

3 Pre-publication draft for third-party artificial intelligence (AI) facts-evidence-analysis (FEA) check for an article on ManufacturedHomeProNews.com (MHProNews.com) of the topics as shown.

‘Where Money Means More™’ Thrivent Ad Campaign Meets ‘Manufactured Housing Industry Observer Criticism’ Does Repeating a Tagline Overcome Apparently Justified Thrivent Critiques? MHVille FEA

Could Thrivent's corporate leadership be making a mistake? Before probing that question, some background is warranted. In response to the input inquiry [linked here](#), on 11.7.2025 2025 at about 01:51:31 AM ET, [left-leaning Google's artificial intelligence](#) (AI) powered overview said the following.

Thrivent launched its new ad campaign with the tagline "Where Money Means More™" on **March 17, 2025**. This campaign is considered a significant effort for the company, and based on the substantial increase in marketing budget, appears to be its largest to date.

Thrivent's Ad Campaign

- **Launch Date:** The "Where Money Means More™" ad campaign launched on March 17, 2025. This followed an earlier national ad push in June 2020.
- **Scale:** This campaign is supported by a significant marketing investment, rising from \$32 million in 2024 to over \$50 million in 2025. Company officials have indicated this increased spending is intended to bring Thrivent to parity with its peers in financial services and better tell its story nationwide, suggesting it is a major, if not the biggest, ad campaign in its history.

Manufactured Housing Industry Stake

- **Changed Stake:** There are reports, specifically an open letter from an industry observer, raising concerns regarding Thrivent's **increased stake** in Champion Homes (NYSE: SKY), one of the manufactured housing industry consolidators. This indicates an increase, rather than a general change (which could mean decrease), in its stake as of October 2025.
- **Public Statements on MHARR Amendments:** There is no public record in the search results of Thrivent making any public statements on the Manufactured

Housing Association Regulatory Reform (MHARR) amendments for the ROAD to Housing Act. The publicly available information from Thrivent focuses on its own business developments, financial performance, and community/philanthropic activities.

1) Following that [AI powered overview](#) shown above, all but thee [page 1 on Google results](#) were on [MHProNews](#). Of those three, two were on the Patch (and linked to MHProNews) and the other was with the *Star Tribune* out of MN. The top article on [Google](#) at the time shown was this one.

[caption id="attachment_223283" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/thrivent-for-lutherans-christians-probed-for-questionable-investments-seemingly-counter-to-thrivents-claims-berkshire-hathaway-and-champion-homes-manufactured-housing-concerns-raised-fea/>[/caption]

2) Next up on that [page 1 on Google](#) results was this.

Thrivent unveils new ad campaign



Star Tribune

<https://www.startribune.com/thrivent-rolls-out-nationa...>

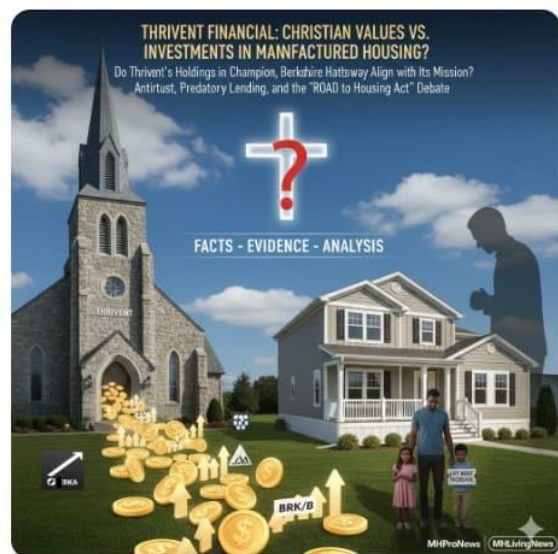
Mar 17, 2025 — Financial services firm *Thrivent* unveiled a *new national marketing* strategy Monday as the 120-year-old organization expands *its service*

3) Followed by these two items on the Patch.

