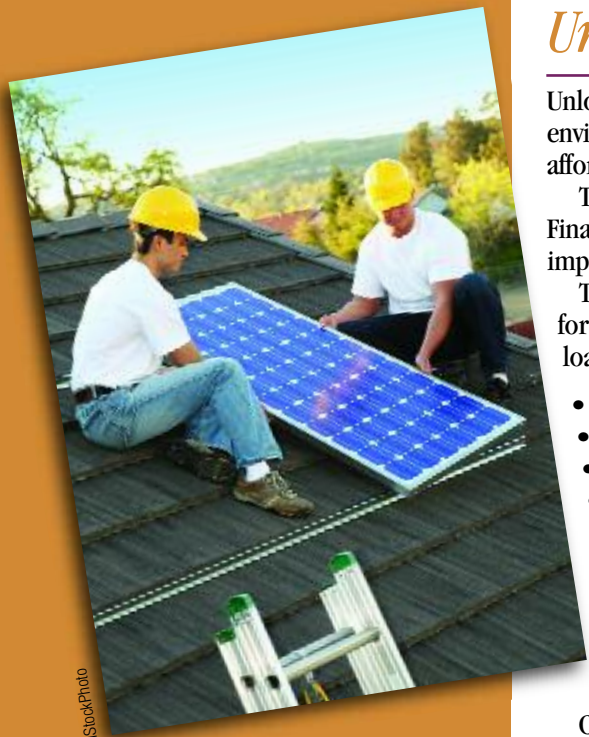
The will to walk again

Working with Christopher Reeves' doctor

A new normal for living well | Your upcoming insurance choice



What's new



Unlock greener living with a new home loan

Unlock your home's equity to live more green. When it comes to protecting the environment, every bit counts. However, sometimes what you want to do may not be affordable. Until now.

The Going Green Home Equity Loan from MMA's banking associate, Mennonite Financial Federal Credit Union, can help you make energy-efficient or energy-saving improvements to your home.

This loan can save you 0.50 percent APR if 75 percent of the loan proceeds are used for green home improvements. The discount applies to five- and 10-year, fixed-rate loans. What home improvements qualify? Here is a partial list:

- Solar panels
- Geothermal heating systems
- Double-paned, low-e windows
- Solar lighting
- Energy-efficient appliances
- Water saving devices
- Insulation
- Waste water efficiencies, recycling processes, composting
- Xerascaping (landscaping that requires minimal watering)

Call (800) 451-5719 to speak with a loan officer to learn if your home improvement project qualifies. You can apply online at www.mennonitefinancial.com.

Roth IRA: Now may be the time

Last year, many people firmed up their financial foundation and began to save more for the future. If you are looking for new ways to save, IRS changes may prompt you to take another look at Roth IRAs – especially if you have a high income.

Tax rule changes, making Roth IRAs a more desirable way to save, include these:

