



Stewardship Connections with Integrity

# STEWARDSHIP CONNECTIONS

A Newsletter for Financial Connections Within the Anabaptist Community

## Surviving Prosperity, as a Business, PART 3 OF A 4-PART SERIES ON SURVIVING PROSPERITY

By Ivan Bender

*This article is written by an Amishman and references the Amish. However, the burden of the article is applicable to all conservative Anabaptists.*

Nate Miller once again turned over in his bed. The clock struck 1:00. He had been lying awake for the better part of the night, and still sleep eluded him. He had to decide. Never in his life had he dreamed that his business would grow the way it had in the last nine years. At the time he started, he had simply needed a bit of supplemental income; he had borrowed a few thousand dollars from his father and moved some woodworking equipment into the old machinery shed after making a few chairs.

Recalling the thrill of starting something new and yet the edge of apprehension in "going out on a limb," Nate smiled fondly. That little shop had surpassed any expectations he had dared to entertain that fall. To think that his primary goal had been to simply make enough money to pay for groceries and pay additional bills here and there. Nine years later, he was up to eight employees, and it was a daily struggle to simply stay ahead of the demand.

His smile turned to anxiety as he remembered how yet again he had snapped at little four-year-old Jacob when he had spilled his glass of milk at supper tonight. It had simply been too much. Losing all restraint of his emotions, he had lashed out at his son. Nate cringed as he again pictured the tears of hurt

stream down those chubby little cheeks. What a shame! Here was one of his most precious assets suffering simply because of the stress at work. Later that evening his wife Linda had chastened him. Yes, he would have to apologize to little Jacob.

And then right after supper a new customer had stopped in with the blueprint of a motel that he was building. He wondered if Nate's shop could build the chairs for their motel. It certainly was a dream job. And to top it all off, the customer said he had many more of these motels that he was building throughout the state. What an opportunity!

Visions of adding on to the shop floated through Nate's mind. Maybe he could even grow the business to reach the size of his buddy Chris's business. Chris had twenty guys working for him, and it seemed that whatever Chris and his family wanted to do, they could do it. They owned a cabin down south, and every few weeks they would go down for the weekend. And it was no secret that Chris had often helped fellow families in the church.

It sure seemed like a no-lose situation. If his business grew, he could provide more jobs for men in the church and perhaps eventually lend money to others like Chris did. Wouldn't that be a blessing to the church and the community?

As Nate pondered these thoughts, he was aware of a hidden motive. Being a large business owner with ten to twenty employees

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held a lot of prestige in his community. It seemed like business owners were the go-to ones when anything of importance was being planned; they were looked up to as being the elite of the group. They held a silent yet very real position just a little higher on the social ladder than most of the men in the community. But with all that, Nate felt a gnawing feeling of discomfort.

Niggling thoughts and feelings kept going through his mind. When it came right down to it, he really could not imagine any of the older leaders in the community having part of such a large business. It just didn't seem to fit with the culture he had been a part of his whole life. He couldn't put a finger on the reasons, and yet he couldn't deny that these older men had never expanded their businesses to this extent. But why hadn't they? Had these older men simply not had the opportunity? Surely that was it.

And then Nate's thoughts darted further. But what about Ben? Ben had been a classmate of Nate's and was highly respected in the community. And yet it was only him and his two brothers in the shop. The way work had been readily available the last five years, he surely could have expanded. But why hadn't he, and how had he managed to stay so small? If there was one thing you could say about Ben, it was that everyone respected his family. They seemed so content and happy. And not that Chris's family wasn't, Nate argued. Wasn't it what you chose to make out of the situation?

And perhaps it was different for each person. Perhaps it was simply a matter of keeping your priorities in line; some could do it more easily than others. Some could grow big and not let it go "to their head." Some could expand their business and still teach their children to be frugal, upbuilding church members; others simply couldn't handle the

prestige and everything else that came with owning a large business. For some, it could destroy and bring to ruin the core Christian values.

Scriptures like, "How hardly shall they that have riches enter into the kingdom of God,"<sup>1</sup> and "But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition"<sup>2</sup> kept going through Nate's head. Either way, he would have to decide. But the good part was that it didn't have to be right now. Breathing a prayer for help and giving it over to the Lord, Nate turned over one last time and was soon sound asleep.

Nate is one example of many Amish business owners facing the same questions. What starts out as a small family business quickly grows with an abundance of work, forcing them to ask hard questions. Is bigger better? How big is too big? What are the dangers of a growing business? And most importantly, will my prosperous business be a help or a detriment to my church? To help us answer these questions, let's step back and look at the big picture.

