

Thrivent Member Network – Heartland Region

# Network News

## About the newsletter

Network News provides financial insights, local stories, local partnerships and upcoming events happening in your region.

### Want to know more?

Visit us at:

[thrivent.com/member-network/heartland](https://thrivent.com/member-network/heartland)

or at: [facebook.com/TMNHeartland](https://facebook.com/TMNHeartland).

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### Reminder: Host a Thrivent Action Team and Direct Choice Dollars!

Are you a Thrivent Member? Have you used your generosity benefits this year?

You might still be able to:

#### Host a [Thrivent Action Team](#)

It's easy! Gather your friends, family or neighbors to put on a service activity, fundraiser or educational event. We'll provide the resources you need to get started—including up to \$250 in seed money. Then you can bring your project to life.

Your 2023 Thrivent Action Teams expire on Dec. 31, so [apply now!](#)

#### Direct [Thrivent Choice Dollars](#)

Some Benefit Members can recommend where a portion of Thrivent's charitable outreach funds go.\* It's your opportunity to spread joy to a cause you cherish. Need inspiration? [Our catalog](#) includes over 45,000 organizations.

To direct Choice Dollars, simply go to [thrivent.com/directnow](https://thrivent.com/directnow).

Curious? Learn more about [Membership benefits!](#)

\*Thrivent will pay up to \$300,000 in online processing fees per calendar year for personal donations made through Thrivent's online giving platform.

The Thrivent Choice® charitable grant program engages Thrivent members in providing grants that support charitable activities, furthering Thrivent's mission and its purposes under state law. All grant decisions, including grant recipients and amounts, are made at the sole discretion of Thrivent. Directing Choice Dollars is subject to the program's terms and conditions available at [Thrivent.com/thriventchoice](https://thrivent.com/thriventchoice). Member benefits and programs are not guaranteed contractual benefits. The interpretation of the provisions of these benefits and programs is at the sole discretion of Thrivent. Thrivent reserves the right to change, modify, discontinue, or refuse to provide any of the membership benefits or any part of them, at any time. You should only purchase and keep insurance and annuity products that best meet the financial security needs of you and your family and never purchase or keep any insurance or annuity products to be eligible for non-guaranteed membership benefits.

## Live Generously®

We know our clients and their friends are incredibly generous, just look at what has been accomplished this year January through September!



**Thrivent Action Teams completed:**  
5,460



**Funds raised:**  
\$7,363,884



**Choice Dollars® directed:**  
\$1,180,037



**Volunteer hours given:**  
467,888

This year our TMN has created a generosity focus on three areas: Addressing food insecurity, veterans support and education.

Earlier this year, your impact was amazing as over 11,032 nonperishable food items were donated to food pantry shelves across the TMN.

This summer, we had the privilege to honor veterans on our [Facebook page](#). We share one veteran's story, Robert DeWald, to the right.

Now, it's back to school and supporting education. We invite you to participate in two ways:

### 1. Give back

Donate school supplies and supplies that break down barriers for learning through the end of December. Bring or send them to the St. Louis office and we will donate them to the [Little Bit Foundation](#)! View their [Amazon Wish List](#); you can purchase and ship directly to the office, or purchase similar items and drop off.

Send/drop items:  
Thrivent Member Network  
1515 Des Peres Rd. #100  
St. Louis, MO 63131

### 2. Thank you Thursdays

Help us honor the educators in your life—who would you like to [nominate to be featured](#) on our Facebook page?



Robert is pictured with his wife, Renae, who was involved in most of his military career.

## Sharing a veteran's story

Master Sergeant Robert M. DeWald retired in 2004 with 24 years of military service, and he shares his story with us:

Bob served in the U.S. Navy. From July 1976 through June 1980, he was an Aviation Structural Mechanic. He was stationed in Jacksonville, Florida at NAS Cecil Field with Attack Squadron 72 Blue Hawks (A-7 Corsairs). He served on the USS John F. Kennedy for two and a half deployments of eight months each, and DD Eisenhower aircraft carriers for 45 days. And he spent time in Italy, Spain, Yugoslavia, Egypt, Puerto Rico and Cuba.

He retired with an honorable discharge as a Petty Officer 2nd Class (E-5).

Bob also served in the Nebraska Air National Guard from June 1985 through August 2004. He was stationed in Lincoln, Nebraska, with the RF-4C Reconnaissance aircraft, then transitioned to the KC-135 Tankers in 1992. His title was Crew Chief, then he transferred to Quality Assurance in 1986.