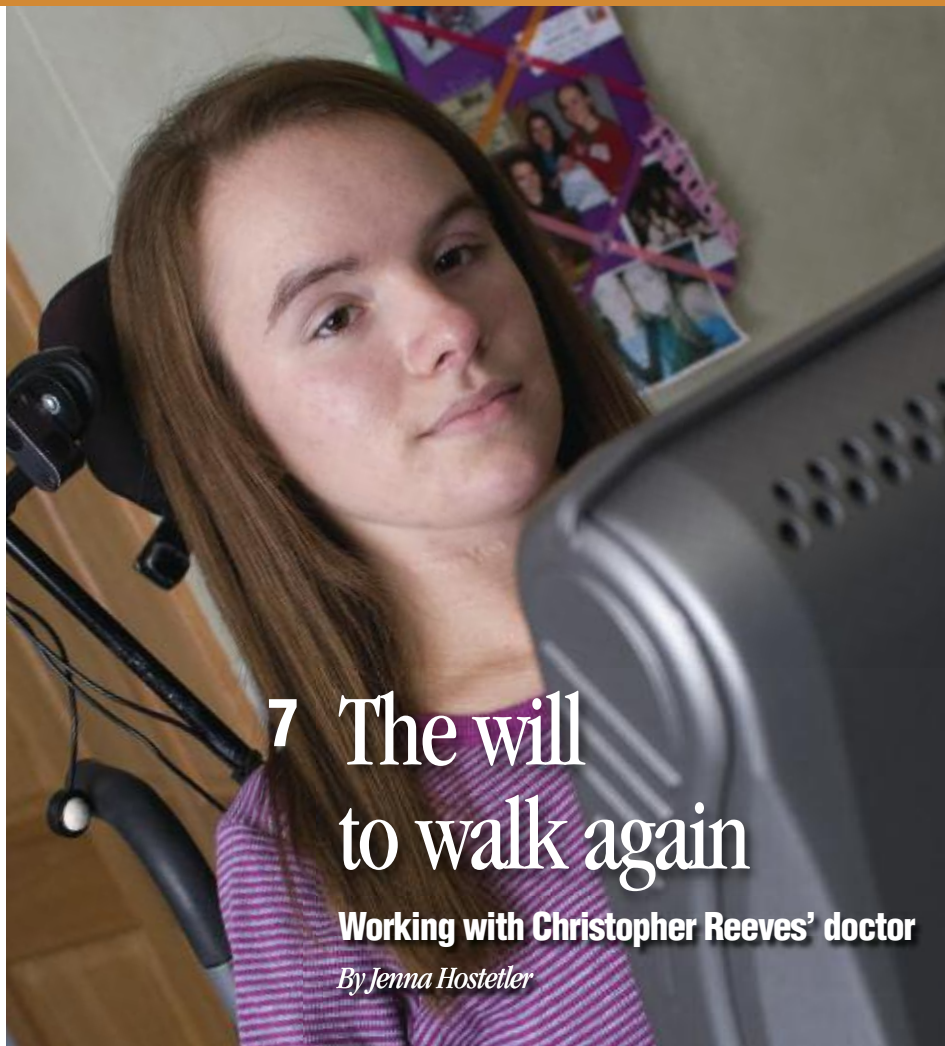
- Roth IRAs are now open to people with higher incomes.
- Tax cuts in 2001 and 2003 are set to expire in 2011 so tax rates may be higher.
- The top capital gains rate is set to increase to 20 percent.
- The special tax rate for dividends is also scheduled to expire.

The full impact of these rule changes is unknown, but they do suggest Roth IRAs are worth considering to insulate you from the uncertainty of rising taxes.

Contact your MMA advisor about possible effects of these changes on your financial situation, or use "Find an Advisor" at MMA-online.org or call (800) 348-7468, Ext. 202, if you don't have an advisor.



- **Disability and long-term care insurance.** Looking to protect your income and assets if serious health issues arise? Consider these insurance plans (search for disability or long-term care).
- **Bound for college?** Apply for an MMA College Scholarship to help you pay for the cost of higher education (look for scholarships).
- **Your MMA information online.** Have you signed up for secure online access to your MMA insurance information and investment accounts? (Sign up today for My MMA.)
- **Nominate someone you admire.** MMA would like your nominations for its next Journey Award that recognizes people who model faith-driven stewardship (search for Journey Awards).



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By Jenna Hostetler

Stephanie McFrederick
Photography

On the cover: After a serious swimming accident, Jenna Hostetler is working hard to walk again.

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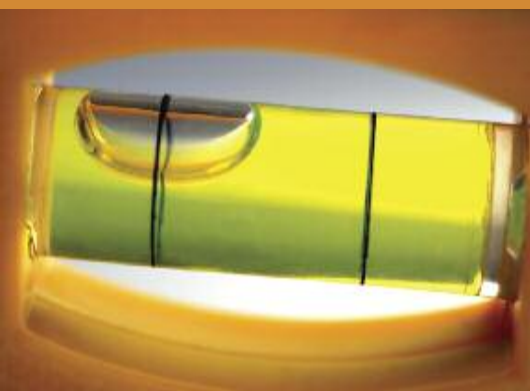
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MMA helps people manage resources in ways that honor God through its insurance and financial services. Rooted in the Anabaptist faith tradition, MMA offers practical stewardship education and tools to individuals, congregations, and organizations.



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A new normal for living well

Is living within our means good enough?

By Beryl Jantzi

Steve and Jessica's story

The book *Three Simple Rules* starts out with the story of Steve and Jessica who are fresh out of college and excited about being on their own as a newly married couple. Sure, they have college bills and credit card debt, but who doesn't?

With two good-paying jobs they pursue the American Dream with gusto. Leasing new cars and getting into a new home were their first big financial decisions. Then, the unexpected turned their dream into a nightmare.

