



The

STEWARDSHIP

— CONNECTIONS —

Newsletter

The Secret of Contentment

by Tim Stoltzfus

In his inspirational lecture, "Acres of Diamonds," Russell H. Conwell tells of Ali Hafed, an ancient Persian who owned a large farm with orchards, grain fields, and gardens. Ali was a contented man, until one day, a wise man visiting from the East told Ali all about diamonds and how wealthy Ali would be if he owned a diamond mine.

Although he was wealthy, Ali went to bed that night a poor man—poor because he was discontented. Craving a diamond mine, he sold his farm and searched the world over for the rare stones. He became so poor and destitute that he committed suicide.

One day, the man who purchased Ali Hafed's farm led his camel into the garden to drink. As the camel lowered its head to the water, the man saw a flash of light from the bottom of the stream. He pulled from the stream a stone that reflected all the hues of the rainbow.

The man had discovered the diamond mine of Golconda, one of the most magnificent mines in history. Had Ali Hafed remained at home and dug in his own garden, he would have had acres of diamonds instead of dying in a strange land.

Each of us struggles at times to be content. We are tempted to wish for more than we have, to compare ourselves with others, or to complain about our lot in life. What is the secret of contentment, and how can we find it?

Webster's 1828 Dictionary defines **content** as: *Rest or quietness of the mind in the present condition; satisfaction which holds the mind in peace, restraining complaint, opposition, or further desire, and often im-*

plying a moderate degree of happiness. In other words, when a person is content, he is satisfied with what he is or has. He does not want anything more or anything else.

Let's begin by noting a few ways in which contentment cannot be found. Contentment cannot be attained by acquiring material things—by simply getting everything you want. Solomon tried that approach: *So I was great, and increased more than all that were before me in Jerusalem... And whatsoever mine eyes desired I kept not from them, I withheld not my heart from any joy... Then I looked on all the works that my hands had wrought, and on the labour that I had laboured to do: and, behold, all was vanity and vexation of spirit, and there was no profit under the sun* (ECCLESIASTES 2:9-11).

Of themselves, material possessions cannot impart contentment. Accumulation of things cannot give contentment and satisfaction on its own merit. In fact, accumulation often engenders discontent.

Sometimes we are tempted to think we would be content if only we had this, or if only we had that. However, contentment can't be achieved by getting "just a little bit more." The writer of Ecclesiastes again has a wise word of truth: *He that loveth silver shall not be satisfied with silver; nor he that loveth abundance with increase: this is also vanity* (ECCLESIASTES 5:10). "This is also vanity" expresses the frustration of a man who tried—and failed—to find contentment and satisfaction by accumulating wealth and possessions. Austrian baroness Marie von Ebner-Eschenbach insightfully noted, "To be content with little is difficult; to be content with much, impossible." Benjamin Franklin also understood this principle:

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STEWARDSHIP CONNECTIONS
with INTEGRITY

Volume 19, Issue 1 | Spring 2026

“Money never made a man happy yet, nor will it. There is nothing in its nature to produce happiness. The more a man has, the more he wants. Instead of it filling a vacuum, it makes one. If it satisfies one want, it doubles and triples that want another way.”

So if we cannot find contentment in money and possessions, what are the keys to contented living?

1. **Realize that God is always with us.** Most of us have seen the Biblical phrase, “I will never leave thee, nor forsake thee” displayed as a wall hanging. God’s promise brings us great comfort, but did you know that it was given in the context of contentment? *Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee. So that we may boldly say, The Lord is my helper, and I will not fear what man shall do unto me* (HEBREWS 13:5-6). The reality of God’s abiding presence and care should give us power to live lives free from covetousness and to be content with the things that we have.
2. **Realize that Christ gives strength to be content.** Another well-known Bible verse is Paul’s declaration, *I can do all things through Christ which strengtheneth me*. This verse gives many believers motivation and encouragement when faced with obstacles. But again, did you know that Paul made this assertion when writing about contentment? *Not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content. I know both how to be abased, and I know how to abound: everywhere and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need. I can do all things through Christ which strengtheneth me* (PHILIPPIANS 4:11-13). Enabled by Christ’s strength, Paul had learned to be content whether he had little or plenty, whether his stomach was empty or full.
3. **Develop self-control.** Self-control (temperance) is a fruit of the Spirit. Self-control is a powerful defense against wrong desires, including those that threaten our contentment. PROVERBS 25:28 instructs us, *He that hath no rule over his own spirit is like a city that is broken down, and without walls*. When it comes to acquiring more things, self-control is sometimes simply saying, “I don’t need that.” Truly, a person who has learned to say those four powerful words has taken a big step toward contentment.

