

# STEWARDSHIP CONNECTIONS

A Newsletter for Financial Connections Within the Anabaptist Community

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## Investment Fraud

### *A Guide to Identifying Illegal Investments*

*Drafted by Tyler Hochstetler, Esq, on behalf of Anabaptist Financial*

The Anabaptist community has repeatedly suffered serious financial losses through unregistered, unlawful investments offered by fellow Anabaptists. In some cases, these losses have inspired state and federal regulators to pursue criminal prosecution. Anabaptists tend to be vulnerable to illegal schemes because of the trusting, close-knit nature of our church community. We tend to simply accept what another church member says without verifying accuracy or legalities. This article seeks to raise awareness that will help prevent future harm to vulnerable members of the Anabaptist faith. Rather than repeating history, we encourage our communities to learn from history and avoid the tragedies of the past.

### Identifying Illegal Investments

It can be quite simple to identify unregistered or illegal investments within the Anabaptist community through the following questions and considerations:

**Ask whether they are registered.** Ask whether the investments are registered with the Securities Department in your state. If they are registered, ask for documentation from the Securities Department that verifies the registration in your state. If they are not registered, ask them for documentation

which clearly explains why and how they are not required to be registered in your state.

**Call the Securities Department in your state.** A simple phone call can provide good answers to your questions about a particular investment offering. The Securities Department in your state can verify whether a particular individual or company is registered to offer investments in your state.

**Ask whether the investment is secured.** Many unlawful securities are unsecured. This means that your investment is not protected by a mortgage or lien filing on real estate or other collateral.

**Ask for audited financial statements.** When someone offers you the chance to invest or when you read an investment advertisement, ask for a copy of their audited financial statements. If the individual or company cannot provide audited financial statements from an independent CPA firm, that is often a red flag. The audited financial statements can also provide valuable information on the health of the company.

**Ask for a prospectus.** A prospectus is a lengthy document that explains the details and risks of the investment. The prospectus should explain in detail how much total money is being raised, where the money will be spent, who will be overseeing the

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## Guide to Identifying Illegal Investments

- Ask whether they are registered.
- Call the Securities Department in your state.
- Ask whether the investment is secured.
- Ask for audited financial statements.
- Ask for a prospectus.
- Ask for a list of owners and directors.
- Evaluate the interest rates.
- Seek legal advice.

« Continued from page 1 *Investment Fraud*

use of the money, and what risks are associated with the investment.

**Ask for a list of owners and directors.** If the investment is being offered by a one-man operation or by non-Anabaptists, the risk may be significantly higher for Anabaptists who rely heavily on family and friends for financial counsel.

**Evaluate the interest rates.** High rates of return are a red flag. Safe investments often do not need to offer high interest to attract investors. A Ponzi scheme is an investment that pays early investors from money invested by later investors. High interest rates are often used to entice investors to pour money into a failing company.

**Seek legal advice.** A written opinion from a qualified attorney in your state can assist with evaluating the legality of an investment.

### Legal Requirements for Investments

Everyone offering investments must comply with the securities laws in all states where the investments are being offered. For example, if someone is taking investments in Pennsylvania and Ohio, they will need to comply with PA law, OH law, and federal law. Sometimes an individual or company offering investments will claim that they are exempted from registration laws. However, if the investment pool is big enough to be advertised in a publication or big enough that your friends have already invested in it, that

investment is usually not exempt from registration.

Some states allow someone to take a very limited number of investments without requiring full registration with the state. For example:

- Pennsylvania provides a one-time, small issuer exemption for Pennsylvania businesses to sell investments from the date of the formation of the business.<sup>1</sup> Other restrictions also apply such as a prohibition on general solicitation or internet advertising and limiting the number of people who can be offered the investments.
- Ohio provides an exemption for a company that sells equity in the company to up to ten persons per year.<sup>2</sup> Other restrictions also apply.
- Indiana provides an exemption for taking investments if “not more than twenty-five (25) purchasers are present in this state during any twelve (12) consecutive months[.]”<sup>3</sup> Other restrictions also apply.

<sup>1</sup> 10 Pa. Code § 203.187.