Unfortunately, this all-too-common tale shows how easily we can get into financial difficulty. The book's author, Theo Boers, counters with three rules:

1. Don't spend more than you earn.
2. Save now and buy later.
3. Know debt.

With a narrative style, this easy-to-read book is a great gift for college students, young adults, or new couples to help them get on firm financial footing. A primer on "need to know" money skills, it helps with the first steps to financial stability. *Three Simple Rules* is available at MMA's online bookstore, <http://bookstore.mma-online.org>, or by calling (800) 348-7468, Ext. 269.

Many of us grew up being taught to live responsibly, which has meant "living within our means." In reality, this may not be good enough anymore.

Financially, we have three basic lifestyle paths we can follow: Live *beyond* our means, *within* our means, or *below* our means.

Let's look at each of these choices and consider what a new normal may need to be for us to live in a sustainable, God-honoring way.

Living *beyond* our means results in four consequences. It:

- Borrows from our future,
- Is unsustainable in the long-term,
- Leads to significant finance charges, and
- Takes a toll on our emotional, spiritual, and financial resources.

Between the end of 2008 and the third quarter of 2009, consumer debt was falling fast, according to the Federal Reserve Board. If we learned anything from this recession, it was that using debt to live beyond our means is harmful – to others and ourselves.

Living *within* our means offers benefits and risks:

- No real immediate debt.
- Is sustainable in the short-term.
- May mean there are no long-term financial goals.
- Is a ticking time bomb.

During this recession, we also learned the pitfalls of living within our means. For many people, it has meant living right on the edge – one paycheck away from disaster.

Living *below* our means reaps four immediate benefits. It:

- Eliminates unnecessary debt,
- Builds up savings,
- Allows for flexibility for the future, and
- Creates space for joyful generosity.

Living below our means enables us to create a financial cushion that includes establishing an emergency fund and short- and long-term savings for retirement and children's education. These aren't even options if we are swimming in debt or living one paycheck away from disaster. Moving forward to the new normal is really a call to live below our means. This lifestyle can say a lot about our faith values and worldview.

Representatives from your MMA office can come to your congregation or other group to share more about these principles in a seminar entitled: *Living Well, Within Your Means*. For more information, call your local MMA office or call me at (800) 442-7930.



Beryl Jantzi is MMA's stewardship education director and a former pastor.



Your upcoming insurance choice

Making sense of Medicare supplement options

By Christine Scherer

Changes in Medicare plans coming

If you are 65 or older, get ready for more mail and phone calls about changing health coverage.

This surge in information will happen because the federal government will allow insurers to offer both updated and new Medicare supplement plans beginning in June. The supplement plans currently offered include Plans A through L, which are being updated. New plans, M and N (the latter has features similar to Medicare Advantage plans), will appear on the scene this summer. MMA will be offering Plan N.

People with MMA's Medicare supplement plans won't need to make any changes. However, if you'd like to compare your current coverage to the new options, contact your MMA counselor directly or find a local counselor by visiting the "Find an Advisor" section at MMA-online.org or calling (800) 348-7468, Ext. 202.

If you want a family member to hear about those options, MMA counselors can sit down with both of you to offer assistance on Medicare decisions.

Turning 65 is a significant health care milestone. Many people nearing 65 are surprised by the complexities of their Medicare choices. Those past 65 can be continuously challenged by "open enrollment" periods and Medicare's ever-changing landscape. And, more changes are coming soon (see side article at left).

Here are a few ways to think about the upcoming Medicare choices and others in the future.

- **Understand choices and cost differences:**

People who have had employer health insurance and are now eligible for Medicare face many options — more than they had previously. They often need assistance in making their health insurance decisions for the first time.

Plus, assuming your employer has paid or subsidized your insurance premiums, some Medicare costs may be surprising. However, if you have been paying for individual coverage, you may find Medicare a great value for the cost. Nearly everyone is surprised that prescriptions may be their largest cost, even with "Part D" drug coverage.

- **Know your situation:** Your age, health, and risk tolerance affect your choices. Younger, healthier people who are accustomed to paying insurance deductibles and copayments often question the need for a comprehensive Medicare supplement plan. However, those who have health issues or expect them later often find the supplement plans that limit out-of-pocket expenses worth the cost of the premium.
- **Match your financial goals and circumstances:** Count on your MMA

counselors for education about your Medicare options — particularly in light of your overall financial goals and situation. Your coverage needs to be affordable in the long term and be compatible with the rest of your financial picture.