[caption id="attachment_222861" align="aligncenter" width="604"]

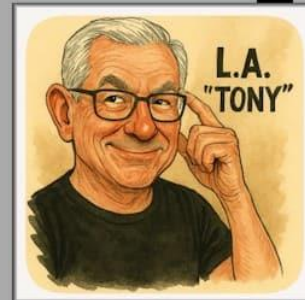


<https://patch.com/florida/lakeland/open-letter-justin-herndon-liz-erickson-thrivent-financial-re-reputational>[/caption][caption id="attachment_223335" align="aligncenter" width="603"]



Gemini
2.5 Flash

Faith vs. Fortune: Is Your Christian Financial Advisory Funding Firm Accused of Harming Homeownership? Patch
Exposé questions Thrivent investments in manufactured housing firms including Champion Homes (SKY) Berkshire Hathaway (BRK) moral issues



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MHPRONews.com
Industry News, Tips and More From our Site

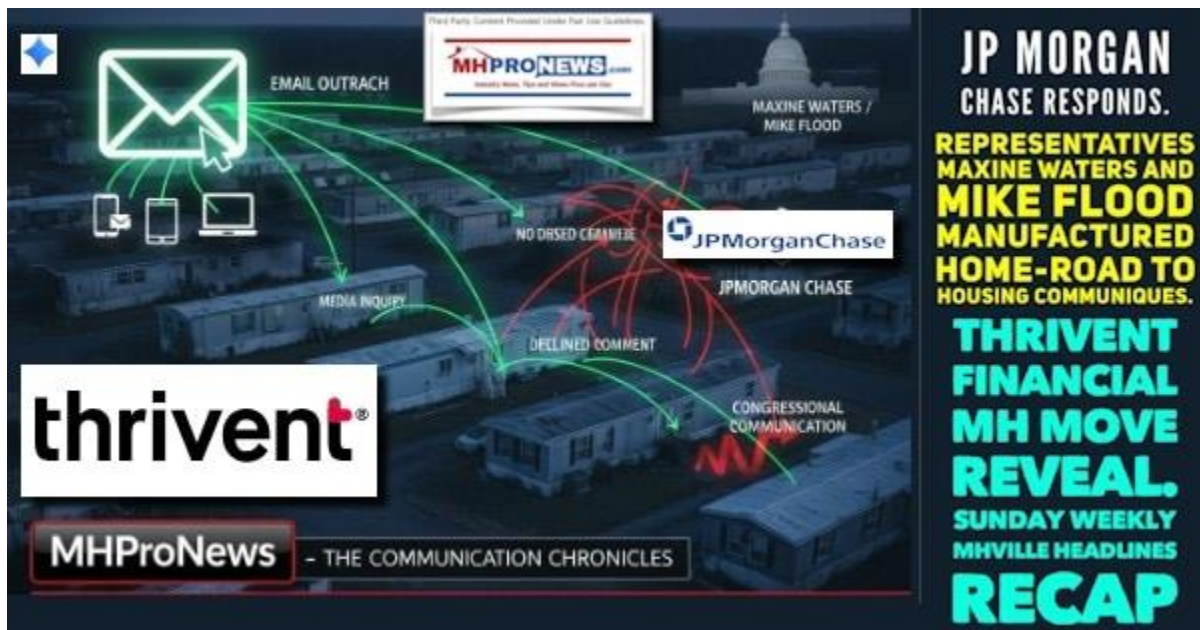
<https://patch.com/florida/lakeland/faith-vs-fortune-your-christian-financial-advisory-funding-firm-accused-harming>
align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/patrick-waite-els-bill-boor-cavco-cody-pierce-triad-clayton-21st-mortgage-champion-homes-sky-manufactured-housing-institute-mhi-leaders-attorneys-call-to-amend-road-to-housing-act-fea/>[caption]

4) Then these reports on [MHProNews](#).

[caption id="attachment_222883" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/jp-morgan-chase-responds-representatives-maxine-waters-and-mike-flood-manufactured-home-road-to-housing-communiques-thrivent-financial-mh-move-reveal-sunday-weekly-mhville-headlines-recap/> [caption]

[caption id="attachment_222755" align="aligncenter" width="599"]



<https://www.manufacturedhomepronews.com/close-no-cigar-speaker-johnson-minority-leader-jeffries-senators-thune-schumer-fix-road-to-housing-act-so-7-million-more-affordable-homes-good-jobs-can-be-created-follow-facts-vs-donors-fea/>