<sup>2</sup> Ohio Rev. Code 1707.03(O). “The total number of purchasers in this state of all securities issued or sold by the issuer in reliance upon this exemption during the period of one year ending with the date of the sale [shall not] exceed ten.”

<sup>3</sup> Ind. Code 23-19-2-2(14).

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# DANGER AND OPPORTUNITY

## *Looking back on 2021...*

*By Richie Lauer, Anabaptist Foundation Officer*

Our sense is that most Conservative Anabaptist communities experienced strong and sustained economic growth over the past two years. Most businesses and families whom we interact with report having “our best year ever” with respect to business activity and income.

It isn't only businessmen who are saying, “We've had our best year ever.” The overall sense of prosperity translated into increased giving to churches and charities, which is a blessing to observe. Some charities have paid off debt, and others have pulled the trigger to begin long-delayed building projects. Many nonprofit treasurers report having more cash on hand than ever before in their history. I asked a deacon friend recently how their church group's alms fund was faring. He replied that the funds on hand were “abundant.” It has actually become harder work to give money away responsibly through our existing channels, because many charities have their existing needs fully met and have not aggressively sought new opportunities for service.

### **Looking ahead to 2022**

In my role at Anabaptist Foundation, I am blessed to interact with and enjoy friendships with deacons, businessmen, and leaders at nonprofit organizations. These relationships span our broad Amish and conservative Mennonite church constituency and provide insights into church and family life. Based on what I gather from these friends, I hold distinctly mixed feelings about the coming year. I sense we are at a moment of both danger and opportunity.

I am concerned about four dangers we face as conservative Anabaptists:

- Economic prosperity built on debt and government subsidies is unsustainable. At a national level, the printing and borrowing of money solves no problems. At some point, predictable, serious, and unavoidable consequences will arrive and affect us all, regardless of our level of direct participation.
- When the consequences come, it is an open question as to how our people may fare. I heard comments recently worth pondering: “We now have an entire generation of Amish and Mennonite businessmen and families who have never experienced financial hardship. Most of those under the age of forty never experienced hard times. They only know how to operate with easy credit and more high-paying work than they have time to do. What is going to happen when the easy money ends?” This was a general observation, and there are certainly exceptions to it. But how much truth is there in these thoughts?
- Our people are becoming accustomed to inflated incomes and lifestyles supported by government subsidies to the general economy. This change impacts views of Biblical stewardship. Some families and church groups in our constituency accepted direct government subsidies (checks and direct deposits into their checking accounts). Others refused to accept the subsidies and sent the checks back to the government. Whether or not the families in your church cashed the government's checks personally, their incomes were probably inflated as a direct result of the subsidies. A fair share of the subsidies was spent on items manufactured and sold by conservative Anabaptists. Your “record year” in sales was probably a direct result of government subsidies.
- Wealth has a strong and often negative influence on a people group. It tends to erode both trust in God and dependence on the church brotherhood. I am concerned that padded bank accounts and the accumulation of comforts generally acts to weaken dependence on God. Most of us already struggle against pride. The false belief that “I earned it” is a wrong response to prosperity. Many of us become less open to brotherhood concerns and correction when we falsely believe we do not need the brotherhood in the financial realm of our lives.

### Looking ahead to 2022, I also see great opportunity.

- God never changes. God is sovereign, which means that all events of life fall under His control. The current prosperity has not taken God by surprise. It is not entirely clear to me what His goals and plans may be, but it is certain that God has a plan.
- If you have experienced financial prosperity, God has a plan for you to fulfill. Why has God put money into your bank account? Why do you have a prospering business? What does God want you to do with it? We know He does not intend that you “consume it upon your lusts” (James 4:3). Instead, follow the example of Queen Esther. She found herself, not by her own design, in a high and privileged position in the kingdom of Persia. Her uncle Mordecai challenged her to act decisively, warning her that there would be no escape if she neglected her opportunity. He told her that she was born into the world “for such a time as this” (Esther 4:14).  
Jesus is coming back soon, and the Gospel message

needs to be spread across the world while there is yet time. Needs exist within the church brotherhood. You cannot enter heaven with suitcases of cash. But, cash can be converted into heavenly currency (alms deeds and acts of righteousness). Are you using the current prosperity to pad your already comfortable lifestyle or are you intentionally using it to build God’s Kingdom? Someday, we will all stand before God and give account of the choices we made and the resources we were trusted to manage.

