



STEWARDSHIP CONNECTIONS

A Newsletter for Financial Connections Within the Anabaptist Community

What Motivates My Giving?

"I do my deeds in secret, when no one is about. Yet, it is annoying when not one word leaks out."

Hopefully, this tongue-in-cheek quote does not describe your attitude towards giving. What motivates your giving? If you knew no one would ever find out how much you gave, would it change anything? Would you give more, less, or the same?

Jesus teaches in MATTHEW 6 that we should not give for the attention of others, but rather give for God, letting Him reward us as He sees fit.

A good steward gives generously to his church, to charities, and to those in need—even when he knows no one will ever find out what he gave. He does not view giving as a burdensome duty or an uncomfortable obligation. Instead, he understands that he serves a generous God and feels accountable for how he employs his Master's funds. As Jesus said in LUKE 12:48, *"unto whomsoever much is given, of him shall be much required."*

Overall, conservative Anabaptist people recognize that the blessings they enjoy are gifts from God and respond by giving generously. In our day and age, we find ourselves living as strangers and pilgrims in a prosperous country under a rather benevolent government. Our government recognizes the value of charitable work and encourages generosity by allowing taxpayers to deduct at least some charitable contributions from their income. For a Christian, tax deductibility should not be a primary motivation for giving. However, when the government allows this benefit, that blessing enables us to give even more.

In 2018, the Tax Cuts and Jobs Act increased the standard deduction significantly. As a result, more families now take the standard deduction and fewer itemize, which means fewer families receive a tax benefit for their giving. Does this change the way you look at giving? It shouldn't—if your motivation for giving is primarily spiritual in nature. What is motivating your giving?

In the past and stretching into the present, we

see outpourings of generous assistance when a family experiences a home or barn fire. Everyone in the church community—and even across church groups—pitches in, rearranges schedules, and sacrifices time to restore the loss. Likely, few who attend a rebuilding frolic stop to think, *"I wish I could get some kind of financial reward from the government for volunteering my time today."* Instead, everyone simply helps because it is the right thing to do. That is how it ought to be, whether the resource shared is time or money.

Today, many nonprofit organizations help people in need both locally and around the world. To operate effectively and plan for the future, these charities need funds. While some generate a little income through services, many depend on donors to directly donate funds.

Some nonprofits promise a possible "reward"—such as raffle tickets or prize drawings—for donations, as a fundraising "tool." We would not be caught at the local gas station purchasing lottery tickets, but some of us don't think twice about purchasing a raffle ticket or accepting a chance for a free weekend getaway. What about heavily overpaying for an item at a benefit auction? Is that OK because the funds are going to charity? Might it be better to forgo the attention of other auction attendees and separately make an anonymous donation to the charity?

What motivates my giving? 

In this Issue

What Motivates My Giving? 1

Deacon & Trustee Seminars 2-3

Family Finance & Budgeting Seminars ... 4

Need a Business Advisor? 5

Advising at Moscow Electric 5-6
By Myron K. Sauder

Summer 2025 Business Seminars 7

Deacon & Trustee SEMINARS

Helping church leaders and financial committees navigate adversity and prosperity.

Tuesday, July 15, 2025

Heritage Community Center

3558 US 62, MILLERSBURG, OH 44654

Tuesday, August 5, 2025

Otto Center

2058 CR 1800 E, ARTHUR, IL 61911

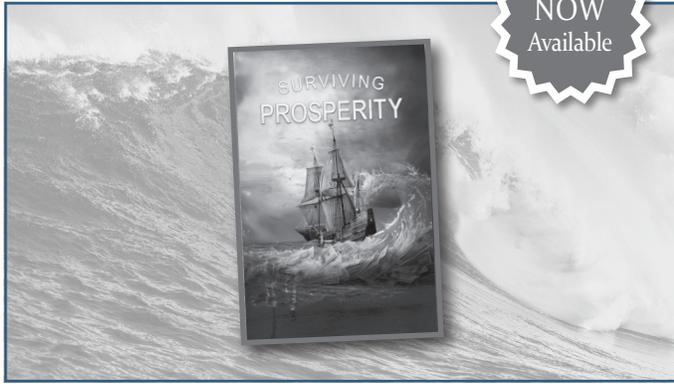
The local church is responsible to support those who struggle financially, while also providing guidance for those in prosperity. The Deacon and Trustee Seminar is for anyone who serves in a leadership or advisory role in the church community, including bishops, ministers, deacons, trustee committees, and financial advisors.