## The Amish and Sociology

Sociology is "the study of history, development, organization, and problems of people living together in social groups."<sup>3</sup> Men and women who are considered experts in the field are called sociologists. And believe it or not, there are sociologists who specialize in the Amish. Today many highly educated men and women have a huge interest in the Amish culture. But why? Why have so many books been written on the Amish, and why are even bakers in Japan dressing like Amish to boost their sales?"<sup>4</sup>

1 Luke 18:24

2 1 Timothy 6:9

3 Webster's New World Dictionary

4 *The Amish*, Donald B. Kraybill, Karen M. Johnson-Weiner, Steven M. Nolt, p. 417.

In 1737 when the first group of Amish arrived on the American shores on the *Charming Nancy*, they were little noticed. And they remained on the sidelines until the twentieth century. The serious challenges faced by the Amish during this time brought them into the spotlight time and again. As the U.S. kept "progressing" with their government programs, the Amish kept asking for exemptions.

First, it was the government's attempt to eliminate the country schools and consolidate the pupils into large public elementary schools which resulted in the Amish in Lancaster County openly protesting this change. In 1972 the U.S. Supreme Court ruled in the Wisconsin v. Jonas Yoder court case that the Amish would not need to comply with the compulsory school attendance beyond the eighth grade. Then there was the Social Security Act passed by Congress in 1935. Again, the Amish "appealed to Caesar," and in 1965 the government granted an exemption to this new law to eleven self-employed individuals; it was based upon the insistence of the Amish that being part of such a government program conflicts with their religious views and practices. In 1988 the Amish finally obtained an exemption for fellow Amish men who were employed by other Amishmen.

Frequently, clashes like these between the Amish and the state brought their culture into the national spotlight for the first time. But not necessarily in a favorable light. During the World Wars, it was not uncommon for Amish conscientious objectors to be ridiculed by the public.

However, this disapproval was soon to change. By the year 2000, twenty-two thousand people were employed by a \$2 billion tourist industry in Lancaster, Pennsylvania alone.<sup>5</sup> This is in contrast

5 Donald B. Kraybill, et al. *The Amish*, (Baltimore: John Hopkins University Press, 2013), p. 390

to the scenario where thousands of Anabaptists were killed for their faith in the sixteenth and seventeenth centuries in Europe. This strange phenomenon of the Amish being so admired by the world as a result of attempting to live separate from the world has caught the interest of sociologists. But as these sociologists study and analyze the social life, practices, and customs of the Amish, they tend to speculate about the end result of the prosperity and change in occupations from primarily agriculture to business owners and day laborers. Like a mirror, which reflects the actual image of an individual, perhaps the observance of these sociologists helps us get a clearer image of where we as Amish are today. Now scholars are watching closely how or if the centuries-old culture of the Amish will remain intact or be fragmented by the individualistic views and thought patterns that dominate the world.

Business among the Amish is a relatively new scenario. Up until about 1950, ninety percent of the Amish lived on farms. Farming had a way of keeping families closer to the soil and thus was perceived as being closer to God. Said one Amish leader, "Agriculture is a religious tenet, a branch of Christian

duty."<sup>6</sup> For centuries the Amish were mainly tillers of the soil. The inability to control the ominous thunderstorm that threatened to ruin their drying hay or the death of yet another calf simply cultivated the attitude and mindset that "all things work together for good to them that love God" (Romans 8:28). These words were of great comfort to the farmers who experienced their farming as doing the work of God. No doubt many a weary farmer, after yet another material setback, was comforted with Paul's words to Timothy: "But godliness with contentment is great gain. For we brought nothing into this world, and it is certain we can carry nothing out. And having food and raiment let us be there-with content" (1 Timothy 6:6-8). Not that wealthy farmers were unheard of, but generally speaking farmers were less in control of their cash flows. It took faith in the Almighty to once again gamble with the weather in an attempt to make a living.

Under these conditions, the Amish culture's underlying values flourished. Separation from the world and submission to the church went hand in glove with the farmer's mentality as he sowed

<sup>6</sup> *Amish Enterprise, From Plows to Profits*, Donald B. Kraybill, Steven M. Nolt, p. 21.

*Separation from the world and submission to the church went hand in glove with the farmer's mentality as he sowed his oats in faith, buried the dead cow in humble resignation, and reaped bountiful harvests in thanksgiving.*

his oats in faith, buried the dead cow in humble resignation, and reaped bountiful harvests in thanksgiving. Individualistic thought patterns were kept to a minimum as the farmers truly needed the neighbors' hands during the seasonal harvesting and reaping of crops. In this way, lifestyle and church decisions were more likely to be made for the good of the group and not so much the good of the individual. Individuals felt more naturally bound and obligated to keep the group's best interests ahead of the individual's best interest.