Tours included:

**Desert Storm.** His company was set to deploy to Turkey in July of 1990, but the conflict ended before they were sent over.

**Enduring Freedom.** He was activated in February 2003 because of the attack on Sept. 11, 2001, and deployed out of Lincoln, Nebraska, in support of the

Quality Assurance division. At that time, he was the first Air National Traditional Guardsman from the state of Nebraska to be activated. The tour lasted seven and a half months because the U.S. was fully involved and didn't need traditional guardsman anymore.

He retired with the rank of Master Sergeant (E-7).

His several honors earned include: Honorable discharges from both the Navy and Nebraska Air National Guard; Nebraska Meritorious Service Medals; Air Force Accommodation Medal; Airman of the Quarter; Vietnam Service Medal; Overseas Deployment Medal; Squadron Accommodation Medal; Unity Citation Medal; Longevity Overseas Medal; and Good Conduct Awards.

He was also the first Tradition Air Guardsman to be Weight & Balance certified, write a procedure to inspect and certify first aid kits for the KC-135 tankers, and in charge of the Technical Order Distribution Management System.

Robert, thank you for your service and all you've accomplished!

## Did you know?



**The average person will spend 90,000 hours at work over a lifetime**

Why not spend that time in a career that's purpose-filled?

Explore the [Thrivent financial advisor role](#).

## Family giving strategies: Getting everyone involved in living generously

This is the time of year we count our blessings—the time we give thanks and give back. Your charitable gifts can make a lasting impact on the people, causes and organizations you are passionate about.

When you live generously, it can inspire people around you to do the same. Particularly if your family includes children: The more they see you living out your values, the more likely they'll be empowered to make charitable choices themselves.

One of the best ways to strengthen and encourage this trait is to involve your kids in your family giving strategy and even let them take the lead as they explore their own generosity.

Here are some ways to make this happen while also building your family bonds.

### Point out good opportunities to help others

Kids—just like grown-ups—can be resistant to doing something if they're made to do it without explanation. So take the time to introduce the idea of generosity in your family before you dive into a charitable project. This kind of stage-setting can happen very naturally. In addition to modeling and explaining your own generous actions, try to spot everyday moments that can be conversation starters.

Holidays that involve service or gift-giving offer some of the easiest opportunities to discuss why doing things for others feels good and propels a positive community. Local, national and global events can prompt these discussions, too. When a neighbor loses their home to a fire or an area is devastated by a hurricane, you can talk about and show your kids how giving your time, talents and treasures can help others.

Even when you're reading a book or watching a show together, you can point out when a character's generous action or trait lines up with your family values.

### Find practical ways to weave giving into your family lifestyle

Generally, charitable behavior falls into three categories: giving your money,

giving your possessions and resources, or giving your time. Every family shows generosity differently according to what makes sense for them. But it can be advantageous to encourage family members to try some form of each kind of giving. It can help them realize there isn't just one way to build their own charitable legacy.



### Charitable activities with young kids

Young children may have few personal resources, but they often have time, energy and creativity to spare. When they do show charitable and generous impulses, you'll want to follow their chosen direction. Some kids, for instance, may latch onto the idea of giving their toys to less fortunate kids or doing tasks for people in need.

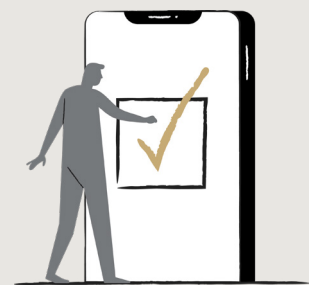
While kids' big hearts and imaginations are typically an asset, you may need to redirect your child's ideas from time to time. For example, if they're an animal lover and want to bring home every creature in need, you could suggest instead asking the local shelter if there are kid-friendly tasks they could do. Or you could see if an elderly neighbor would appreciate you and your child walking their dog.

This life stage also can be the perfect time to start sharing the organizations and causes that matter to you and letting your child jump in whenever possible. You might look for volunteer opportunities at your church or local community center that allow kids to participate in a pint-size project while you or their older siblings do the heavier, more complicated jobs.