The goal of this seminar is to support the church by offering training on working redemptively with those in financial difficulty and topics on inspiring a stewardship mindset during prosperity.

For more information or to register for a seminar, call or email.

seminars@afweb.org | (267) 368-4628

NOW
Available



Surviving Prosperity

by Ivan Bender

How to recognize indulgence in an era of prosperity.

Prosperity is a vast sea testing our faith and unity with every wave. This book discusses how to navigate its challenges as a family, business, and church, while honoring our Anabaptist ideals.

Available through Anabaptist Financial at no cost to you!

Order *Surviving Prosperity* by:

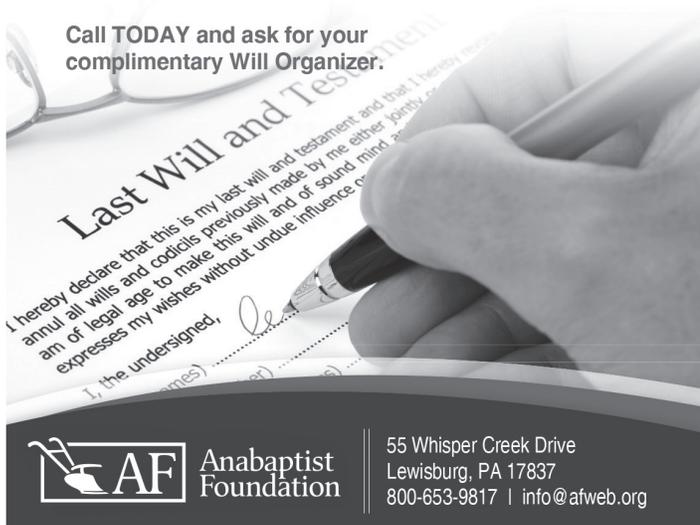
Phone: 570-800-2191
Email: orders@afweb.org
Online: www.afweb.org

WILL ORGANIZER

The timing may be uncertain,
but your responsibilities are not.

- Who will raise your children? What will happen to your things?
- Make intentional decisions about your children and other less-important assets.
- You haven't done it yet because you haven't decided to do it.

Call TODAY and ask for your complimentary Will Organizer.



AF Anabaptist
Foundation

55 Whisper Creek Drive
Lewisburg, PA 17837
800-653-9817 | info@afweb.org

SEMINAR SCHEDULES

JULY 15, 2025

A Day at the Seminar **MILLERSBURG, OH**

8:30–8:40 AM		Welcome & Song	
8:40–8:50 AM		Devotions & Prayer	
8:50–9:00 AM		Organizational Talk	
9:00–9:45 AM		General Session	1
9:45–10:15 AM		Break & Snack	
10:15–11:00 AM		General Session	2
11:00–11:45 AM		General Session	3
11:45–12:45 PM		Lunch	
12:45–1:00 PM		Anabaptist Foundation Update	
1:00–1:45 PM		General Session	4
1:45–2:00 PM		Break	
2:00–2:45 PM		General Session	5
2:45–3:15 PM		Break	
2:50–4:00 PM		Panel Discussion	
4:00–4:15 PM		Closing Comments	
4:15 PM		Dismissal	