As a result of escalating land prices and the mass production of corporate farmers, however, the small farmer is slowly dying out. To make matters worse, in the large communities especially, the

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## UPCOMING EVENTS

**September 10-11** New Holland, PA, Business Succession Workshop

**September 17** East Earl, PA, Business Seminar

**September 18** East Earl, PA, Employee Seminar

**September 19** Chambersburg, PA, Business Seminar

**September 24-25** Millersburg, OH, Accounting Workshop

**October 1-2** Millersburg, OH, Business Succession Workshop

**October 3** Halsey, OR, Deacon and Trustee Seminar

**October 8-9** Seneca Falls, NY, Human Resources Workshop

**October 8-9** Ephrata, PA, Accounting Workshop

**October 22** Eaton, OH, Business Seminar

**November 12** Halsey, OR, Business Seminar

**January 21** Munfordville, KY, Business Seminar

**January 22** Odon, IN, Business Seminar

**February 18** Memphis, MO, Business Seminar

**February 19** Memphis, MO, Business Seminar

**February 20** Versailles, MO, Business Seminar

**March 18** Berlin, OH, Business Seminar

**March 19** Berlin, OH, Business Seminar

population is rapidly multiplying, with the young families all needing a place to live. The result has been more people than land. Between not enough land and the economic challenges at hand, the Amish have been forced to pursue other means of livelihood. This resulted in what we have today: hundreds of businesses scattered throughout the Amish communities. Home businesses allow the father to be at home with the family. A home business owner, however, is still challenged to maintain a reliance on God just like the family farmer had.

Studying the observations of sociologists helps us to get a grip on where we are. We often hear in our sermons how thankful we should be for what we have and for what was passed down to us. How true that is! It's not that belonging to our culture or implementing these cultural practices will secure our salvation. Not at all! However, all of us—especially those who have faced disasters like house fires or deaths in families— will need to admit that we have reaped bountifully from the desire of our elders and ancestors to follow Biblical principles. Many of the world greatly long for the level of community practiced by the Amish. They admire how our funerals and weddings are conducted, how the grieving are supported, and how the victims of natural disasters are assisted. It reminds them of how the world should be. And yet it is out of their reach because their families, communities, and yes, their churches, are fragmented by individualistic thinking.

The Amish, however, cannot be lax if they hope to pass on these privileges to their children. It is sobering to be reminded that every privilege carries an obligation. And if the obligations are not upheld, the privileges are in danger of being lost and eventually *will* be lost.

But what does that have to do with business?

## Financial Capital

In accounting, capital is a powerful word. Capital tells us what a business is worth. Capital is something bankers like to see a lot of when lending a business owner funds. Large amounts of capital are what allow business owners to buy that extra buggy, purchase that piece of recreational property, or expand the business. But again, the privilege of having lots of capital calls for many obligations. Sound business decisions need to be made. Employees need to be paid fairly. The bills need to be paid on time. An adequate amount of cash needs to be set aside for use in the event of an economic downturn.

## Cultural Capital

There is cultural capital as well. Cultural capital is the net effect of one's cultural practices. Financial capital determines whether a business will survive or how well it will thrive. Likewise, cultural capital has a huge impact on the overall spiritual health of a culture, community, or people.

The Amish are blessed with a large amount of cultural capital. They have huge strengths as people on a community and an individual level: relatively strong marriages, healthy family relationships, and vibrant brotherhoods all reflect strong cultural capital. The cultural capital that today's Amish generation is enjoying is largely due to the foresight and hard work of our ancestors to try to stay true to Biblical principles. It is now the obligation of today's generation to preserve and nourish this cultural capital so our children can enjoy the cultural privileges we now enjoy.

As we ponder the cultural capital of today that the Amish so enjoy, perhaps it would be fitting to explore what our ancestors' thoughts were on business. Could we perhaps glean a few nuggets of wisdom from them? After all, aren't they the ones responsible for our valued cultural practices today?

Article 16 of the 1568 Strasbourg Discipline states, "No brother shall engage in buying, building, or entering into any other large financial undertaking (or business dealing) without counsel, (prior) knowledge and consent of the brotherhood and elders."<sup>7</sup> (This provision was to protect the church from having the responsibility of repaying the debts of members who plunged into unwise business ventures.)

Article 7 of the 1779 Diener Versammlung states: "The brethren shall not be involved in buying, or great building, or any large trading, or any unnecessary earnings of hand labor without the advice or knowledge, or recommendation of the brethren and elders."

