

Christian non-profit in finance business

By ERIC A. HOWALD
Of the Keizertimes

When John Thurlow moved his Thrivent Financial office to Keizer about a year ago, business took a turn for the better.

"We've lived in Keizer for about 15 years and have really tried to plug into the community. Being here in my home community has totally changed the way I get referrals," said Thurlow.

Thrivent Financial offers a wide variety of services ranging from insurance to investment opportunities and retirement planning, but it's also a non-profit. Thrivent was started as an extension of the Lutheran Church, but has since expanded to the wider umbrella of the Christian community, hence the cross in the company's logo.

"Thrivent gives away \$200 million a year. Since we don't pay taxes we put it back into the community, and each client gets a certain amount of Thivent Choice Dollars that they can direct to local efforts," Thurlow said.

Thrivent is the largest donor to Habitat for Humanity, and that group has a home going up in Keizer this summer.

Most of the company's products have earned the highest ratings and awards available from outside groups. Because it is a non-profit, associated fees are often lower than the standard for-profit companies.

Thurlow can offer any of the services Thrivent provides through his office at 3791 River Road North, Suite E, but he considers investing and retirement planning specialties. Getting to know as much as he can about clients' plans for the money helps tremendously.

"If I know what the purpose for that money is, we might treat it differently. If it's for income, let's figure out the most tax-efficient way to create that income. A lot of places make it about growing assets, we want to grow them with purpose so you can use them efficiently," Thurlow said.

If that's the cake, this is the

icing:

Clients who purchase a Thrivent product become known as benefit members. Benefit members receive two "Action Teams" a year. Filling out a one-page request for an eligible organization will get the member a \$250 debit card to use for the benefit of a charitable organization or activity.

"It's seed money to grow generosity. You can use it to help an elderly neighbor clean up their yard, host a spaghetti feed for a sports team or buy items for a benefit auction. You can use it for a multitude of things," Thurlow said.

In some cases, depending on the product, clients are contributing more to the community through action teams than they are paying in premiums.

Thurlow considers himself to be in the relationship business more than the financial one, but there's a purpose behind that, too.

When he was 18, he was taking part in a camp when a slightly older leader in the



KEIZERTIMES/Eric A. Howald

John Thurlow runs Thrivent Financial, a non-profit Christian business offering services from insurance to investment opportunities and retirement planning, in Keizer.

group took extra interest in him and some buddies. After hanging out for a few days, the man offered him his Amway pitch.

"Once I declined, he

dropped me like a hot potato. That was 23 years ago and I still think about it today. I never want to exploit a relationship, they mean too much," he said. "I moved around a lot

when I was a kid and that had certain effects. Now I'm part of a community and I like it."

Call the Keizer Thrivent office at 971-273-7069 for an appointment.

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