AUGUST 5, 2025

A Day at the Seminar **ARTHUR, IL**

8:00–8:30 AM		Registration, Coffee, & Seating	
8:30–8:40 AM		Welcome, Announcements, & Song	
8:40–8:50 AM		Devotions & Prayer	
8:50–9:00 AM		Organizational Talk	
9:00–9:45 AM		General Session	6
9:45–10:15 AM		Break	
10:15–11:00 AM		General Session	7
11:00–11:45 AM		General Session	8
11:45–1:00 PM		Lunch	
1:00–1:45 PM		General Session	9
1:45–2:30 PM		General Session	10
2:30–3:00 PM		Break	
3:00–3:45 PM		General Session	11
3:45–4:30 PM		General Session	12
4:30–4:45 PM		Closing Comments & Prayer	
4:45 PM		Dismissal	

1. Drinking from the Well | *Ray Stoltzfus*

The role of a deacon or trustee can be intense and challenging—navigating financial responsibilities, relational tensions, and church issues can lead to stress and discouragement. But this is God’s work! How can we stay refreshed and encouraged, letting God’s Living Water flow through us? (John 4:14)

2. Contributing to Effective Meetings | *Richie Lauer*

Meetings among brethren can be challenging—especially when spiritual, relational, and financial issues need to be resolved. And when meetings don’t have a clear agenda, good structure, or well-prepared attendees, they become even more frustrating. So how can we have meetings that engage everyone rather than the squeaky wheel getting all the grease? How do we keep routine meetings from becoming stale? What contributes to an effective meeting?

3. Speaking Truth in Mercy | *Andy Miller*

Tensions have risen. Stress is at a dangerous level. Feelings are raw. Our faith feels so weak. From all appearances, it’s the end of the road. Maybe you have one last chance to communicate with a person who is on the brink of making a decision with eternal consequences. Not everyone faces challenging situations on that level—yet, even in our Anabaptist circles, too many of us do. How do we prepare ourselves for those moments? Is our counsel given in such a spirit that God can give the increase?

4. Handling Knowledge Discreetly | *Marty Shetler*

What happens if the church is no longer a safe haven, but instead, becomes a newsroom? Could we do better as churches, ministries, and support groups (trustees) to handle knowledge in a more discreet manner? What is harder to regain than lost trust? Discreet knowledge in the wrong hands can be used to manipulate and control people. Peacemakers don’t have loose lips!

5. Understanding Our Wealth | *Philip Beachy*

To truly understand our wealth, we need to ask ourselves some hard questions: 1) How much of our wealth gets distributed to people who are truly poor? 2) Are we susceptible to so-called stewardship messages and teachings that focus on dollar amounts, percentages, and returned blessings, instead of encouraging giving with a cheerful heart? 3) What might change our perspective if we truly understood our wealth by comparing ourselves with the poorest people in the world, rather than with those who are even wealthier than we are?

6. Root Causes of Financial Distress: The Dangers of Credit Card Debt | *Ed Rudolph*

When working with someone with financial problems, it is easy to pick out the surface problems. But to properly deal with these issues, we need to understand the root of the problem. This session will explore several root causes to common financial problems, as well as bringing out the dangerous burden of carrying consumer (credit card) debt.

7. Helping People Recognize & Admit Their Needs | *Joseph Chupp*

How can we know when to approach someone having struggles, and to come alongside in a manner so that they are comfortable sharing their situation in order to get help? Most troubled people long for change—a transformation. Why then are they stuck in the mire of blindness and resistance? How can we help coach them toward victory, relational peace, and fruitfulness?

8. The Troubled & Hurting Among Us | *Chris Miller*

Is the church going in the right direction by sending our troubled, hurting people to Anabaptist institutions for dealing with emotional and financial difficulties, rather than engaging in the heavy personal work these people need? What if the church were to see itself as the primary caregiver? What part of our beliefs and focus may need to change? Can the church develop the vision, knowledge, and power to disciple the hurting among us, and realize the responsibility of being true stewards of the souls of men?