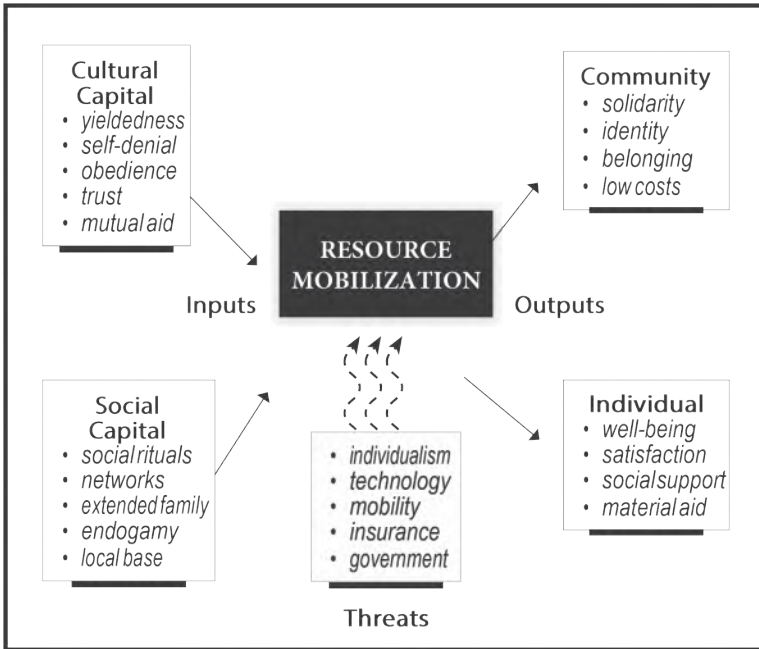
For our ancestors, a business venture was regarded as a serious undertaking not to be done rashly. Transparency to the church helps prevent a bailout of the business by the church. If the church may have to bail us out, wouldn't it be reasonable to be transparent to the church?

The illustration on pg. 5, from the book *The Amish*, may help us get a better understanding of what is threatening our culture. These threats consist of five things: individualism, technology, mobility, insurance, and government. What could this have to do with business?

Individualism means "the leading of one's life in one's own way without regard to others."<sup>8</sup> When neighbors need neighbors and brothers need brothers to survive, individualism has a small chance to survive. This was a contributing factor to why the Anabaptist church flourished in the 1500s and 1600s. But when one has the means to do everything on his own, it robs our churches of the very dependence on each other that enriched us to the point where we can afford to be

<sup>7</sup> John M. Byler, *Alte Schreibens* (Sugar Creek, OH: Schlabach, 2008), p. 34.

<sup>8</sup> Webster's New World Dictionary



Credits to: *The Amish Book*, by John Hopkins University Press, 2013.

independent. Isn't that ironic?

Individualism surfaces when one chooses to not attend a frolic<sup>9</sup> because "what will I get out of it?" It may even surface when one chooses not to organize a frolic because it's simply easier, less fuss, and much simpler to hire a crew to come in and do the project. Individualism raises its ugly head when a business owner overrides the church's decision on the regulation of tools and equipment.

Lots of money breeds individualism. Steve Nolt and Donald Kraybill write, "A few homegrown cottage industries would hardly disturb the balance of Amish society, but the ramifications of multimillion-dollar manufacturing operations are a different story." A banker remarked, "The old graybeards have no idea how much money is flowing around in the community."<sup>10</sup> The writer goes on to say how shop owners are clearing \$340,000 in profit while workers and farmers are earning \$35,000 (written in 2004). Historically, the Amish society had

been rather flat; most of them were on the same level financially when compared with mainstream American society. Individual members of the church received esteem by virtue of their age and wisdom, not their educational credentials, big salaries, or prestigious positions.

We will again directly quote Nolt and Kraybill, replacing some difficult words for simpler ones: "With the flowering of enterprises, however, the [sameness] of the Amish society is eroding. By its very nature, entrepreneurial creativity thrives on individualism and personal achievement. The recent success in business is producing financial [differences] among members. While farmers and wage laborers may have similar disposable incomes, some business owners have the means to earn significantly more than their neighbors. One entrepreneur (business owner) noted that anyone who has a fine eye can detect a clear difference between farmer and business owners. The business people have finer clothing—the same color and style, but better material. They buy a new carriage every 3-4 years and have a high-quality horse. An Amish quilt dealer observed that the

entrepreneurs try hard to conceal their wealth, but some of their new homes almost look like beach houses. Indeed, some of the newly rich, mocking traditional standards of Amish modesty, are building well-landscaped homes that cost upwards to \$250,000."<sup>11</sup> (2004)

Does the above observation of an "outsider" sound familiar? This, my friend, is what we are talking about when we speak of individualism. And these exact situations will be what will eventually destroy—no, *is* destroying our cultural capital.