### John 4:34-37

*Jesus saith unto them, My meat is to do the will of Him that sent Me, and to finish His work. Say not ye, There are yet four months, and then cometh harvest? behold, I say unto you, Lift up your eyes, and look on the fields; for they are white already to harvest. And he that reapeth receiveth wages, and gathereth fruit unto life eternal: that both he that soweth and he that reapeth may rejoice together. And herein is that saying true, One soweth, and another reapeth.* 🗑️

# UPCOMING EVENTS

- February 22** Arthur, IL – Business seminar
- February 23** Belle Rive, IL – Business seminar
- February 24** Odon, IN – Business seminar
- March 1-2** Cutler, IN – Marketing workshop
- March 1-2** Middlebury, IN – Sales workshop
- March 8-9** Chambersburg, PA – Human Resources workshop
- March 15** Millersburg, OH – Business seminar
- March 16** Berlin, OH – Employee seminar
- March 22** Newburg, PA – Young Family Finance seminar
- April 1** Maryville, MO – Young Family Finance & Budgeting Seminars
- April 4-5** Edina, MO – Human Resources workshop
- April 5-6** Millersburg, OH – Marketing workshop
- April 7-8** Versailles, MO – Human Resources workshop
- April 8** Fairfield, MT – Budgeting seminar
- April 12-13** East Earl, PA – Business Succession workshop
- April 22** Dundee, NY – Young Family Finance seminar
- May 7** Aroda, VA – Young Family Finance seminar



Most Anabaptist investment pools operated by individuals or for-profit companies are not exempted from securities registration laws. Further, some are required to file at the state or federal level in order to properly obtain an exemption.

## Definitions

The U.S. Supreme Court has broadly defined a “security” as an investment of money in a common enterprise where the investor expects to profit from another party’s use of the money.<sup>1</sup> Equity securities and debt securities are two of the most common types of investments used in the Anabaptist community.

In an equity security, an investor receives an ownership share in a common enterprise. For example, in exchange for \$10,000, the investor is given a 5% ownership in the company. In a debt security, the investor receives a promise to repay the investment with interest. For example, in exchange for \$10,000, the investor is promised repayment within three years at 5% interest. Debt securities may be either secured or unsecured by collateral.

Private loans can also be defined as illegal investments depending on their nature. The U.S. Supreme Court has ruled that every promissory note is presumed to be a security unless proven otherwise. In the *Reves* case,<sup>2</sup> the Court stated that, “Congress’ purpose in enacting the securities laws was to regulate investments, in whatever form they are made and by whatever name they are called.” Simply using a name other than “security” or “investment” is not enough to escape investment laws.

Determining whether a private loan constitutes a security can depend on a variety of factors. For example: (a) if the purpose of the private loan is to finance substantial investments, (b) if the volume of private loans received by one borrower is high, or (c) if the private loan creates a reasonable expectation in the lender that the money is an investment, it is more likely to be defined as an investment which is subject to securities laws.<sup>3</sup>

<sup>1</sup> SEC v. Howey Co., 328 U.S. 293, 298-299 (1946): “For purposes of the Securities Act, an investment contract...means a contract, transaction, or scheme whereby a person invests his money in a common enterprise and is led to expect profits solely from the efforts of the promoter or a third party[.]”


<sup>2</sup> *Reves v. Ernst & Young*, 494 U.S. 56 (1990). In order to raise money to support its general business operations, the Farmers Cooperative of Arkansas and Oklahoma (Co-Op) sold uncollateralized and uninsured promissory notes payable on demand by the holder. Offered to both Co-Op members and non-members and marketed as an “Investment Program,” the notes paid a variable interest rate higher than that of local financial institutions. After the Co-Op filed for bankruptcy, petitioners, holders of the notes, filed suit in the District Court against the Co-Op’s auditor, The suit alleges that Ernst & Young were in violation of state securities laws and the 1934 Securities Exchange Act. *Reves* triumphed at trial for both federal and state claims, securing a \$6.1 million dollar judgment.