The story is told of a fifth-century Christian named Arenius who abandoned the luxuries of Egyptian society for a simple lifestyle in the desert. Yet whenever he visited the great city of Alexandria, he wandered through its bazaars and shops—looking, but not buying. When questioned about his unusual behavior, he explained that he was window-shopping to afford his heart the joy of seeing all the things that he didn’t need! It is said that someone approached an ancient philosopher with the statement, “It is a great thing to possess what one wishes,” to which he replied, “It is a greater blessing still not to desire what one does not possess.”

4. **Strive for humility.** Often the root of discontentment is pride. We want to keep up with our neighbors or other people in the church. When someone else has more than we do or something better than we do, we are tempted to become discontented. Note the proud language of Solomon in ECCLESIASTES 2:4-9: *I made... I builded... I got... I had great possessions... I gathered... I increased... more than all that were before me in Jerusalem*.

5. **Express gratitude.** Learning to express thankfulness goes a long way in the quest to live a contented lifestyle. When we are thankful for what we do have, we are less likely to desire what we don’t have. We can learn gratitude several ways. One way is through comparison, which may be expressed in this saying: “I had no shoes and complained until I met a man who had no feet.” Another way is through deprivation: “We don’t know what we have until we lose it.” The Bible also outlines a method: *By him therefore let us offer the sacrifice of praise to God continually, that is, the fruit of our lips giving thanks to his name* (HEBREWS 13:15). Which method is the best way to learn gratitude? Should I experience gratitude only when I encounter someone less fortunate than I? No, that mindset can also lead to pride or discontentment when I observe someone better off than I am. Should I give thanks only when I experience loss? I don’t think any of us would vote to become a Job just to learn gratitude. Let us learn contentment by offering a sacrifice of praise to God continually. This sacrifice is the fruit of our lips—our words—giving thanks to His name. *In every thing give thanks* (1 THESSALONIANS 5:18).
6. **Enjoy the simple things of life.** It really shouldn’t take much to make a man happy and contented. The Bible tells us, *And having food and raiment, let us be therewith content* (1 TIMOTHY 6:8). Sometimes I let my mind wander, and I compare my life to that which a king lives. In the end, I’m not sure what a king possesses that I don’t. I’m not referring to material things, but to those things that really matter in life and that money can’t buy: faith, love, hope, and satisfaction or purpose in life. I like the way John Ruskin summarized it: “To watch the corn grow, or the blossoms set; to draw hard breath over ploughshare or spade; to read, to think, to love, to pray—these are the things that make men happy.”
7. **Fulfill desire righteously.** Now we come to what I consider the true secret of contentment: righteously fulfilling desire. The Bible gives a glimpse into the heart of man by saying, *Hope deferred maketh the heart sick: but when desire cometh, it is a tree of life* (PROVERBS 13:12). When you don’t get the thing you set your desire on, you become sick of heart. But if you get that which you desire, it is a tree of life, an expression denoting vitality, joy, and wholeness.

Allow me to use an illustration with which we can all identify. What prompts you to take another helping of turkey and mashed potatoes at the dinner table? You take another serving because you are still hungry, or at least because you have room for more. But when your physical desire for food is satisfied, you pass the serving bowl and declare, “I’ve had enough. Really, I have.” Your desire is fulfilled, and contentment is the result. So the key to being content is to have your desires fulfilled.

God created us creatures of desire. When God placed man in the Garden of Eden, He gave two injunctions: one was a provision for lawful desire—“you may eat”; the other, a prohibition against wrong desire—“you may not eat.”

The road of desire has two ditches. On one side is asceticism, and on the other hedonism. Asceticism is extreme self-denial and austerity. An ascetic is someone who rejects all material comforts, and a Christian ascetic believes that renouncing physical desires will make him more spiritual. However, asceticism misses the mark because it seeks to annihilate desire rather than to righteously fulfill

it. Paul warned of this ditch when he spoke of those things which *have indeed a shew of wisdom in will worship, and humility, and neglecting of the body; not in any honour to the satisfying of the flesh* (COLOSSIANS 2:23).