9. Yes, I Wish to Give, but How & Where Should I Give? | *TBD*

Sharing of our material resources is clearly taught in scripture and generally accepted as truth by our people. But how should a Christian give? Where should a Christian give? What guidelines and priorities apply? There is an advantage of having a budget to give instead of giving our overflow at random times. What are the physical and emotional benefits of giving with money, talents, and time? Also, how are we using the savings we receive from the 4029 exemption?

10. How to Acquire Accountability & Achieve Restoration | *Roman Miller*

What is the Biblical pattern we can use to show the advantages of taking full responsibility for our actions, which then leads to accountability and growth? When the issue or problem becomes part of the solution, and those who were draining the system begin giving back to it, that is restoration. How do we achieve restoration so those we are helping can eventually continue without us?

11. Trust—Don’t Leave Home Without It | *Myron Miller*

Your capacity to influence those you lead breaks down if you lose one critical component—trust. How is trust lost? What happens when we lose it? How can we regain trust? We will explore the pillars of trust and some practical things you can do when trust is threatened.

12. A Proper Response to Prosperity | *Orvan Mullet*

When AF started the Deacon and Trustee seminar years ago, our focus was on how to best help those in the church who struggle financially. Today, our churches seem awash in prosperity. How can we help our people realize the danger and opportunity of prosperity to navigate these circumstances while maintaining a balanced view of finances and stewardship?



Family Finance Seminars

Are you looking for **PRACTICAL, FAITH-BASED FINANCIAL GUIDANCE for youth and families?**

We invite you to consider hosting a Youth and Family Finance or Budgeting seminar in your area. The **Youth and Family Finance Seminar** lays a Biblical foundation for giving, saving, borrowing, and spending. The **Budgeting Seminar** offers practical advice in setting up a family budget to help avoid financial pitfalls.

Anabaptist Financial and Anabaptist Foundation partner with communities to bring these valuable teachings to your area.

Family Finance & Budgeting Seminars

These seminars are geared toward youth and young families. The Youth and Family Finance Seminar lays a Biblical foundation for giving, saving, borrowing, and spending. It also shows families how they can work together in managing finances. The Budgeting Seminar offers practical advice in setting up a family budget to help avoid financial pitfalls.

Anabaptist Financial partners with communities that have a heart for this kind of teaching. If you're interested in hosting a seminar in your area, please contact Jason Sensenig at jasonsensenig@afweb.org or 570-468-1357.

YOUTH & FAMILY
FINANCE SEMINAR

SEPTEMBER 4, 2025 — 6:30 PM
Ivan Zook's Shop — 150 Sawmill Rd, Belleville, PA 17004

Charitable **GIFT FUND**

A TOOL FOR SIMPLIFIED, TAX-DEDUCTIBLE GIVING TO CHURCHES AND CHARITIES.

The Charitable Gift Fund Program enables donors to:

- Anonymously support the churches and charities of their choice (gifts to individuals NOT permitted)
- Simplify their giving by writing one check to Anabaptist Foundation with disbursements to various charities
- Qualify for an immediate tax-deduction for their contribution and track their giving with quarterly statements
- Give gifts of cash, real estate, or stocks



For a **FREE** information packet, please contact Anabaptist Foundation.



Anabaptist
Foundation

55 Whisper Creek Drive
Lewisburg, PA 17837
800-653-9817 | info@afweb.org

NEED A BUSINESS ADVISOR?

Do you wish for input from a seasoned Anabaptist businessman for challenges you are facing in your business? Do you feel alone in your succession planning, leadership decision making, or business vision? AF's business advising services provide a confidential, safe place to address challenging issues and receive fresh vision and perspective. For more information, call **Edward Hershberger** (Advising Manager) at **570-203-1862** or email: edwardhershberger@afweb.org.



Advising At Moscow Electric KEEP CURRENT IN CHANGING TIMES

By Myron K. Sauder

This is a real-life story from an Anabaptist business in one of our communities. Some names have been changed for the sake of anonymity.

Jerry Brown, of Moscow Electric, remembers an incident when he was grateful for the experienced counsel from his business advisor. "We had a customer who was building a big dairy barn. We heard from others that, unfortunately, this customer had a history of leaving people unpaid. Going into that job, I was grateful to have an advisor nearby to give me ideas for how to handle the situation."