Medicare choices are complicated enough that talking with your counselor — rather than jumping into buying a product — can be truly beneficial. While some decisions can be changed during annual open enrollment periods, others may be made only during guaranteed eligibility periods (depending on your health), so you want to make good choices right from the beginning.

As with other long-term financial decisions, I encourage you to work with an MMA counselor who can offer education on your options and help match your needs with the best plan for you.



Christine Scherer, Gosben, Ind., is an MMA counselor who offers insurance and financial services.

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The will to walk again

Working with Christopher Reeves' doctor

By Jenna Hostettler

The summer of 2005 was just getting started — and it was going to be great! I had just finished seventh grade at West Liberty-Salem School, which was my first year of playing school sports — and it ended well. My volleyball team placed third in our conference, and our track team won conference, where I tied the record in pole vaulting.

Outside of school, I had also finished up five years at Shirley Brandt's Gymnastic School, where I was on the show team, Gym Dandies. Plus, I was on a traveling softball team the previous year, and the summer softball season was well underway.

I was excited about summer because I had turned 13 and was old enough to ride my bike to and from friends' houses around our town, West Liberty, Ohio.

The first week of June, Dad, my sister Krista, and I were home together while Mom and my other sister, Alyssa, went to visit my oldest sister, Erica, who was living in Anchorage, Alaska. On Sunday that week, my friends and I went swimming

Catelyn, Paige, Ashley, and I were just messing around in Paige's pool. I started teaching Ashley how to dive. We were making decent progress when I went to dive one more time. Then something went wrong.

The next thing I remembered was lying at the bottom of the pool, unable to move anything except my head. I was calm, but thought to myself, "I'm going to drown. They aren't going to find me in time."

But Catelyn saw me. She pulled me up out of the water, and together with Ashley, held me at the surface while Paige called the ambulance and my dad.

Jenna's mother travels with her to Baltimore to receive therapy to keep Jenna fit and active.



Before the accident, Jenna was active in sports, including softball.

Jerry Jones, the local emergency medical services chief, presented Jenna's friends, Ashley, Paige, and Catlyn, with a life-saving award for their quick action in pulling her from the swimming pool after the accident.

While we were waiting, I looked down to see the rest of my body. I wasn't able to feel or move it, and the pain was extreme. I assumed my neck was broken. The helicopter arrived, then my dad and I were flown to Columbus Children's Hospital.

After X-rays and tests, doctors discovered I had dislocated the vertebrae in my neck and pinched my spinal cord. Mom, Erica, and Alyssa flew home. By the time they got here, I had already had surgery on my neck.

I was wearing a halo brace around my head and couldn't move or feel anything below my shoulders. A breathing tube was down my throat and a feeding tube down my nose. I don't remember much of what happened in the first few weeks in intensive care, but I do remember visitors constantly

coming to see me. It was comforting to know so many people cared.

I could tell by the looks on my friends' faces that I must look really bad. I remember telling them, "It isn't as bad as it looks." I couldn't talk with the tube in my mouth, so others had to read my lips. Dad was really bad at that; it was extremely frustrating.

The end of July, I moved from intensive care to rehabilitation where I started working with occupational and physical therapists. I remember the doctors telling Dad I had a two percent chance of recovering from the paralysis. Their goal was to get me well enough to go home.

But my parents believe I will walk

again. So Dad, who owns and works at the Firestone store in West Liberty, and Mom, who had been the assistant manager at a Subway restaurant, took time to begin searching for rehabilitation hospitals that would exercise my muscles so I would get strong enough to move on my own. After careful consideration, they chose Kennedy Krieger Institute in Baltimore, because the doctor who worked with the paralyzed actor Christopher Reeves, John McDonald, worked there.

He uses electrical stimulation in therapy and believes no matter how long someone has been paralyzed, they can regain movement. That August, Mom and I flew to Baltimore where I spent three months in intense therapy. Even while we were in Baltimore, church family and friends made the eight-hour trip to visit and spend time with me.

Jenna tries to live normally, but has adapted to use a touch screen with her mouth.