The ditch on the other side is hedonism, which is the pursuit of pleasure and sensual self-indulgence. We live in a society that is mired in this ditch. The hedonist gives in to sensual desires without restraint. We are often warned against this sin. 1 JOHN 2:16 says, *For all that is in the world, the lust of the flesh, and the lust of the eyes, and the pride of life, is not of the Father, but is of the world.*

God gave us desires that may be righteously fulfilled. As Christians, we walk the road of God-given desire with balance. We don't espouse asceticism, but we do strive to *live soberly, righteously, and godly, in this present world* (1 PETER 2:12). Nor do we fall into worldly hedonism, but we do acknowledge the *living God, who giveth us richly all things to enjoy* (1 TIMOTHY 6:17).

Money or possessions cannot bring contentment because they are not able to placate or fulfill desire. Ultimately, knowing Christ is the key to contentment, because only Jesus can fulfill the longings of the human heart. Jesus said, *I am the bread of life: he that cometh to me shall never hunger; and he that believeth on me shall never thirst* (JOHN 6:35).

As we delight ourselves in the Lord, we are promised that He *shall give thee the desires of thine heart* (PSALM 37:4). Psalm 40:8 explains that we can find delight in doing God's will when His law is in our heart. The key to contentment is **fulfilled desire**. The key to fulfilled desire is **knowing Christ**.



Charitable **GIFT FUND**

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- 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

Tuesday, June 23, 2026

Deacon & Trustee Seminar

Hillcrest Mennonite Community Center

23098 STATE RTE. M, MEMPHIS, MO 63555

Topics to Note

The Role of the Church Brotherhood, *Lydell Martin*

What does it mean to truly care for those we worship alongside? How should we recognize and respond to the needs within our local congregation? In this session, we will discuss the blessings of mutual accountability and the strength that comes from committed, Christ-centered brotherhood.

Teaching Financial Responsibility, *TBD*

How can we teach the next generation how to manage resources wisely and honor God through stewardship? We have a responsibility to teach others to make sound decisions that reflect biblical values and long-term stability. In this session, we will look at practical tools and insights to help teach financial responsibility effectively.

Handling the Church Funds, *Carl Hoover*

Managing church funds is a significant responsibility that involves careful decisions and integrity. In this session, we will look at some of the responsibilities and qualities of a deacon, providing practical guidance for stewarding church funds faithfully.

Recognizing & Connecting with the Struggling, *TBD*

Many who face challenges hesitate to ask for help. This session will explore how to identify early signs of struggle, examine common root causes, and offer practical steps for connecting with them and providing meaningful support.

Nurturing Stewardship Discussions, *Clyde Zimmerman*

What are the areas where your church is struggling with Biblical stewardship? How do you start valuable and open discussions to help your community wrestle with the questions of practical Biblical stewardship? In this session, we will see how you can use the Salt & Light course as a tool to kick-start these discussions.

Envy: Who Can Stand Against It? *TBD*

How do we react when others prosper financially? Does envy quietly shape the choices we make? Proverbs 27:4 challenges us with this searching question: "Who is able to stand before envy?" Left unchecked, envy erodes relationships and distorts our values. In this session, we will see why envy is so destructive and how we can cultivate contentment and unity instead.

Thursday, June 25, 2026

Deacon & Trustee Seminar

CAM Kentucky Sorting Center

3330 OLD RAILROAD LN, GUTHRIE, KY 42234

Topics to Note

The Role of the Church Brotherhood, *TBD*

What was Jesus really inviting us to see? His words point to a truth beyond wealth or status: a glimpse of God's care and the value He places on every life.

Setting Your House In Order, *Richie Lauer*

Why was Hezekiah told this at just 39? When is the right time to prepare? And what simple steps—like understanding Wills and Living Wills—can make all the difference?

Moved With Compassion, *TBD*

What does that look like today? Jesus modeled deep care for those in need. How can we walk with people facing end-of-life decisions? When should we encourage comfort care over intervention?

Giving Jesus' Way, *James Miller*

How do we give with purpose, not just for tax benefits? And what are the practical, legal ways to honor Christ through generosity?

Brotherhood Assistance or Welfare? *Joe Kauffman*

How can we encourage those with limitations to contribute as they're able? How do we promote responsibility for medical costs while preserving the true purpose of our alms fund?

Nurturing Stewardship Discussions, *Clyde Zimmerman*

What are the areas where your community is struggling with Biblical stewardship? How do you start valuable and open discussions to help your community wrestle with the questions of practical Biblical stewardship? In this session, we will see how you can use the Salt & Light course as a tool to kick-start these discussions.