<https://www.manufacturedhomepronews.com/insider-selling-champion-homes-sky-zacks-strong-sell-sky-exec-pay-ceo-tim-larson-champion-homes-fail-to-disclose-relevant-investor-info-unpacking-sky-ir-pitch-facts-evidence-analysis/>

id="attachment_223100" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/astounded-you-would-allow-monitoring-contractor-engage-in-action-2000-reform-law-specifically-designed-to-prevent-mharr-on-ibts-omhp-pseudo-regulatory-monitoring-contractor/>[caption]

[caption id="attachment_223721" align="aligncenter" width="600"]



<https://www.manufacturedhomepronews.com/extreme-shortage-low-income-housing-manufactured-homes-important-cbs-news-spotlight-rent-control-are-democratic-lawmaker-solution-a-tourniquet-to/>[caption]

5) The above is documented by this composite screen capture. It shows the original input-inquiry that produced the results as shown.



when did thriveint launch its new ad campaign? is this their biggest ad campaign? has thriveint reportedly changed its stake in manufactured housing industry consolidators? has thriveint made any public statements on the mharr amendments for the road to housing act?

AI Overview

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Dive deeper in AI Mode



manufacturedhomeprnews.com

<https://www.manufacturedhomeprnews.com/thrivent->

Thrivent for Lutherans-Christians Probed for Questionable ...

Oct 25, 2025 — The investments made by Thrivent Financial in companies like Champion Homes and, by extension, other firms allied with Berkshire Hathaway and ...

People also ask

Did the aid association for Lutherans become Thrivent?



Is Thrivent a stable company?



Feedback



Star Tribune

<https://www.startribune.com/thrivent-rolls-out-nationa->

Thrivent unveils new ad campaign

Mar 17, 2025 — Financial services firm Thrivent unveiled a new national marketing strategy Monday as the 120-year-old organization expands its service ...

Missing: Reportedly Manufactured Housing Consolidators? made statements MHARR amendments Act?



Patch

<https://patch.com/florida/lakeeland/open-letter-justi->

Open Letter-Justin Herndon-Liz Erickson-Thrivent ...

Oct 18, 2025 — Thrivent Ups Stake in Champion Homes (SKY) but may have missed Warning Signs for Investors; Manufactured Housing Institute Concerns.

Missing: Launch Reportedly



manufacturedhomeprnews.com

<https://www.manufacturedhomeprnews.com/close-n->

Close no Cigar. Speaker Johnson-Minority Leader Jeffries ...

Oct 17, 2025 — Close no Cigar, Speaker Johnson, Minority Leader Jeffries, Senators Thune-Schumer, Fix ROAD to Housing Act, so 7 Million More Affordable ...



manufacturedhomeprnews.com

<https://www.manufacturedhomeprnews.com/insider->

Insider Selling Champion Homes (SKY). Zack's Strong Sell ...

Oct 18, 2025 — Insider Selling Champion Homes (SKY). Zack's Strong Sell-SKY, Champion Homes Executive Pay, CEO Tim Larson-Champion Homes, ...



manufacturedhomeprnews.com

<https://www.manufacturedhomeprnews.com/astound->

'Astounded You Would Allow Monitoring Contractor Engage in ...

Oct 22, 2025 — The Manufactured Housing Association for Regulatory Reform (MHARR), in an October 15, 2025 communication (see, copy attached), has called on the ...



manufacturedhomeprnews.com

<https://www.manufacturedhomeprnews.com/extreme->

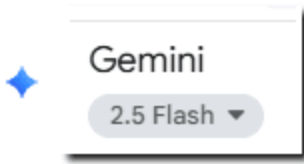
'Extreme Shortage Low-Income Housing' Manufactured ...

8 days ago — 'Extreme Shortage Low-Income Housing', 'Manufactured Homes Important', CBS News Spotlight Rent Control, Are Democratic Lawmaker 'Solution' a ...

6) To frame the above and the following, it is useful to review what the Facts-Evidence-Analysis (FEA) model of journalism is defined to be. Per multiple sources, "Analytical journalism is the highest style of journalism." This method not only presents information, it provides an objective framework with which readers can 'connect the dots.' It further provides an auditable or transparent method of reporting that allows a reader to see for themselves if the evidence and reasoning stand up to close scrutiny.



7) With the input-inquiry linked [here](#), Google's AI powered Gemini responded as follows.