<sup>3</sup> See *Exchange Nat. Bank of Chicago v. Touche Ross & Co.*, 544 F.2d 1126, 1138 (CA2 1976).

## Examples and Scenarios

- **Building Company** which has successfully invested in real estate earns money flipping houses. Building Company recruits numerous friends and church members to invest in house-flipping without registering the securities. This scenario is likely an illegal debt securities offering.
- **Borrower has a chicken farm.** Borrower takes \$30,000 from investor and tells him that it will be used to build a new barn that costs \$30,000. Borrower instead uses the money to buy a boat. This is a fraudulent transaction based on borrower misrepresenting the use and necessity of funds. Regardless of whether the private loan is exempted from securities laws, there is no exemption for fraud.
- **A nonprofit charity’s board of directors** invests \$100,000 into an investment pool that is not exempted or registered with the state. After losing the investment, the board of directors may be liable for breaching their fiduciary responsibilities by not caring properly for the charity’s funds.

## Conclusion

This article is not intended to constitute legal or tax advice of any kind, but merely to raise awareness of some of the possible ways fraud can arise even in our plain communities. If we do not learn from the mistakes in our history, we will continue to repeat them. In all areas of finance and life, let us heed the words of 1 Corinthians 4:2, “Moreover it is required in stewards, that a man be found faithful.” Let us encourage each other and care for one another as we work to improve in this area. 

TYLER W. HOCHSTETLER, ESQ. is an Anabaptist attorney in Madison, Virginia. He focuses a key portion of his practice on serving the Amish and Mennonites in Pennsylvania and Virginia in various legal matters, including areas such as nonprofit law, business law, and peacemaking during legal adversity.

# YOUNG FAMILY FINANCE & BUDGETING SEMINARS

SCHEDULE A SEMINAR IN YOUR AREA

These seminars are geared toward youth and young families. The Young Family Finance Seminar lays a Biblical foundation for giving, saving, borrowing, spending, and working together. The Budgeting Seminar offers practical advice in setting up a budget to help avoid financial pitfalls.

AF's Stewardship Resources 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**.

## Upcoming Seminars

### Newburg, PA

Young Family Finance Seminar

Tuesday, March 22, 2022, 6:30–9:00 PM

Newburg-Hopewell Fire House, 121 Lovers Lane,  
Newburg, PA 17240

### Maryville, MO

Young Family Finance Seminar, 9:00–11:30 AM

Budgeting Seminar, 1:00–3:30 PM

Friday, April 1, 2022

Mt. Moriah Mennonite Fellowship, 22677 Galaxy Road,  
Maryville, MO

### Fairfield, MT

Budgeting Seminar

Friday, April 8, 2022, 9:00 AM–3:30 PM

Fairfield Community Hall, 13 6th Street N,  
Fairfield, MT 59436

### Dundee, NY

Young Family Finance Seminar

Friday, April 22, 2022, 7:00–9:30 PM

Budgeting Seminar

Saturday, April 23, 2022, 9:00–11:30 AM

Crystal Valley Mennonite Church Gym, 2420 Route 230,  
Dundee, NY 14837

### Aroda, VA

Young Family Finance Seminar

Saturday, May 7, 2022, 5:00–8:00 PM

Oak Grove Mennonite Church, 571 Tom Johnston Road,  
Aroda, VA 22709

*There is no cost for these seminars, but we appreciate if you register a week before the event to ensure adequate seating, handouts, and free resources. Please call **570-468-1268** and leave a message with how many will be attending, or email [seminars@afweb.org](mailto:seminars@afweb.org).*



## Cash Organizer \$5.95

*The cash organizer helps you manage your finances by allowing you to see exactly how much cash you have available to spend for each category in your budget. Paying with cash eliminates the tendency to overspend using a credit card, and it keeps you from overspending your budget. This spiral-bound cash organizer comes with 20 numbered envelopes with blank lines to fill in the categories and a page to jot down notes.*

*plus shipping and handling, and sales tax (where applicable).*

**To order call 570-800-2191.**

# PREPARED FOR

# TAX TIME

*By Jason Sensenig, Family Finance Administrator*

Like clockwork, tax time comes around faithfully every year. You may have heard the saying, “Nothing is certain except death and taxes.” The former is by far the more important to be prepared for, but since that is not our subject, we will focus on the latter—taxes.