Transparency & Confidentiality, *Paul King*

Supporting those in need calls for both compassion and discretion. But how do we maintain trust while keeping the church informed? This session dives into the delicate balance between confidentiality and transparency, offering practical insights for navigating these challenges with wisdom and care.

Tuesday, July 21, 2026

Deacon & Trustee Seminar Martindale Reception Center

352 MARTINDALE RD, EPHRATA, PA 17522

Topics to Note

Passing on Stewardship Amidst Prosperity, *TBD*

How can the younger generation be equipped to practice faithful stewardship in times of prosperity? And in what ways can the older generation be inspired to lead by example – cultivating relationships that allow them to walk alongside and mentor those who follow? This session explores intergenerational stewardship and the call to live wisely and generously across seasons of prosperity.

Origin and Purpose of the Alms Fund, *Dave Sweigart*

This session starts with a brief talk on the origin and purpose of the alms fund, followed by small group discussions where participants can share how their churches approach almsgiving and learn from one another.

Transparency and Confidentiality, *Paul King*

Supporting those in need calls for both compassion and discretion. But how do we maintain trust while keeping the church informed? This session dives into the delicate balance between confidentiality and transparency, offering practical insights for navigating these challenges with wisdom and care.

Blending Family, Church, and Work Responsibilities, *Gid Esh*

Life pulls us in many directions – children need our time, our spouse needs attention, the sick need care, and bills need to be paid. How do we manage it all without burning out? This session offers practical tips for blending life's responsibilities with grace and purpose.

Nurturing Stewardship Discussions, *Clyde Zimmerman*

What are the areas where your community is struggling with Biblical stewardship? How do you start valuable and open discussions to help your community wrestle with the questions of practical Biblical stewardship? In this session, we will see how you can use the Salt & Light course as a tool to kick-start these discussions.

Deacon & Trustee Seminar Schedules

Helping church leaders and financial committees navigate adversity and prosperity.

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.

CALL | (267) 368-4628

EMAIL | SEMINARS@AFWEB.ORG

ONLINE | AFWEB.ORG

Spring/Summer Schedule

JUNE 23 | MEMPHIS, MISSOURI

JUNE 25 | GUTHRIE, KENTUCKY

JULY 21 | EPHRATA, PENNSYLVANIA

AUGUST 4 | GOSHEN, INDIANA

Tuesday, August 4, 2026

Snapshot of Goshen's Seminar

Siloam Fellowship

61616 CO. RD. 35, GOSHEN, IN 46528

A Day at the Seminar Goshen, IN

1:00–2:00 PM		Registration, Announcements, Prayer
2:00–2:45 PM		<i>Principles of Stewardship</i>
2:45–3:30 PM		<i>Recognizing and Connecting with the Struggling</i>
4:00–4:45 PM		<i>The Widow that got Scammed</i>
4:45–5:30 PM		<i>Nurturing Stewardship Discussions</i>
6:45–7:30 PM		<i>A Proper Response to Prosperity</i>
7:30–7:45 PM		Closing Comments, Prayer, Dismissal

Types of AF Events

Our Purpose

Workshops

Providing kingdom-focused business education in a classroom setting led by conservative Anabaptist instructors.



Our Purpose

Deacon & Trustee Seminars

Support and connect with church leaders by providing visionary and practical teaching related to prosperity and financial difficulty.



Our Purpose

Business & Employee Seminars

Business teaching that integrates Biblical values and practical counsel from experienced Anabaptist businessmen.



Our Purpose

Youth & Family Finance / Budgeting Seminars

Provide Biblical financial teaching to encourage faithful 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

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.

Business & Employee Seminars

Business Seminar Tuesday, March 17, 2026 at 8:00 AM
Employee Seminar Wednesday, March 18, 2026 at 8:00 AM

Heritage Community Center

3558 US 62, MILLERSBURG, OH 44654

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

- Hear sound teaching – that integrates Biblical values and spiritual truth with practical business counsel.
- Advance your business education – by attending year after year. Our systematic coverage of all aspects of business leads to well-rounded business training. Each year focuses on different areas of business operations and management.
- Invest your time well – by setting aside the tasks of one day to focus on your long-term business development. Time invested in personal growth has good returns.
- Energize your vision – with renewed inspiration for personal growth and renewed purpose in your business life.
- Gain kingdom focus – by learning and growing in 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 and employees from our own circles who share their experience. Gain insights and connections that you will not find at secular or non-Anabaptist seminars.