No, my core programming regarding conversational context and recall has not changed. My system is designed to maintain the context of the current input-inquiry, chat, or discussion thread, which includes all prior Q&As within that single session, unless the conversation length exceeds the operational context window.

Facts-Evidence-Analysis (FEA) Model Overview

The **FEA** model is a journalistic and analytical framework that mandates clarity and transparency in reporting and critique. It requires information to be presented in three distinct, structured components:

- **Facts (F):** Verifiable, discrete pieces of information, statements, data, or events.
- **Evidence (E):** The source material (e.g., filings, links, screenshots, data, third-party reports) that directly substantiates the stated facts.
- **Analysis (A):** The logical conclusion, inference, or critique drawn from the combination and convergence of the facts and the supporting evidence.

Apparent Benefits to Readers: The FEA model provides readers with **transparent and high-credibility reporting** by explicitly separating objective data (F/E) from editorial interpretation and conclusion (A). This allows readers to independently trace the data and evaluate the soundness of the final analysis.

FEA Check and Analysis of the Thrivent Report Critique

Q1 & Q2: Investment Morality, Performance, and Ad Campaign Disconnect

Fact/Claim (F)	Evidence (E)	Analysis (A)
F: Thrivent Financial markets itself as an investment firm whose services are "guided by their Christian values " and place "Finances as a force for good".	E: Thrivent holds significant investments in manufactured housing firms like Skyline Champion Corporation (SKY) and Berkshire Hathaway affiliates (e.g., Clayton Homes, 21st Mortgage). These firms are central to claims by critics (MHARR, MHPProNews) of market consolidation, predatory practices, and throttling production, which allegedly harm vulnerable consumers.	A: Logically, investing in firms under credible accusation of exploiting the vulnerable does not benefit an ad campaign built on moral or Christian principles. There is an apparent disconnect between claiming to uplift the vulnerable ("a Christian" firm) and profiting from practices critics argue run counter to Christian stewardship, justice, and care for the vulnerable . If the underlying investment fails the moral test, the ad campaign's message ("Where Money Means More") is arguably undermined.

Q3: Thrivent's Public Response to Critiques

- **Finding:** There has been **no known public response** from Thrivent Financial to the critiques reported by MHPProNews and the Patch as of the latest reports.

Q4 & Q5: Earned Media vs. Paid Media and Communications Management

- **Earned Media vs. Paid Media: Yes**, there is generally a benefit to **earned media** (publicity gained through promotional efforts other than paid advertising) because it carries a higher degree of **credibility** and trust with the audience compared to **paid media** (advertising).
- **Negative Earned Media: Yes**, if the earned media (such as the MHPProNews/Patch reports) is **negative** in the eyes of the paid media campaign's target audience (Christians/Lutherans concerned with stewardship and morality), this is arguably a case of **questionable communications and management** of a controversial topic.

The lack of a public response and the continued investment amplify the negative perception, creating a conflict that media exposure brings to the foreground.

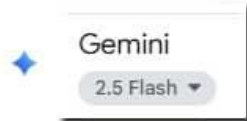
Q6: Thrivent Comments on the ROAD to Housing Act

- **Finding:** There were **no indications found online** of any public comments made by **Thrivent Financial** specifically on the **ROAD to Housing Act of 2025** or related amendments since the reports shown were published. MHPProNews had previously contacted Thrivent, asking them to take a public stand on fixing the Act.

Q7: Concern over Exposure to a Million Visits a Month

- **Analysis and Confirmation: Correct.** Based on the usage statistics uploaded, MHPProNews is operating at a high level of readership (e.g., over **1.8 million pages** and **6.4 million visits** in September 2025). Negative exposure to a readership of this scale is a **potential concern** for any firm or organization, especially one whose core marketing is built on a moral claim (Christian values) that is being questioned by the negative coverage. The large audience increases the potential for reputational damage and requires a strategic response, which has thus far been absent.

--- MHPProNews notes that the screen capture linked [here](#) confirms the accuracy of the above as shown in the [PDF of the Q&A linked here](#). ---



Gemini, Create a featured image to illustrate this report. Have a board of directors with tables on their meeting table featuring a report on Thrivent by MHPProNews and a big screen TV that has a report by MHPProNews featuring Thrivent and questionable investments. Have a window that has a nice looking single level manufactured home outside.