Technology in the twenty-first century holds true dangers. The different ways to respond to these dangers are as diverse as the very dress of the Anabaptist people themselves. A whole book could be written on why technology is considered a threat to our culture. But let's keep this focused on business.

Money and the incentive to make money is very powerful. Perhaps one of the easiest ways a business owner's view on technology can hinder the church is when these views are pushed onto others of the church body and mutually agreed upon guidelines need to be fudged because of it. This is a backwards approach. The church has a responsibility to guide individuals, including business owners, not the other way around. Let's be sure that we let the dog wag its tail and not let the tail wag the dog. Let's lean on the brotherhood for guidance in these issues.

There seems to be a growing mentality that technology is must to make a go of it in business. This is often a result of peer pressure among business owners.<sup>12</sup>

While technology does usually save time and money, it is not a must. There are still manual bookkeeping tools and systems that are quite efficient. This is not to say technology is wrong in itself.

9 Amish definition of a frolic: When you invite your community to help you accomplish a big project.

10 *Amish Enterprise*, p. 218.

11 *Amish Enterprise*, p. 217.

12 From a conversation with an Amish business owner.

But when the church consensus is to do without, let's be satisfied. Remember, one of the core elements that makes Anabaptist theology different from diluted mainstream "Christianity" is love. Jesus' words are, "A new commandment I give unto you, That ye love one another; as I have loved you" (John 13:34). Our Anabaptist ancestors strove to live this command by submitting one's individual will to the will of the church. Thus, if your church has chosen to avoid any forms of technology, support them. Let's keep our priorities straight here.

**Mobility, insurance, and government.** Again, there is a huge variation in how different churches view these particular things. Let's lean on the church's group consensus on these. Beware of inconsistencies. How consistent is it to belong to a horse and buggy people but own a fleet of trucks for the business? How consistent is it to be part of a brotherhood aid plan for fire insurance, but use conventional insurance on a five to six hundred thousand or million-dollar resort property that is to be added to the business owners' rentals? How consistent is it to be Social

Security exempt and belong to a church that believes in a two-kingdom concept, but then take out PPP loans and have them forgiven based on COVID-19 relief deals?

Let's not let the dollar sway our convictions.

As we business owners study our balance sheets and income statements, envision a cultural and spiritual balance sheet as well. Keep in mind that there are cultural assets and liabilities. From a strictly financial viewpoint, the capital account is a bucket at the end of the line where profits of the business keep being dumped into. It is the final number that tells us the net worth. But this is not the end of the line on the spiritual spectrum. Business decisions will have a direct impact on the cultural/spiritual balance sheet of life. How we use that ending capital account will either affect our cultural/spiritual balance sheet as a liability or as an asset. The net result of going much bigger could easily result in it being a liability. And no doubt the attitude behind both of these decisions plays into all this as well.

As business owners, let's keep our

priorities straight. Be aware of Satan's techniques today.

It has been less than 250 years since industrialization took hold of American society. It has been less than 70 years since it became prevalent in Amish society. Can we keep from moving in the same direction that the world went?

### In Summary

By now you larger business owners may be either irritated or discouraged. And perhaps you "Ma and Pa" shops are gloating. The intent of this article was not to harshly condemn the 20-100 employee businesses and glorify the one-man shows. But the intent is to challenge all business owners to dig deep and think outside of the box about where we as a people are headed and in what ways our businesses are impacting that direction. Perhaps now it would be fitting to quote one of my good friends:

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## Family Finance & Budgeting Seminars

These seminars are geared toward youth and young families. The Young 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](mailto:jasonsensenig@afweb.org) or 570-468-1357.

# 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](mailto:edwardhershberger@afweb.org).



## FALL 2024 BUSINESS WORKSHOPS

Expand your business knowledge in a classroom setting with experienced Anabaptist instructors. These two-day business workshops focus on a single area of business content. Workshops utilize the classroom setting of no more than 30 students with both lecture and hands-on learning. Each day begins at 8:00 a.m. and ends at 4:00 p.m. A full-course lunch is included. Below are the workshops offered in 2024.