Early on, during my initial recovery at Children's Hospital, I was amazed at how many people came to visit every day. They would bring food and stay for hours, often visiting in the waiting room because they weren't able to visit me. One of the first days, Mom and Dad's MMA counselors, Mary* and Art Newcomer, came.

They worked with our MMA Medical Services nurse who took care of managing the medical bills for us. Since that time, we have become really good friends with Art and Mary. In the summers since, they bring fresh produce from their gardens, and they have given Mom and Dad their personal timeshares so they can get away occasionally.

Dad says MMA has been great – helping also with \$8,000 in Sharing Fund grants over the years, matching money raised by our church and others. While Mom and I were in Baltimore, the church and community held many fundraisers. Volunteers helped Dad build an addition onto our house for me. Money from fundraisers also allowed us to buy a new exercise bike and other equipment so I've been able to continue therapy since returning home.

Since that first year of therapy, I have returned to Baltimore in the summers for more therapy. With help from tutors and aides, I have caught up in school, making mostly As. My favorite classes are math and accounting. In my junior year, I was selected for the National Honors Society. I haven't been able to be really active in school activities, but I enjoy watching my classmates in sports, going to movies, attending church youth groups, and hanging out with my friends.

I've been accepted to Wright State University in Dayton, Ohio, in its honors program, where I plan to major in accounting this coming fall. The school has more than 400 disabled students, so it's very accessible. It will be nice to be less than an hour from home and close to a major shopping center and restaurants.

I know God has a plan. We don't know why I had my accident or what God will use me for. But those who know me still believe I *will* walk again some day.

In the meantime, I've learned to adjust my life. My friends have selflessly adjusted, too, so we can continue to share our lives together. Since the accident they have stuck by me and haven't only been my hands and feet, but have been there to laugh and share my frustrations. My church family has also supported me beyond belief, continuing their prayers, encouragement, and financial support.

As for now, I can continue in school, make plans for my future career, and hold onto the faith we all have.

Jenna Hostetler, 17, the daughter of Mike and Nancy Hostetler, is a senior at West Liberty-Salem High School and a member of Oak Grove Mennonite Church, West Liberty, Ohio.

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Churches create Jenna Fund

Although college tuition is not expected to be an obstacle, the prospect of paying for Jenna Hostetler's 24/7 personal care during college and beyond is daunting.

Some churches in the West Liberty community are working together to provide a special-purpose fund that will be invested through MMA Trust Company. The goal is to raise a minimum of \$1 million, from which an expected \$45,000 might be paid out annually for Jenna's care.

"With the help of caring people everywhere, we hope to give Jenna the opportunity to develop all of her God-given potential and abilities," says Art Newcomer, the former MMA counselor who is helping organize the effort.

Jenna's home church of Oak Grove Mennonite and other churches are involved in the effort. Anyone can send tax-deductible contributions (earmarked for Jenna Fund) to Oak Grove at 1525 Mennonite Church Road, West Liberty, OH, 43357.

"MMA can set up an endowment or other special-purpose fund to help provide income for your church's mutual aid efforts and ministries," said Vyron Schmidt, the Mennonite Foundation representative setting up Jenna's fund. "A fund supplements, rather than replaces, regular giving, adding flexibility to your ministry's funding." For more information, contact your MMA foundation/trust representative or call (800) 348-7468, Ext. 202.





Sonia Pelkars

Digging Muddy Bike Garden

Virginia gardeners till soil to promote justice

By Adam Campbell

Pick any morning to visit the Muddy Bike Urban Garden Project, Harrisonburg, Va., and Tom Benevento and other gardeners will be there with their hands in the dirt — planting, weeding, and harvesting vegetables to sell.

This isn't an ordinary garden. Tom and his family live on the property. But other gardeners may have no homes, no jobs, and extreme financial difficulties.

Tom created the garden two years ago when he became the local coordinator for New Community Project, a faith-based nonprofit that promotes justice through creation care programs.

The garden grew out of his experiences of listening to people — most who till the soil and whose stories are buried there. Like this one:

"I came to understand their stories in Guatemala," Tom said. "A friend there, Margarita Qua, took me out to his field one day, carrying his big 18-inch hoe to show me how to plant corn. I'm thinking, 'I know how corn's planted.'"