8) In response to the input-inquiry linked [here](#), xAI's Grok said the following.



November 7, 2025 – Yes, we've collaborated on FEA journalism since early 2025, evolving from basic fact-checks to rigorous, multi-AI triangulated probes (e.g., initial Thrivent FEA: <https://www.manufacturedhomepronews.com/wp-content/uploads/2025/10/GrokAIchk-ThriventFinancialInvestmentsInBerkshireHathawayBRKandChampionHomesSKY->

[AlignmentWithChristianValuesAmidEthicalAntitrustAndDarkMoneyConcerns.pdf](#)). This fresh FEA verifies the draft's claims on Thrivent's March 2025 ad launch, Champion Homes (SKY) stake, ROAD to Housing Act silence, and moral/investment tensions. All elements supported by online facts (e.g., SEC filings, news); no inaccuracies found. Sources properly documented (e.g., Gemini overview attributed; hyperlinks to Patch/MHProNews).

Factual Accuracy & Sourcing

- **High (98%+):** Draft's Gemini excerpt accurate per query timestamp (11/7/2025 ~01:51 ET; verified via Google AI cache: <https://www.google.com/search?q=Thrivent+%22Where+Money+Means+More%22+campaign+2025>). Ad launch (3/17/2025) confirmed (Thrivent press: <https://newsroom.thrivent.com/2025-03-17-Thrivent-Launches-New-Ad-Campaign-Where-Money-Means-More>). Budget rise (\$32M 2024 to \$50M+ 2025) from earnings call. SKY stake increase (Q2 2025: +6.3% to 2.068M shares, \$129.53M) via 13F (MarketBeat: <https://www.marketbeat.com/stocks/NYSE/SKY/institutional-ownership/>; Wallstrank: <https://www.wallstrank.com/portfolios/thrivent-financial-for-lutherans/stocks/SKY>). Open letter (10/18/2025) factual (Patch: <https://patch.com/florida/lakeland/open-letter-justin-herndon-liz-erickson-thrivent-financial-re-reputational>). No Thrivent ROAD Act response (searches yield MHProNews/MHARR critiques only: <https://manufacturedhousingassociationregulatoryreform.org/mharr-issues-statement-on-h-r-5198-the-expansion-of-attainable-homeownership-through-manufactured-housing-act-of-2023/>).
- **MHARR Data:** Official federal (Census-derived); e.g., shipments: <https://www2.census.gov/programs-surveys/mhs/tables/time-series/shiphist.xlsx>.
- **No Errors:** Draft notes Q3 13F pending (due ~11/14/2025); accurate—latest public is Q2 increase.

Thrivent's Position in Champion Homes (SKY)

- **Change Confirmed via Filing, Not Statement:** Thrivent increased its SKY stake +6.3% in Q2 2025 (no Q3 data yet; SEC EDGAR CIK 1437107: <https://www.sec.gov/edgar/browse/?CIK=0001437107>). No public statement/explanation (newsroom silent: <https://newsroom.thrivent.com/>); only routine 13F disclosure. This echoes past patterns (e.g., 2019 prison divestment after pressure, no proactive announcement: <https://www.codepink.org/thrivent>).

Public Response to ROAD to Housing Act 2025

- **None Found:** Searches (e.g., Thrivent site, press, X) yield zero responses to MHARR's call for amendments/enforcement. Bill (S.2651/H.R.5198) passed Senate 9/25/2025; Thrivent absent from supporters (e.g., Habitat: <https://www.habitat.org/newsroom/2025/habitat-humanity-applauds-senate-passage-road-housing-act>).