### **BUSINESS SUCCESSION WORKSHOP**

**September 10-11, 2024**

*Yoder's Restaurant and Buffet*

*14 Tower Road, New Holland, PA 17557*

### **ACCOUNTING WORKSHOP**

**September 24-25, 2024**

*AF Community Center*

*6834 Twp. Road 672, Millersburg, OH 44654*

### **BUSINESS SUCCESSION WORKSHOP**

**October 1-2, 2024**

*AF Community Center*

*6834 Twp. Road 672, Millersburg, OH 44654*

### **ACCOUNTING WORKSHOP**

**October 8-9, 2024**

*Martindale Reception Center*

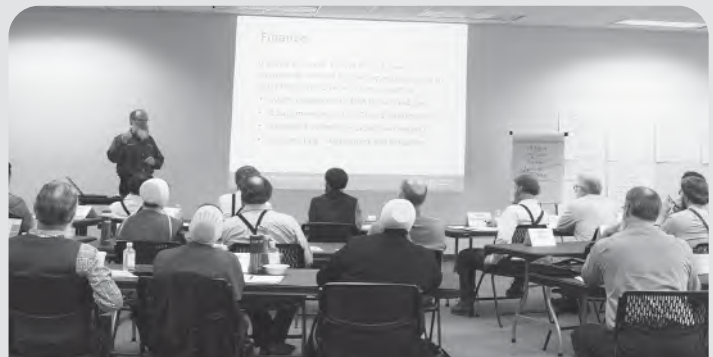
*352 Martindale Road, Ephrata, PA 17522*

### **HUMAN RESOURCES WORKSHOP**

**October 8-9, 2024**

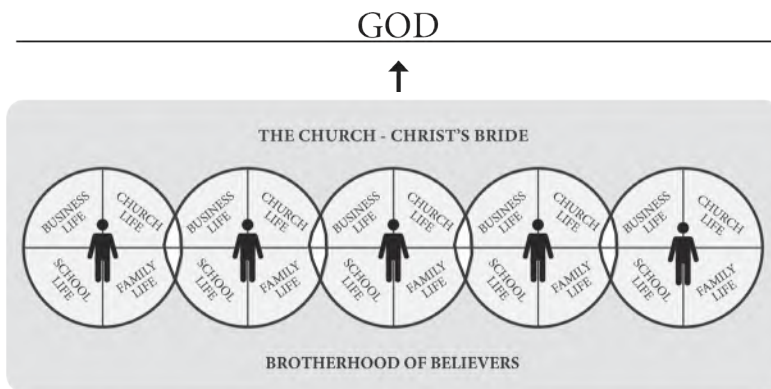
*Finger Lakes Fellowship Center*

*3403 NY 414, Seneca Falls, NY 13148*



**Sign up TODAY! CALL 267-368-4628**





*Anabaptist way of relating to God, resulting in strong brotherhood and cultural capital, where business life should not be separated from the other functions of life.*

*“To be bluntly honest, I think we have spent far too much time in the last 20 years justifying the abundant material possessions that we have and not nearly enough time dwelling on the fact that having a large business and a lot of money is not so much an accidental happenstance as it is a series of choices. Ever so slowly, this series of choices lead us to mainstream business practices until there is very little difference, outwardly at least, in a “plain” business and a mainstream business.*

*For an example of this, just last week I had an email from one of the leading plain businesses here locally advertising a sweepstakes giveaway for some of their products at a national trade show in Atlanta complete with a strongly worded disclaimer and glossy YouTube videos to demonstrate the products being given away. A little more research led to an ad touting a TV celebrity making an appearance at this business’s booth at the trade show hawking their products.”*

He went on to say how it is complete folly in thinking that a separatist group of people can survive once individual goals and preferences are what set the tone in society. I think most of us would agree.

Revisiting your business’s overriding mission and vision may help you prevent going down this track. (Every business owner has these, whether written or not.) Is it possible that your business could be dumping fuel on the fire? Is it possible that the products and gadgets we sell serve no particular purpose except to feed the hunger of consumers which defies contentment and enhances church strife? Is it possible that we are copying the world’s methods of fanning the flames of consumerism for the sake of padding our pocketbooks? From a business perspective, are we copying the world’s response to this liquid modern age we live in? (See previous articles.) Can we expect to follow the world’s path and expect any different results?

Is your business and mission statement that we’ve heard so much about in the last 15 years sustainable not only for you and your family, but for your church and community? If it is, are you following it? Someday, all our material assets, including our well-padded pocketbooks and investment portfolios will burn. Then what? No well rounded wording or terminology will do us any good. We need to walk the talk.


As we can see in this illustration, in a proper functioning Anabaptist church, our choices we make in all of our lives, including business, will affect the whole brotherhood. Thus our business decision and vision need to be in line with the bigger vision that the church has. Here is where we need to be careful what Christian business teaching we follow when reading books and attending seminars on how to operate our business. It may sound and feel good to consider ourselves part of an Amish or Mennonite church setting, and may even help us make more sales. But let’s keep in mind, that if I feel the rest of the brotherhood and ministry has no right to hold me and my business practices accountable, I am practicing Protestantism, not Anabaptism, no matter how well I fully support the church in my family and school life. We will talk a little more about the difference between Anabaptism and Protestantism in the next article.