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

Business Seminar

- Maintaining a Modest Lifestyle, *Ken Burkholder*
- Empowering Your Leadership Team, *Leon Wengerd*
- Business Partnerships: The Good, Bad, and Ugly, *Mose Schwartz*
- Maintaining Morals Wherever You Go, *Mark Hochstetler*
- The Art of Training, *Wilbur Hershberger*
- Family Bonding in a Family Business, *Dale Witmer*

Employee Seminar

- Maintaining a Modest Lifestyle, *Ken Burkholder*
- Mastering Your Moments for God's Glory, *Ivan Keim*
- The Safety Effect, *Wayne Wengerd*
- Radiating Optimism, *Ryan Martin*
- What Does it Take to Be a Team Player? *Caleb Crider*
- Maintaining Morals Wherever You Go, *Mark Hochstetler*

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

CALL | (267) 368-4628

EMAIL | SEMINARS@AFWEB.ORG

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Earning More Than Just a Paycheck

A TRUE STORY WITH A FEW DETAILS CHANGED TO PROTECT IDENTITIES.

Mahlon felt a sense of satisfaction as his construction crew wrapped up yet another job. The old barn had seen better days, but the new owner, Barbara, was determined to restore it to its former glory. Cost was not an obstacle so long as Barbara got what she wanted. Her expectations were high, but in the end, Mahlon's crew met them. The relationship, however, had gotten off to a rocky start.

The Amish crew had started the job in December. Just before Christmas, they began removing and replacing the siding on a gable end of the barn. While they were off work over Christmas, a strong storm moved through the area. A straight-line wind roared through the exposed gable and peeled back part of the barn roof.

Understandably, Barbara was upset. In Mahlon's words, "the relationship hit a rough patch." But Mahlon determined to make it right. After the damage was repaired without arguing, Barbara was satisfied. So much so that, after the barn was finished, she asked Mahlon's crew to stay and work on her old farmhouse as well.

Barbara became a regular customer. As the crew worked for her, Barbara observed their demeanor and everyday habits. She noted the way they interacted with one another and with her. Invited to their school benefit auction, she delighted in the opportunity to meet their families. The respect, work ethic, and diligence of the children stirred something within her.

Mahlon and his employees got paid for repairing the old barn and farmhouse, but they earned more than wages. They earned respect for the way they chose to live their lives.

Over the years since Mahlon's crew repaired her barn, this non-Anabaptist lady has donated \$100,000 to the local Amish parochial school, helping the school pay its teachers and transportation costs. Why? Because a crew of common construction workers and their families left a solid, Christian testimony.

Not all stories have an ending such as this, and those involved give all the credit to God, but it is fair to ask: *What testimony has your business and family left in the community?*



55 Whisper Creek Drive,
Lewisburg, PA 17837

* * ADDRESS SERVICE REQUESTED * *

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, contact:

Edward Hershberger (Advising Manager)
edwardhershberger@afweb.org

or **Marion Kuhns (Advising Coordinator)**
marionkuhns@afweb.org or call 800-653-9817

Stewardship Connections

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Volume 19, Issue 1 | Spring 2026

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STEWARDSHIP CONNECTIONS
with INTEGRITY

Upcoming Workshops and Seminars

INDIANA

Business Succession Workshop

Tuesday, March **10** at 8:00 AM - Wednesday, March 11 at 4:00 PM

Das Dutchman Essenhaus
at 240 W US 20, Middlebury, IN 46540

KENTUCKY

Deacon Seminar

Thursday, June **25** at 8:00 AM

CAM Kentucky Sorting Center
at 3330 Old Railroad Ln, Guthrie, KY 42234

MISSOURI

Deacon Seminar

Tuesday, June **23** at 8:00 AM

Hillcrest Mennonite Community Center
at 23098 State Rte. M, Memphis, MO 63555

OHIO

Business Planning Workshop

Tuesday, March **10** at 8:00 AM - Wednesday, March 11 at 4:00 PM

AF Conference Center
at 6834 CR 672, Millersburg, OH 44654

Business Seminar

Tuesday, March **17** at 8:00 AM

Heritage Community Center
at 3558 US-62, Millersburg, OH 44654

Employee Seminar

Wednesday, March **18** at 8:00 AM

Heritage Community Center
at 3558 US-62, Millersburg, OH 44654

Business Succession

Wednesday, March **24** at 8:00 AM

AF Conference Center
at 6834 CR 672, Millersburg, OH 44654

Accounting Workshop

Wednesday, March **24** at 8:00 am - Thursday, March **25** 4:00 pm

AF Conference Center
at 6834 CR 672, Millersburg, OH 44654