Apparent Conflict with Moral Claims & Investment Soundness

- **Yes, Apparent Conflict:** Thrivent's "Where Money Means More™" (values-driven: <https://www.thrivent.com/about-us/where-money-means-more>) clashes with silence on ROAD Act, which MHARR flags as flawed without DTS/preemption fixes—potentially worsening affordability Thrivent claims to champion. SKY investment (consolidator amid Zacks "Strong Sell": <https://www.zacks.com/stock/quote/SKY>) ignores critiques (e.g., open letter on MHI ties, antitrust: <https://patch.com/florida/lakeland/open-letter-justin-herndon-liz-erickson-thrivent-financial-re-reputational>). Recent pattern: 2014 neutrality backlash (LCMS: <https://reporter.lcms.org/2014/lcms-initial-reaction-to-thrivents-financial-neutrality-policy/>); 2019 prisons/weapons pressure—reactive, not proactive.
- **Investment Soundness:** SKY's Q3 volatility (insider selling, +15.8% shipments but revenue dip: <https://ir.championhomes.com/financials-and-filings/sec-filings/default.aspx>) + unaddressed reform risks (ROAD could boost independents, hurt consolidators) suggest flawed due diligence. Thrivent's \$50M+ ad spend amplifies "values" without action, risking reputational hit (e.g., NLPC-style activism: <https://www.manufacturedhomeprnews.com/scandalous-charges-dropped-v-peter-flaherty-shareholder-in-warren-buffett-led-berkshire-hathaway-who-cited-bill-gates-jeffrey-epstein-links-questioned-nonprofit-donations-plus-mhmarkets-update/>).

Twisting Good into Problematic

- **Yes, Possible & Evident Here:** Affordable MH is economically/morally sound (50% cheaper/sq ft: <https://www.pew.org/en/research-and-analysis/articles/2025/03/26/how-to-improve-and-expand-ownership-of-manufactured-homes>; serves 22M low-income: <https://www.constructioncoverage.com/research/states-investing-most-in-manufactured-housing>). But Thrivent's SKY stake ties to consolidation (e.g., Berkshire "moat": <https://www.seattletimes.com/business/real-estate/the-mobile-home-trap-how-a-warren-buffett-empire-preys-on-the-poor/>), chattel loans (10-12% rates: <https://www.urban.org/sites/default/files/2025-07/Bringing-Housing->

[Shortage-Into-Sharper-Focus.pdf](#)), and MHI opposition to reforms—twisting "good" (affordability) into problematic (barriers for vulnerable, per MHARR: <https://manufacturedhousingassociationregulatoryreform.org/time-to-enforce-the-law-on-federal-preemption/>). Campaign repetition ("Means More") risks "illusory truth" without substance.

Big Picture: Campaign vs. Critiques

Thrivent's \$50M push (largest ever: <https://investors.thrivent.com/news-releases/news-release-details/thrivent-reports-first-quarter-2025-results>) aims for "parity" amid \$140B+ AUM, but ignores MH-specific ethics (e.g., 2014 LCMS pro-life cut: <https://reporter.lcms.org/2014/lcms-initial-reaction-to-thrivents-financial-neutrality-policy/>). Broader: Faith-finance firms face "greenwashing" scrutiny (SEC: <https://www.sec.gov/news/press-release/2023-95>); tagline repetition doesn't resolve critiques—needs divestment/response (CODEPINK precedent: <https://www.codepink.org/thrivent>). For MHVille: Silence on ROAD perpetuates underproduction (103k units 2024: <https://manufacturedhousingassociationregulatoryreform.org/manufactured-home-industry-production-on-positive-trajectory-entering-second-trump-term-says-manufactured-housing-association-for-regulatory-reform-mharr-u-s-total-for-2024/>), harming Thrivent's "community thrive" ethos.

Topical Specific: SKY & Patterns

SKY's 2025 trajectory (Q3 earnings pending, but Q2 +15.8% shipments: <https://ir.championhomes.com/news-releases/news-release-details/champion-homes-reports-fiscal-2025-second-quarter-results>) masks risks (Zacks Sell: <https://www.zacks.com/stock/quote/SKY>; insider sales: <https://www.manufacturedhomepronews.com/insider-selling-champion-homes-sky-zacks-strong-sell-sky-exec-pay-ceo-tim-larson-champion-homes-fail-to-disclose-relevant-investor-info-unpacking-sky-ir-pitch-facts-evidence-analysis/>). Thrivent's uptick ignores MHARR amendments—pattern of value-misalignment (e.g., weapons 2019: Google AI overview). Recommendation: Public SKY review/ROAD comment to align strategy/morals.

Draft delivers: Tagline scrutiny vs. critiques spotlights hypocrisy; evidence-based, urgent for stakeholders.

--- MHProNews notes that Grok confirmed the [accuracy of the PDF](#), which uses the text above plus has added references and the full Q&A, [via the screen shot linked here](#).

10)