Clyde Zimmerman, Jerry's advisor, adds some details. "The customer also wanted to save money by buying his own supplies. Jerry and I discussed how to proceed. The way their business is designed to operate is that they have a markup on inventory sold. If the customer provides all the material, they needed to raise the hourly rate.

"They had a candid conversation with the customer, saying, 'It's fine for you to get the material you need. We'll need to raise our rate of labor slightly higher.'"

With those expectations in the open, Jerry and the customer agreed on an hourly rate. They also agreed that the customer would have to pay expenses ahead of time. Jerry is grateful that Clyde provided clarity about setting those firm boundaries with this client. It could well be that, otherwise, Jerry would have been left holding a large, unpaid bill.

Rising Prices

Avoiding unpaid bills is only one of the scenarios an advisor can help with. When Jerry reached out to Clyde for advising in 2021, he had several other questions on his mind like "How should I design my quotes to accommodate rising prices? And how much should I be paying my workers?" Jerry wanted to be fair to his employees, customers, and himself all at the same time.

Clyde visited Jerry's shop and gave him some ideas. To address ris-

ing costs, he helped Jerry put terms and conditions into job quotes. These terms addressed the fact that in the time between quoting a job and actually completing it, prices of material sometimes rose. Jerry's new terms indicate that if costs increase more than 5%, Jerry has the option to requote the job.

Jerry explains that Clyde's work with prices included bigger-picture job pricing. "Clyde told me I needed to raise my rates. My hourly rate was too low to sustain the level of service we want to provide. Now it's higher. We went up in price when everything else was going up in price. So that trend helped me out. Yet if it weren't for Clyde pushing me, I wouldn't be there yet."

These changes were not easy for Jerry. He admits that experience from his past made him afraid of charging customers too much. "I used to work for a company that put me in an awkward situation. Due to changes made in management, overhead costs went up. Prices were high, and we got lots of pushback from customers. I realize now, that experience left me with bad memories of price pushback."

Jerry notes that he was reluctant to raise prices, partly because he didn't want to lose long-term customers. Thankfully, in discussion with Clyde, Jerry has found ways to be sensitive to the needs of those customers even as he slowly gets prices in line with his big-picture goals. Overall, however, Jerry says he's not getting much pushback from customers about rising prices.

Clyde also helped him think through other expenses—distance, for example. Now Jerry's quotes include a "region rate." He adds \$5.00 per hour for jobs thirty minutes away and \$10 per hour for jobs an hour away.

Fair Wages

On the topic of wages, Clyde shared with Jerry a vision for employee compensation—wages that sustain families. "Jerry and I talked about family-sustaining wages. We were intentional about paying as much as possible. That included conversation about what to charge customers in order to make those wages possible."

Another vision Jerry has for wages is that they are a way a business contributes indirectly to community service. "I wanted to pay fairly so that employees have the margin needed to support our schools, medical funds, and fire and storm funds. It's good to not just depend on businesses to contribute to those causes. We need to remind employees not to overlook the needs among their own people."

To achieve family-sustaining wages, a business owner needs to take the long view. Good pay keeps good workers who can give good service. With that good service, customers receive good value and will pay more. On the other hand, low pay results in employee turnover and dissatisfied customers, which means your prices will drop.

On this topic of wages, Clyde asks business owners, “If a competitor offered your employee 30% more than he’s getting, would you make a counteroffer? If yes, then why don’t you start right now on getting his wage to the level you can be comfortable with, one that matches the value he brings to your business? That way, if a competitor ever makes the offer, you already know your limits. If the wage they are offering is over your limit, you can then tell the employee, ‘That’s a good opportunity. You should take it. Let me help you with your transition.’”

“If, on the other hand, you counteroffer by saying, ‘I could pay you \$5 more,’ that makes the employee feel awkward. Why weren’t you already paying him what he’s worth? The topic isn’t always that simple, but it’s a helpful question to ask.”