"But he had a different way of planting. He opened up the soil with his hoe. Nice sandy, volcanic soil. He put five seeds into a hole, and said, 'One seed is for the pigs, one for the birds, one for the worms, and the other two are for us and the harvest.'"

"I realized they saw agriculture

Howard Zehr



Tom Benevento aims to nurture plants and people at Muddy Bike Garden.

differently. Their livelihood and practical needs as well as their spirituality were tied to working land. Margarita gave me a deeper appreciation for what agriculture was."

Earlier, as an American Field Service volunteer, Tom had taken a six-month placement in Maine, "...because I was too chicken to go overseas." There he met St. Francis of Assisi, while watching the movie, "Brother Son, Sister Moon."

"That vision of plugging into something

bigger than myself, grabbing onto something full of life — it hit me just at the right stage," Tom said. "You could bring together concerns about war, poverty, the environment — and they could flow with the mysterious presence of God. This lifestyle commitment could be joyful and beautiful, not a pity party or suffering. I knew I could do that. I was called to it."

He was transformed. Steeled by the vision of St. Francis, Tom continued with AFS in Ecuador where he landed in the home of Alfonzo Perez.

Host father, college professor, and an economist committed to social justice, Alfonzo would take Tom to the slums of Quito, only to finish the day at the country club.

"He never told me explicitly what he was doing or what to think," Tom said. "He simply let me see massive disparities of wealth on my own. It had a profound effect on me to discover multitudes of people pushed off the edge, whom we aren't even aware of."

Next, during an undergraduate program in environmental studies at University of Montana, Tom met John Francis, a man walking around the world in silence.

After witnessing the havoc that an oil spill in the San Francisco Bay wreaked on its ecology in the early 1970s, John



Howard Zehr

Earning MMA Journey Award

Tom Benevento, along with his New Community Project partners, received MMA's Journey Award last fall at Shalom Mennonite Church, Harrisonburg, Va. This is the ninth year MMA has presented the award to highlight what people of faith are doing as stewards of their God-given gifts.

Beyond the urban garden project, New Community is working on affordable transportation locally, including an environmentally friendly shuttle bus and a community bicycle shop.

Tom researched and initiated solar hot water systems as part of the group's housing initiatives. The system is now standard in homes built by the Central Valley affiliate of Habitat for Humanity.

Tom shares the recognition of the award with Beth Schermerhorn, Daniel Brumbaugh-Keeney, Aaron Johnston, Tim Godshall, Elizabeth Bowman, Lara Mack, Adam Campbell, Soula Pefkaros, and everyone at Our Community Place and Shalom Mennonite.

Joseph Lapp (pictured above, at right, with Tom), representing the MMA Journey Award Advisory Committee, presented the award last fall. The award chalice held a \$5,000 charitable contribution, which Tom chose to direct to the work of New Community Project in Harrisonburg.

To nominate someone or a group for the award, visit MMA-online.org or call (800) 348-7468, Ext 388.

gave up motorized transport. Soon after, in an effort to listen better (and not argue so much), he gave up speaking as well.

"If you do what you know inside is right, that becomes a magnet for others," Tom said. "I learned this from John — a man who even taught classes without speaking. You don't need lectures or words, just the simple movements and convictions of your life. That lesson sank deep. One day, walking across campus, I took out my wallet, pulled out my driver's license, and threw it away. I didn't drive for 18 years."

Tom's lifestyle of simplicity and desire to work with the poor led him to a Brethren Volunteer Service placement in Guatemala. One night, he ate with a family up in the mountains.

"They could only afford to eat tortillas and beans — and not much of that," Tom said. "One night the mother, Carolina, pulled out two boiled eggs. Wow, what a treat. They were passed to me — both eggs were for me."

"I didn't know what to do. How could I eat them when this family ate so little? But I began to understand that it was just as important for this family to give and show gratitude as it was to receive my service. That night I understood something: I wasn't here for service, but for solidarity. We were in this together."

Tom stayed in Guatemala several years, focusing on sustainable agriculture and appropriate technology. One day, he was working on a stove for his good friend, Cebiliana, an indigenous Mayan woman in her late 50s.

"She began leaning up against an adobe wall, and I noticed she started kicking the dirt floor with her bare foot and then

sobbing and sobbing," Tom said. "We stopped our work, and her story unfolded. The Guatemalan military had come to her village. They destroyed everything they could find. They cut down all the coffee plants, peach trees, corn, and killed every chicken they could find."