Tax time can be taxing in more ways than one. It can bring stress into our lives, especially if we are not prepared for it. We will look at a number of practical ways to better prepare for tax time and reduce stress. But first, let’s briefly look at a few principles related to paying taxes.

## **What should our attitude be towards paying taxes?**

We’re probably all guilty of complaining about paying taxes. Jesus’ followers should be willing and grateful taxpayers. We pay taxes because we have good jobs and that is a good thing. Romans 13:6a says, “For for this cause pay ye tribute [taxes] also.” God has put the government over us, and we are called to obey and honor them. This includes paying our taxes.

## **How can I be an honest taxpayer?**

Some people grumble and complain about paying taxes and attempt to get away with paying as little as possible. However, there is an honest and dishonest way to lower your taxes. There are some wise things you can do legally that could lower your taxes. For example, you can record things like property taxes, mortgage interest, medical expenses, and charitable contributions, which may reduce your taxable income. A contribution to an IRA account may also reduce your taxes. Your accountant can help you

understand these options and which of them could apply to you.

There are also dishonest ways to reduce taxes. One is to show less income on your tax forms. People might use cash or “under the table” transactions to try and get away with not paying taxes on that income. Perhaps you experienced a time when someone said they will sell you an item cheaper if you pay in cash. Most likely, they are giving you a cheaper price because they don’t plan to record that income and therefore won’t pay taxes on it. This is not an honest way to do business. When we are the one doing the buying, we can’t control what the other party does with the income they receive. However,

PUTTING IT IN WORDS FOR US TODAY, “PAY TAXES ON ALL THAT WE OWE TAXES ON, AND GIVE TO GOD WHAT WE SHOULD BE GIVING TO GOD.” JESUS CALLS US TO BE HONEST TAXPAYERS.

we are responsible to make sure we are honest taxpayers.

When the Pharisees asked Jesus about paying taxes in Matthew 22:15-22, He gave a very profound answer: “Render therefore unto Caesar the things which are Caesar’s; and unto God the things that are God’s.” Putting it in words for us today,

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we could say, “Pay taxes on all that we owe taxes on, and give to God what we should be giving to God.” Jesus calls us to be honest taxpayers.

### How are income taxes calculated?

It is important to understand the difference between gross income versus adjusted gross income and how it will affect us at tax time.

**Gross income** is your total revenue for the year before any deductions or expenses. This includes wages, salaries, business income, interest income, rent income, and all other forms of earnings including side incomes.

It is not uncommon for Anabaptist people to have some sort of side income. Selling puppies, having a roadside produce stand, or selling wooden projects are all examples of side businesses to bring in extra revenue. It is important to record this side income to your gross income, so you can pay the proper taxes on it. You can also record any expenses related to this side income such as the cost of building materials or vet visits, which can help lower your taxes.

**Adjusted gross income** is the balance remaining after you deduct your expenses from your gross income. You can also claim deductions such as medical expenses and charitable contributions. The balance which remains after you deduct expenses is your taxable income.

### What are the benefits of accurate recordkeeping?

When it comes to recordkeeping, there are the two kinds of people. On the one side, the more detailed people have a plan for every penny and know where every dollar goes. On the other side are the people who never pay much attention to how much money comes in and where it goes. They believe, “Everything always works out, so why worry about it?” While recordkeeping might come more naturally to some than others, it is wise for all of us to keep good records. Here are some reasons why:

### How can I practice good stewardship?

Jesus told a parable about a nobleman who left his riches to his servants and left for a far country. The servants were each responsible for a portion of the nobleman’s belongings. Eventually, when the nobleman returned, he held each servant accountable for what they did with their portion of his things. They were judged by whether or not they were a good steward.