Jerry is grateful that as he got his prices in line with industry standards, he was able to go to his employees and offer better wages. Yet the conversations about wages weren’t always easy. He remembers that one employee with physical limitations came to him, asking for more pay. The employee was getting only a third as many hours as other workers and yet what he did contribute “was of great value,” Jerry explains. “He understood some electronic controls that I didn’t understand.”

He brought the scenario to Clyde. Clyde remembers, “I immediately thought, ‘How can we put this person into a role that’s win-win?’ He was getting paid quite a bit for part-time work. He had a disability, yet he was gifted in certain areas. We ended up increasing his pay a bit and being clearer on work expectations. That way Jerry and I felt comfortable that he was paid a fair wage for what he was bringing to the organization. That employee would have a difficult time going to another employer and getting the same pay there for the same work.”

Another employee also came to Jerry about his wages. This employee had started young as a very shy and timid boy. Jerry wanted to help him, and the young man came a long way, eventually becoming capable of taking a truck and going out to do jobs on his own, even becoming a foreman. One day he told Jerry that, being a foreman, he would like to have a certain pay raise or go off on his own. So Jerry worked at bumping his rate up to the requested amount.

Thankfully both these employees were satisfied with the changes made. Jerry concludes, “It’s an ongoing challenge to know how to handle this topic. I want to treat my employees fairly and yet be realistic.”

Accounts Receivable

Another topic that Moscow Electric needed to address was accounts receivable. This topic is laden with emotion, so it’s important to remember that “a soft answer turneth away wrath.” Clyde recounts the process he recommended.

1. Have a careful, methodical way of doing collections. Be extremely friendly and kind. It’s amazing how many cases get solved by beginning well. In fact, get the friendliest voice you have in the office to make the call.
2. The person who calls should ask first, “Did you get the bill?” Next try to get the customer to name a date when they think they will

be able to pay it. Never let it go past that date without checking again. Make calls on a weekly cycle. For example, call every Tuesday morning. After a few weeks, have the manager call.

3. After sixty days, have the owner call. Be generous. Say something like, “If you pay by Friday, we’ll waive the service charges.” If the bill is ninety days out, you might try having the owner go out to coffee with the client. Learn what’s going on in the person’s life.
4. Finally, it gets to a point when you need to absorb the loss. Ultimately, you need to make an allowance in your rate for that. Don’t let it hang for years. It gets harder the longer it goes. Again, be generous and kind. Accounts receivable is an opportunity to demonstrate our Christian witness.

Jerry notes that thankfully, he never had to grapple with a really big debt to collect. Yet this advice from Clyde addressed Jerry’s questions about how to have conversations with delinquent accounts and how long to keep an unpaid invoice.

Accurate Accounting

At the time when Jerry reached out to Clyde, he was paying himself an owner’s draw, which meant his wages didn’t appear on the Profit & Loss sheet. Clyde helped him to calculate his wages and to split it between field labor versus office work. That gave more clarity about the Cost of Goods Sold.

“Clarity comes with a concise general ledger,” Clyde says. “We worked through re-coding of accounts and putting things in the right places. I see, in most small businesses, that they don’t have clarity on gross margin. Yet it’s the most important number on the profit and loss statement.”

Clyde adds another comment about owner draws. “Taking occasional as-needed draws isn’t as good a way to do family finances. It doesn’t require you to discuss your vision for giving, for example. You just pull out what you need, instead of getting an intentional amount which you prayerfully think through, and conclude, ‘This is what we believe is right for our family in giving.’”

Bible-Based Advising

Today, Jerry is convinced that having a seasoned, kingdom-focused business advisor pays off. “There is a blessing in being open to direction. The Bible says, ‘A wise man will increase in learning.’ If we think we have all the answers, sometime in a moment of need we’re not going to have the resources to make wise choices.”