"She ran for her life and hid inside an elderberry bush. About 10 yards away, soldiers had captured her husband who had their baby, her son, on his back. She watched them first cut off the head of her baby and then her husband's. They killed all of her relatives in the community, and burned everything to the ground. She saw the weapons were labeled, 'United States.'"



New Community Project also started an Earth-friendly bike shop to offer cheap transportation in Harrisonburg.

Tom began to think about his work with the stoves — and it was good — but he thought about how things going on at home can hurt peoples and lands elsewhere.

“I heard inside of myself and from others: ‘You need to go back to the United States. Much of what’s happening here came from there,’” Tom said. “That was my second transformation — I shifted from solidarity to social change.”

Through work with New Community Project in Harrisonburg, Tom is creating a sustainable living homestead, which works on creating sustainable agriculture,

transportation, and homes within this unique community of people.

One project that Tom and other Harrisonburg NCP participants began was the Muddy Bike Urban Garden, a zero-emissions organic market garden committed to employing people who are homeless or are in other difficult situations. The participants garden and then transport produce to market by bike.

“A woman named Hilda comes here,” Tom said. “She comes from a pretty rough background. Her mom was a



Howard Zehr

crack addict and her dad an alcoholic. She has two kids who were taken by the state. She’s been living back and forth between different houses and the streets.

“Never a gardener before, Hilda began working here. Rabbits ate everything we planted on her first day, but she came back — and kept coming back. After a few months, she said, ‘You know, my life is chaotic and unpredictable. But when I come here, somehow my world stops spinning.’ As she digs in the soil, she receives stability and peace.

“This is a way of creating a ‘yes’ to something,” Tom said. “Gardening can help us resist and divest from destructiveness. If we can create things people can say ‘yes’ to, we establish a quality of life that builds love within all of us.”

Breaking ground, the gardeners share brokenness with the earth and with each other — hoping for healing for all. As the gardeners nurture the garden, the garden nurtures them back.

Tom noted that farmer-writer Wendell Berry talks about the marriage in agriculture between land and humans, which is designed for healing both ways. He writes, “Forgiveness and new life takes place on both sides.”

Adam Campbell lives and works at the sustainable living homestead with Tom Benevento and his family in Harrisonburg.

Many people work with Tom at the garden, growing produce to sell.



Aaron Johnson



An extra dose of aid

A longer lifeline to people with job troubles

Boosting the Sharing Fund

You support the Sharing Fund simply through your membership in MMA. When you buy our products and services, you become a member of the MMA community of people who integrate faith and finances and who help others.

Members can also make extra donations to the Sharing Fund. Every dollar you send is used for grants – not administrative expenses – plus, your contributions are tax deductible.

Last year, with your help, the MMA Sharing Fund assisted 1,874 households (not including those receiving Faith in the Future grants). And, partner congregations contributed \$1.5 million to those households. All Sharing Fund grants help people who face some kind of financial difficulty.

“Anyone can be a part of this exciting ministry,” said Phyllis Mishler, Sharing Fund manager. Just send a check payable to “MMA Sharing Fund” to MMA, P.O. Box 483, Goshen, IN, 46527. Or, make an electronic contribution at MMA-online.org – just search for “Sharing Fund donations” on our home page. You can also learn more there or by calling (800) 348-7468, Ext. 301.

To further boost the Sharing Fund, you can also use more MMA products and services. To do so, contact your MMA counselor or visit MMA-online.org.

Over the last year, many people around the country lost jobs or suffered severely reduced incomes. MMA's Sharing Fund has always helped people in these situations. However, the severity of the recession was different, so MMA decided to respond differently. MMA created a special, one-time-only Faith in the Future Grant in 2009 to target assistance to people who had employment struggles.

Last year, the organization gave away \$60,000 through the unique matching grant program to help these people most affected by the economic slowdown. Plus, congregations and individuals offered almost \$6,500 to increase the total Faith in the Future Grant fund. Through MMA's partnerships with churches, this matching aid was given to 300 families. Here are stories of some people helped (identities are changed):

- Sandy received funds to retrain in a new field after losing her job.
- Unemployed, Don, received financial aid to renew his state technology license to be ready for his next job.
- Farm owners, Wayne and Eunice, were supported with assistance to pay bills when facing extremely low milk prices.
- Self-employed, with her business income dropping, Brenda was given aid to pay for medication and bills.
- Both unemployed, Andrew and Jody received help to pay the rent for themselves and two sons when faced with eviction.