Here are some other ideas for engaging young children in charitable giving:

- When children identify people in your community who are falling on hard times or who don't have the same luxuries you enjoy, take the time to engage. Explain that not everyone has the things they have, and ask for their ideas about how to help those around them.
- When you're planning to give a donation, offer two or three options to your young children and ask them what they think. Even if they end up deciding to divide the donation evenly among the choices, it still lets them feel ownership because you consulted them. They also may be inspired to add a small, age-appropriate amount of their own savings or allowance to the total.
- Look for organizations with group-based charitable projects, such as [Thrivent Action Teams](#), that specifically offer support roles for the whole family. Whether it's an online group or one that's physically in your area doesn't matter; the idea is to get your little ones excited to have everyone join in a project together along with other kids and families.

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### Vote with purpose in fall board elections

This fall, Thrivent is holding [elections](#) for its national board of directors as well as the Thrivent Member Network regional boards. For more information on the elections and to vote, visit [Thrivent.com/vote](https://thrivent.com/vote). The 2023 election dates are Oct. 5 through Nov. 24.

## Charitable activities with older kids

Older elementary school, middle school and high school children have enormous potential to live generously, and they even may be starting to put their own money principles into practice. If you choose to offer an allowance or pay children for doing chores around the house, you can teach them about budgeting—not just saving and spending but why it's important to first set aside a portion for giving.

Here are a few ideas to help get older kids thinking about generosity:

- If your kids have the time to volunteer for something that really matters to them, the experience could shape their lives for years to come. Encourage older youth to explore opportunities that line up with their individual interests. It can help them make their own space in the community and look toward the future.
- Continue with and level up participation with any organizations you've enjoyed working with as a family. Teens even can gain experience leading projects through a parent-sponsored Thrivent Action Team, allowing them to see how their role fits into a bigger community of giving.
- Beyond teaching kids how to budget for needs, wants, saving and giving with online tools like [BalanceWorks](#), help them understand how to maximize the impact of their monetary

donations. Introduce simplified ideas about giving different types of money and assets and show them how programs that match donations help make the most of their contribution.

- Involve them more with the details of your own giving. For instance, when it's time for you to pick organizations for your [donor-advised fund](#) or end-of-year giving, consider asking your teen to help you research charities. Your child may disagree with some of your priorities, but talking through your reasoning or opting to compromise can help you connect as you make an impact together.

## Develop family giving strategies and your charitable legacy

When you've given the kids in your life a strong foundation of living generously, it opens the door for multigenerational family financial planning. You can explore with them what it means to plan for and build a lasting legacy.

While certain financial tools can be complicated, exposing the teens and young adults in your family to your strategies can get them thinking it's something they can do someday, too. For instance, once your teens see how your donor-advised fund helps a meaningful cause, they may be interested in learning more about it and its tax advantages. Or, if you explain how your [charitable trust](#) or [charitable gift annuity](#) plays a role in your big-picture giving, it may plant the seeds for them to establish their own legacy when they have the means.

## Support your family values with financial expertise

Every time you make a generous choice, you're helping your most impressionable family members see what it looks like to live their values. There are a variety of ways you and your loved ones can forge a mindset of giving and commitment to creating a legacy.

To learn all the ins and outs of [maximizing your impact](#) on your chosen causes, you may need to lean on some expertise. A knowledgeable [Thrivent financial advisor](#) can help you navigate the options and connect you to the charitable advantages of being a Thrivent member.

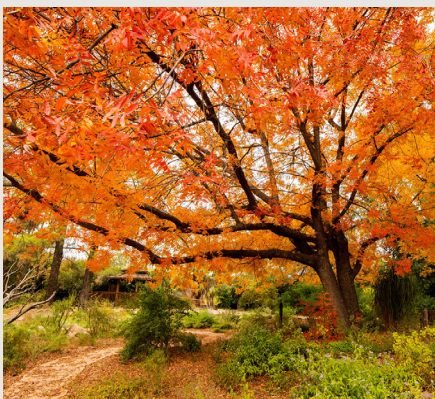
## See our Events Section in this newsletter for information on how you can give charitably this year for "Giving Tuesday" on November 28.

Member benefits and programs are not guaranteed contractual benefits. The interpretation of the provisions of these benefits and programs is at the sole discretion of Thrivent. Thrivent reserves the right to change, modify, discontinue, or refuse to provide any of the membership benefits or any part of them, at any time.

Thrivent Charitable Impact & Investing™ is a public charity that serves individuals, organizations and the community through charitable planning, donor-advised funds and endowments. Thrivent Charitable Impact & Investing works collaboratively with Thrivent and its financial advisors. It is a separate legal entity from Thrivent, the marketing name for Thrivent Financial for Lutherans.

Thrivent, its financial professionals, and Thrivent Charitable Impact & Investing, do not provide legal, accounting or tax advice. Consult your attorney or tax professional.