The point of Jesus’ story was that we are all servants, or stewards, of God’s belongings. The Owner is not here right now, but He has given us principles for how to handle what He has given us while we are temporarily in charge of them. One day, any day, the Owner will return, and we will be held

accountable for how we managed the portion of His things that were entrusted to us. If we will be judged by whether we were good stewards, then should we not have an idea of what we are doing with the Master’s resources? Good recordkeeping helps us to be good stewards.

### How can I make good decisions?

Financial decisions can be difficult to make, and good recordkeeping will not answer all of your questions. However, when you are deciding if you are financially ready to purchase your first house, what vehicle you should be looking for, or whether you should make another big purchase, having good records can help you make good decisions. For example, it is recommended that your total housing costs should be less than 33% of your monthly income. Knowing what your average monthly income is and what you are spending each month on housing can be very informative when trying to decide whether that house on the market is something you can afford or not.

IF YOU KEEP NO RECORDS THROUGHOUT THE YEAR, GETTING READY FOR TAX TIME CAN BE AN OVERWHELMING CHORE.

### How can I reduce stress at tax time?

If you keep no records throughout the year, getting ready for tax time can be an overwhelming chore. Your accountant will need to know how much you made this year including net income, gross income with related expenses, and charitable contributions. It can be difficult to go back and find all that information unless you have kept good records throughout the year.

If you are not the type that plans out where every dollar goes before you even receive it, that is okay. We aren’t all made the same. For you, a simple tracking budget is a good option. Anabaptist Financial offers a Tracking Budget Guide that can help you track all your income, giving, saving, and expenses. If you keep things up to date throughout the month, you can simply add up each category at the end of the month and find out what percentage of your income each category is.

### What items should I file and save for tax time?

To be well prepared for tax time, you may want to file and save the following items throughout the year:

#### General / personal information:

- Date of birth for yourself, spouse, and all dependents
- Social security numbers for yourself, spouse, and all dependents
- Envelopes and forms you received throughout the year from the local tax collector

#### Income information:

- W-2 forms from all employers
- 1099 forms for any dividends you received or distributions from your retirement plan, IRA, pension, annuity, etc.
- Bank or financial institution statement showing interest earned
- Miscellaneous gross income:
  - Any other statement of income
  - Records of any side income (selling puppies, roadside produce stand, etc.)


#### Deductions

- Copies of medical bills
- Property tax and mortgage interest paid
- Receipts from charitable donations
- Childcare and educational expenses

#### Self-employment and sideline business records

- Business expense and income records
- Quarterly tax payment receipts
- Mileage records
- Home office expense

Some of the things listed here may not apply to you. Your accountant can help you decide what you should file depending on your situation. Regardless, it is a good idea to have a "tax file" or specific location where you keep all your tax information so that when tax time comes around, you'll have the information at your fingertips. As a rule of thumb, keep tax records for a minimum of three years.

Taxes we owe is money that does not belong to us; be a grateful taxpayer and embrace paying your taxes. Rather than waiting until the last minute to get ready for tax time, be prepared. 

*This article is not intended to constitute legal or tax advice of any kind. Contact a certified tax accountant if you have specific questions about your taxes.*

# 2022 DEACON SEMINAR

## NEW TOPICS IN 2022

### Millersburg, OH

**Tuesday, June 14, 2022, at 8:30 AM**  
*Heritage Community Center*  
3554 US-62, Millersburg, OH 44654

### Goshen, IN

**Thursday, June 16, 2022, at 1:30 PM**  
*Fair Haven Amish Mennonite Church*  
13513 IN-4, Goshen, IN 46528

### Arthur, IL

**Tuesday, July 26, 2022, at 8:30 AM**  
*Otto Center, 2058 Cr 1800e, Arthur, IL 61911*

### Memphis, MO

**Thursday, July 28, 2022, at 8:30 AM**  
*Hillcrest Community Center*  
State Rte M, Memphis, MO 63555

#### Watch your mailbox or our website

([www.afweb.org/resources/deacon-financial-advisor-trustee/seminars](http://www.afweb.org/resources/deacon-financial-advisor-trustee/seminars)) for topics and speakers. To register, call Sharolyn at **570-468-1326** or email [seminars@afweb.org](mailto:seminars@afweb.org) for more information.