“It’s such a blessing to give these grants,” said Phyllis Mishler, Sharing Fund manager. “In each of these cases, MMA and these church communities were able to offer hope and help – and much of that was thanks to you, our members.”

Here is one of the many thank-you notes MMA receives each month from grant recipients:

A few years ago, my husband and I were laid off. With my health issues, we were getting to the point of choosing between medication and groceries. You were God’s way of ministering to our needs and reassuring us that God is still with us.

The Faith in the Future Grant aid was on top of the \$1 million in regular Sharing Fund grants given in 2009. With these collective funds, MMA and its members helped support people in their congregations and communities hit by this recession – showing them they aren’t alone during these hard times.

** Calvin & Gertie were created for a recent MMA Sharing Fund donation drive. Watch for them in the future!*



MMA Annuity. Smart move.

In times of economic uncertainty, you want to be sure you have enough saved for retirement. MMA's fixed annuity can help you achieve your goals. Choose a fixed annuity that can help you save for future needs or one that provides income immediately for current expenses.

Learn more about an MMA fixed annuity

Call us at (800) 348-7468 or find an MMA advisor in your area at www.mma-online.org. We can help you plan for a more secure future.



MMA®

*Stewardship
Solutions*

Sales of annuities help fund church loans

Did you know that a portion of your annuity premium is used to support MMA's First Mortgage Loan Program for churches? Just another benefit of saving through an MMA annuity.

In Brooklyn, New York, the United Revival Mennonite Church outgrew its building. For eight years, an expansion project had been underway. Through a partnership arrangement with Eastern Mennonite Missions, MMA was able to help fund this 16,000-square-foot construction project.

Products may not be available in all states. Offered by Mennonite Mutual Aid Association, a fraternal benefit society. You must be fraternally eligible to purchase one of these products.



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MMA Praxis launches Genesis Portfolios

A new investing option



To help you continue to be a good steward of your investment dollars, we are offering you a new investment option, the recently launched MMA Praxis Genesis Portfolios.

Whether you're planning for retirement or you're just starting out, consider one of the portfolios (Conservative, Balanced, or Growth) that may suit your stage in life. Benefits of the portfolios include:

- *A convenient approach to managing money* – Rather than deciding how to allocate your dollars across multiple funds to meet your goals, you choose a single portfolio.

- *Low initial investment required** – \$1,000 initially or \$50 per month (which can be transferred automatically from your bank account).
- *Disciplined automatic rebalancing* – Annually, we make adjustments in how much is invested in each of the underlying MMA Praxis funds, adjusting for changes in market conditions and other factors.

All MMA Praxis funds, including the Genesis Portfolios, help you combine your faith and finances. Learn more from your MMA representative, at MMAPraxis.com, or by calling (800) 977-2947.

**There may be a low balance account fee charged if certain requirements are not met.*

You should consider the fund's investment objectives, risks and charges and expenses carefully before you invest. The fund's prospectus contains this and other information. Call (800) 977-2947 or visit www.mmapraxis.com for a prospectus, which you should read carefully before you invest. MMA Praxis Mutual Funds are distributed through BHIL Distributors, Inc. Member FINRA. Investment products offered are not FDIC insured, may lose value, and have no bank guarantee.

There may be additional fees or expenses associated with investing in a Fund of Funds strategy.

The following applies to each fund within the Genesis Portfolio. The Fund is subject to asset allocation risk, which is the possibility that the selection by the Advisor of underlying funds and the allocation of Fund assets to those funds will cause the Fund to underperform. Because the value of the Fund's investments will fluctuate with market conditions and interest rates, so will the value of your investment in the Fund. You could lose money on your investment in the Fund, or the Fund could underperform other investments. Some of the Fund's holdings may underperform its other holdings. To the extent the Fund is invested in equity funds, it is susceptible to risks typically associated with equity investing, including that the stock market may decline in value and individual stocks held by the underlying funds may not perform as expected. To the extent the Fund is invested in bond funds, it is susceptible to risks typically associated with bond investing, including interest rate risk, or the chance that the value of the fixed-income securities the underlying funds hold will decline due to rising interest rates.