Thrivent provides advice and guidance through its Financial Planning Framework that generally includes a review and analysis of a client's financial situation. A client may choose to further their planning engagement with Thrivent through its Dedicated Planning Services (an investment advisory service) that results in written recommendations for a fee.



## Get your 2024 Thrivent calendar

Each year, Thrivent asks our membership to send us their original photos to include in the calendar that we offer as a membership benefit. This year's theme: "Perspective."

If you are a Thrivent client with membership, you can order one copy of the calendar at no cost to you. And everyone can purchase copies for only \$2.50 each while supplies last. [This beautiful calendar](#) would make a great holiday gift!



# 2023-2024 Calendar of events

We love meeting friends and family. Invite and register them for an upcoming event! Thrive With Purpose™, together. For additional events, details or to RSVP, visit our website [thrivent.com/member-network/heartland](https://thrivent.com/member-network/heartland) or email [HeartlandTMN@Thrivent.com](mailto:HeartlandTMN@Thrivent.com).

## November

### Are You a Constrained Investor? (and Why It's Important to Know) with David Macchia

An important question in retirement is what kind of investor you are. When you know the answer you can make a plan that can help ensure you won't outlive your money. At this event, learn from David Macchia, a nationally recognized expert on retirement income planning.

#### Virtual event

**Tuesday, November 14, 12:00 p.m. and 7:30 p.m. CST**

**Thursday, November 16, 6:30 p.m. CST**

For more information and to register, check out our [Events Page](#).

## 28 Giving Tuesday

Your gift to two regional nonprofits will be matched on Giving Tuesday! For every \$2 donated on November 28, to [Camp Wartburg](#) or [Operation BBQ Relief](#), Thrivent will match \$1 up to \$10,000.\*

#### Remote event, all day!

There will also be limited in-person and remote event options.

[Learn more information about Giving Tuesday](#), the events we are offering, and links to donate.

Thank you for Living Generously!

Thrivent is a membership-owned fraternal organization, as well as a holistic financial services organization, providing financial advice, investments, insurance, banking and generosity programs to help people make the most of all they've been given.



Advice | Investments | Insurance | Banking | Generosity

## December

### 05 Market & Economic Update

Are the current markets making you wonder how to best navigate your financial strategy? Join us for a livestream of Thrivent's Market & Economic Update, presented by Thrivent leaders. Don't miss the opportunity to hear Thrivent's perspective and what the latest trends may mean for you.

**Virtual event, 11:30 a.m. CST**

[Register today!](#)

### 09 Bake with a Legend

Come bake with Howard Middleton! Virtually, that is.

We'll be learning from him how to make delicious and iconic Swiss rolls. For this home bake-off, there may not be such a thing as "too many cooks in the kitchen"—gather family and friends around your phone or laptop and make some delicious treats together!

Very limited spots available. Only register once per household, please. You will need to provide the ingredients and equipment for the bake (a list will be sent to those registered closer to the event date).

#### About Howard:

Sheffield-born Howard Middleton has been baking since childhood. He first caught the public's attention on series four of the BBC's "The Great British Bake Off" and he went on to win their affection with his quirky style and love of unusual ingredients.

**Virtual, 1:00 – 2:30 p.m. CST**

For more information and to register, check out our [Events Page](#).

## January



### Life is Good – The Power of Optimism with Bert Jacobs

Learn the tools you need to develop an optimistic mindset that leads to success, along with tips on building a vibrant community and brand that will stand the test of time from Bert Jacobs, co-founder of the lifestyle brand, Life is Good.

**On-Demand, January 1-31, 2024**

For more information and to register, check out our [Events Page](#).

## Stay connected

To receive the most up-to-date information on events, activities and communication, please update or add your email address by logging on to [thrivent.com](https://thrivent.com) or calling 800-847-4836.

Member benefits, programs and activities are not guaranteed contractual benefits. You should never purchase or retain any insurance or annuity products simply to be able to participate. Participation is subject to applicable Terms and Conditions.

\*Donations made online to featured organizations through Thrivent's giving platform and at in-person events on Giving Tuesday, Nov. 28, 2023, will be matched \$1 for every \$2 donated up to \$20,000 per Thrivent Member Network. Thrivent, in partnership with Thrivent Charitable Impact & Investing®, offers you the opportunity to make online personal donations to the organizations you care about.

No products will be sold. For additional disclosures, see [Thrivent.com/social](https://thrivent.com/social).