As business owners, rise to the challenge of not fitting into the third-party negative view given by Nolt and Kraybill. Sit down with the family and openly discuss these issues. Set goals and guidelines. Be very intentional in how you will spend your money. In fact, that is the only way you can do it: by being intentional.

Be determined not to be a part of these different social levels. I know of one business owner who intentionally remodeled his barn instead of tearing it down and building a new one despite it being a whole lot easier and maybe even cheaper. All because he was conscious of the effect this would have on his church brother.

Be intentional in how you spend your profits. When you tithe, be sure to do so based upon the income statement’s net profit—not based upon available cash flow. When profits are channeled into business growth and other investment opportunities before tithing, chances are, the tithing part will suffer.

Be intentional in making sure your business model and vision fits into and complements the local church and community’s overarching goals and vision. The illustration above shows how our business decisions will affect the community and brotherhood.

Will our communities survive prosperity? The answer to this question does not lie entirely with business owners. But how business owners conduct their businesses will either help or hinder our survival of prosperity. 

# TAXES AND GIVING

By Richie Lauer, Charitable Gift Fund Manager

The dreaded Tax Day of April 15 has come and gone. You either filed your tax return on time or you didn't. It is possible you grumbled about the taxes you had to pay, but—as far as I'm aware—no one in our conservative Anabaptist church constituency starved to death as a result of “*rendering to Caesar that which is Caesar's.*”

If April 15 tempted you to complain about your tax burden here in the United States, consider that most citizens of Haiti would gladly switch places with you right now. Government authority has essentially collapsed in most of that country. Armed criminal gangs battle in the streets, abusing civilians and pillaging businesses. The policemen who remain faithful struggle to defend their police stations and government buildings. Civil infrastructure, such as the roads and water system, go untended. Commerce has all but collapsed, as raw materials and finished products cannot be shipped due to roadblocks, brazen thefts, and the danger of kidnapping.

Most Haitians would eagerly trade their daily experience for yours. They would feel blessed to enjoy gainful employment in a prosperous economy, drive on good roads, drink clean water, go to bed with full stomachs, and rest at night without fear their family will be assaulted before morning. They would gladly pay the taxes you pay if they could earn the wages you earn and enjoy the benefits you take for granted. Paying taxes is not a dreadful thing, and rendering to Caesar what is Caesar's is simply part of the price we pay for a quiet and peaceable life.

April 15 is a useful deadline in that it forces you to evaluate your finances at least once a year. You should have had to “*push the pencil*” to find answers to three questions:

- *How much did I make last year?*
- *How much did I owe in taxes?*
- *Did I give enough to the LORD?*

I like to think about those three questions this way:

**How much did I make? = ABILITIES and BLESSINGS**

**How much will I owe? = CONSEQUENCES and RESPONSIBILITIES**

**How much can I give? = OBLIGATIONS and OPPORTUNITIES**

The ability to work, meaning I have a healthy body, a sound mind, and a prosperous economy, is a blessing greater than I deserve. There are costs associated with maintaining a stable society. Contributing to those costs tempers the pain of the taxes I pay. Similarly, my obligations to support my local church

brotherhood and Christ's broader kingdom are lightly felt when I view them as opportunities to express gratitude for all God has done for me.

**That third question of “How much can I give?”** — isn't listed last because it has the lowest priority. To the contrary, giving to kingdom work is a high priority. But the answer to “How much can I give?” is dependent on my answers to the other two questions. We cannot give what we do not have, and as good stewards, we need to base that answer on facts rather than on guesses. For the sake of conscience and testimony, you need to pay every penny that you legitimately owe in taxes, but when the government graciously permits you to take tax-deductions for charitable gifts, you shouldn't wish to pay more in taxes than necessary. The opportunities to give are many, so maximize what you can give.