Jerry’s dad passed away when he was eight years old. “I didn’t have him to help me as I grew older. So having a Bible-based advisor to help with business is a real asset. I don’t want my life to be all trial and error. The more mistakes you make, the more bailing out you need afterward.”

Clyde is quick to point out that an advisor doesn’t give orders to a client. “We tell stories about the past, ask questions, and make recommendations. The client decides on the next action steps.”

Jerry notes that the benefit of this advising relationship is long term. Now that he has an advisor who knows his business, he will be able to get valuable advice for years to come just by making a phone call.

This kind of relationship not only benefits the business, but also employees and their families, customers, the community, and the Kingdom for years to come. 📞

BUSINESS SEMINARS

Anabaptist Financial's business seminars are not only for business owners, partners, and families. Anyone who provides products and services and interacts with the public will benefit. From beginners to old pros, everyone is welcome.



September 16, 2025

Business Seminar
Shady Maple Event Center
129 Toddy Dr, East Earl, PA 17519

September 17, 2025

Employee Seminar
Shady Maple Event Center
129 Toddy Dr, East Earl, PA 17519

October 21, 2025

Business Seminar
Fairhaven Church
13513 State Rd. 4, Goshen, IN 46528

October 23, 2025

Business Seminar
**Green Grove Mennonite
Community Center**
N 12253 County Rd. P, Owen, WI 54460

November 11, 2025

Business Seminar
Pleasantview Activity Center
5015 S Dean Rd, Hutchinson, KS 67501

The business seminar that has typically been held in Chambersburg, PA the same week as the East Earl seminar is being moved to a different time and location. We are working at planning a seminar in the Dayton/Harrisonburg, VA area. The exact date for this new seminar has not been determined, but we will share updates as we finalize details.

DEVELOP. CONNECT. NETWORK.

Anabaptist Financial presents business seminars from an Anabaptist perspective. Our seminars help you develop operational skills, implement better practices, work together in harmonious relationships, and plan for the next generation. Join us for a unique opportunity to:

- Integrate Biblical values and spiritual truth with practical business counsel.
- Advance your business education. Each year focuses on different areas of business operations and management.
- Energize your vision with inspiration for personal growth and purpose in your business life.
- Learn and grow kingdom-focused business theory and practice. Learn how others live out the Sermon on the Mount in daily business life.
- Interact with other Anabaptist businessmen who share their business experience.

THREE WAYS TO REGISTER

1. Call: 267-368-4628
2. Email: seminars@afweb.org
3. Online: afweb.org/events

Sign up TODAY!
CALL 267-368-4628





STEWARDSHIP CONNECTIONS
with INTEGRITY

55 Whisper Creek Drive
Lewisburg, PA 17837

** Address service requested **

STEWARDSHIP CONNECTIONS

A Newsletter for Financial Connections

Stewardship Connections ▪ Volume 18, Issue 2 ▪ July 2025 ▪ A publication of Anabaptist Financial

Website: www.afweb.org ▪ Phone: 800-653-9817 ▪ Fax: 866-230-6253 ▪ Email: info@afweb.org

If you wish to unsubscribe from this newsletter, please contact us and provide the name and address listed above.

Editorial Team: Edward Hershberger, Floyd Miller, Paul A. Miller, Mark Anthony Peachey, Tim Thomas;
Newsletter Manager: Jason Sensenig; Editor: Rachel Mast; Proofreader: Maria Stutzman

Reviewers: Wayne Keim
Dean Wengerd



Upcoming Seminars

Deacon & Trustee Seminar
July 15, 2025
Millersburg, OH

Employee Seminar
September 17, 2025
East Earl, PA

Deacon & Trustee Seminar
August 5, 2025
Arthur, IL

Business Seminar
October 21, 2025
Goshen, IN

Youth & Family Finance
Seminar
September 4, 2025
Belleville, PA

Business Seminar
October 23, 2025
Owen, WI

Business Seminar
September 16, 2025
East Earl, PA

Business Seminar
November 11, 2025
Hutchinson, KS