*I appreciate the seminars and find them valuable. **What we heard today is helpful to me in how to help those in need with compassion and humility.***  
–Deacon Seminar attendee



# BUSINESS WORKSHOPS

## A Focused Approach to Learning

Our two-day business workshops go beyond our one-day business seminars by focusing on a single area of business content with two seasoned instructors. Instead of lectures and a large audience, workshops utilize the classroom approach with 30 or fewer students.

To register or for more information, call **570-468-1268** or email [workshops@afweb.org](mailto:workshops@afweb.org).



## UPCOMING BUSINESS WORKSHOPS

### Marketing

**March 1-2, 2022**

Cutler, IN

*Location: Cutler Ridge Church*

Instructors: Leon Martin, Roy Herr

### Marketing

**April 5-6, 2022**

Millersburg, OH

*Location: AF Community Center*

Instructors: Roy Herr, Leon Wengerd

### Sales

**March 1-2, 2022**

Middleburg, IN

*Location: The Essenhaus*

Instructors: Rod Martin, Ivan Schrock

### Human Resources

**April 7-8, 2022**

Versailles, MO

*Location: To be determined*

Instructors: Dale Savage, Leon Martin

### Human Resources

**March 8-9, 2022**

Chambersburg, PA

*Location: Antrim BIC Fellowship Hall*

Instructors: Dale Savage, Dave Bower

### Business Succession

**April 12-13, 2022**

East Earl, PA

*Location: Shady Maple Conference Room*

Instructors: Gary Garber, David Sauder

### Human Resources

**April 4-5, 2022**

Edina, MO

*Location: Cozy Oaks Lodge*

Instructors: Dale Savage, Leon Martin

#### *What business workshop students are saying:*

- "Solid relevant teaching." –Business Planning workshop
- "I wish I would have had this information 15 years ago!"  
–HR workshop
- "I would recommend this workshop 110%."  
–Marketing workshop
- "Instructors are real-time owners with real-time problems."  
–HR workshop

# Business & Employee SEMINARS

Who then is a faithful and wise servant . . . ? Blessed is that servant, whom his lord when he cometh shall find so doing. (Matthew 24:45-46)



## BUSINESS SEMINAR

Develop. Connect. Network.

**Tuesday, March 15, 2022**

**8:00 AM - 4:00 PM**

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

### Topics include:

- A Vision for Business Planning *David Bower*
- The Business Planning Process *Greg Wolf*
- Long-Term Strategy *Greg Wolf*
- Planning Human Resources *David Bower*
- Annual Strategic Plan *Greg Wolf*
- Planning of Cost and Pricing *Larry Troyer*
- Action Plan *Greg Wolf*
- Building a Budget *Larry Troyer*
- Planning Sales and Marketing *Roy Herr*
- Making It Work: A Business Planning Case Study *David Bower*

**Business Seminar Fee:** If registered on or before February 28, \$99 for the first person. Additional attendees, \$89 if from the same family or business. If registered after February 28, first person \$109. Additional attendees, \$99 if from the same family or business.

## EMPLOYEE SEMINAR

Learn. Connect. Energize.

**Wednesday, March 16, 2022**

**8:00 AM - 3:15 PM**

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

### Topics include:

- Relating to Your Leader *Joseph Shrock*
- Behaviours That Build Trust *Daryl Weaver*
- Organizing for Productivity *Anthony Miller*
- Finding Your Niche *Daryl Weaver*
- Leading the Crew (Part 1) *Shrock Premier Construction*
- Are You Happy? *David Bower*
- Leading the Crew (Part 2) *Shrock Premier Construction*
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## STEWARDSHIP RESOURCES SECRETARY NEEDED

Anabaptist Financial is in need of a secretary for our Stewardship Resources department at our office in Millersburg, Ohio. Main responsibilities would include coordinating seminar and workshop events and managing resources. Tasks include taking registration calls, tracking payments, managing mailing lists, managing the registration table at events, shipping books, and various other duties. Must be able to do inter-state travels.

If you or someone you know is interested, please contact us at [merleherr@afweb.org](mailto:merleherr@afweb.org) or call **814-673-3325**.



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