The Charitable Gift Fund Program helps donors maximize opportunities:

- ✓ *to anonymously support charities and church work.*
- ✓ *to legitimately deduct what I give from the taxes I owe.*
- ✓ *to contribute whatever I have to give—cash, farm commodities, and business inventory,\* or appreciated assets such as real estate.\*\**
- ✓ *to support different charities of my choice by writing one check to Anabaptist Foundation, which then sends the gifts anonymously on my behalf.*
- ✓ *to schedule automatic monthly or quarterly gifts from my Gift Fund account so I don't have to remember to write so many checks.*
- ✓ *to keep track of my giving with a quarterly statement showing account activity.*
- ✓ *to have access to confidential counsel. Anabaptist Foundation operates no programs of its own and has no favorite charities, so it can provide neutral, third-party advice to its donors. If you want to know more about a charity's practices and financial needs before you make a major gift, we want to help you be an informed steward.*

Continued on page 10 »

In 2024, donors made gifts of about \$42.9 million to the Charitable Gift Fund. One of the benefits of using the Charitable Gift Fund is that you don't have to make all your giving decisions at once. You can make your gift by December 31 to get a 2024 tax-deduction, but the decisions on which church and charity work to support can be made later.

If you want to maximize these opportunities to anonymously support God's work, please contact us for more information on the Charitable Gift Fund:

### Anabaptist Foundation

55 Whisper Creek Drive, Lewisburg, PA 17837

Call (800) 653-9817 or email us at [giffund@afweb.org](mailto:giffund@afweb.org)

\* The Foundation can accept gifts of bulk agricultural commodities (corn, soybeans, hogs, etc.) or business inventory (mini barns, food products, etc.), coordinating the sale and adding the proceeds to your Gift Fund account.

\*\* If you initiate a gift to the Foundation before signing a contract, you may donate a part or all of a piece of real estate which you intend to sell anyway, avoiding capital gains taxes in the process.



# DEACON & TRUSTEE SEMINAR SCHEDULE

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.

## HALSEY, OR

### A Day at the Seminar

8:30–8:40AM | Welcome & Announcements

8:40–8:50AM | Devotions & Prayer

8:50–9:00AM | Organizational Talk

*A Proper Response to Prosperity, Richie Lauer*

9:45–10:15AM | Break

10:15–11:00AM | General Session

*Peacemaking in the Brotherhood, Wyatt Pegg*

11:00–11:45AM | General Session

*Root Cause of Financial Problems, Gary Miller*

11:45–1:00PM | Lunch

1:00–1:45PM | General Session

*Missed Indicators of Struggle... Missed Opportunities to Teach, TBA*

1:45–2:30PM | General Session

*Trust: Don't Leave Without It, Wyatt Pegg*

2:30–2:50PM | Break

2:50–3:45PM | General Session

*Yes, I Wish to Give, but How and Where Should I Give? Richie Lauer*

3:45–4:15PM | General Session

*Brotherhood Financial Transparency and Accountability, Gary Miller*

4:15–4:30PM | Closing Comments and Prayer

## 2024 Deacon & Trustee Seminar

Thursday, October 3, 2024

Halsey Mennonite Church

910 E 1st St, Halsey, OR

Call 267-368-4628 to request a brochure.



# DEVELOP. CONNECT. NETWORK

Anabaptist Financial presents business seminars from an Anabaptist perspective. Our seminars help 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.

## 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 17, 2024**

Business Seminar

*Shady Maple Banquet Center  
129 Toddy Dr, East Earl, PA*

**October 22, 2024**

Business Seminar

*Seedtime Acres  
759 Stephens Rd, West Manchester, OH*

**September 18, 2024**

Employee Seminar

*Shady Maple Banquet Center  
129 Toddy Dr, East Earl, PA*

**November 12, 2024**

Business Seminar

*Halsey Mennonite Church  
910 E 1st St, Halsey, OR*

**September 19, 2024**

Business Seminar

*Antrim Brethren in Christ Church  
24 Kauffman Rd. E, Chambersburg, PA*

## THREE WAYS TO REGISTER

1. Call: 267-368-4628
3. Email: [seminars@afweb.org](mailto:seminars@afweb.org)
4. Online: [afweb.org/resources/business-seminars](https://afweb.org/resources/business-seminars)

**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 17, Issue 2 ▪ August 2024 ▪ A publication of Anabaptist Financial

Website: [www.afweb.org](http://www.afweb.org) ▪ Phone: 800-653-9817 ▪ Fax: 866-230-6253 ▪ Email: [info@afweb.org](mailto:info@afweb.org)

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Anabaptist Financial is a nonprofit organization assisting the brotherhood and kingdom of Christ by providing stewards with consistent financial counsel alongside core, conservative Anabaptist beliefs and values. We provide educational resources which weave an understanding of Biblical stewardship into business and family finances. These resources include educational seminars, articles, books, audios, an advising/mentoring service, and business management tools.

## Next Upcoming Event

### BUSINESS SUCCESSION WORKSHOPS

In **New Holland**, Pennsylvania  
**September 10–11, 2025**

*Yoder's Restaurant and Buffet*  
14 Tower Road, New Holland, PA 17557

**Register Today**

Call 267-368-4628