

STEWARDSHIP CONNECTIONS

A Newsletter for Financial Connections

Moving Our Communities Toward a Kingdom-Driven Vision for Finances PART 2

GARY MILLER

In this Issue

Moving Our Communities Toward a Kingdom-Driven Vision for Finances 1
Gary Miller

Why I Decided To Work For Anabaptist Foundation 3
Mark Anthony Peachey

How Has COVID-19 Impacted Conservative Anabaptist Charities? 5

What Can I Give? 6
Jason Sensenig

Save the Date! Seminar for Deacons, Financial Advisors, and Trustees 7

Young Family Finance Seminar 7

Workshop Reflections 9
Dale Savage

Business Advising 10

How can we encourage our communities to move from where we are to where we should be?

It would be helpful to have a person charged with exemplifying and teaching a kingdom-driven financial vision. It would seem fitting that this could be the deacon. Sometimes we say a deacon does the work of the church. Maybe we should say instead that the deacon is called to *inspire the church to work!* Deacons are responsible to keep the church's eyes clear in relation to the materialistic bent around and within us.

leadership. Be aware that calling people higher is more a work of encouraging heart change than requiring lifestyle change.

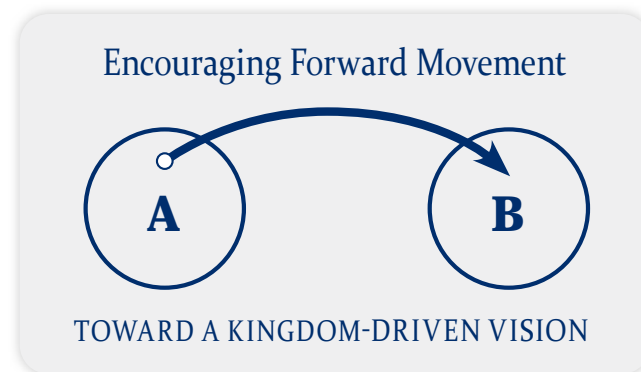
Committed leadership

I consider deacons as called to be "watchmen on the wall" in this area of the church's life. Whether it is the deacon or others in leadership, someone has to sound the trumpet. Leaders have a charge from God to lead, but it will not work well to lead unless we can demonstrate in our own lives what we are trying to teach.

We must first look at our own heart. What are my values? What am I striving for? What is coming out of my mouth? What are my views of ownership and stewardship? Am I actually living like a steward? Would my people say I am living like a steward?

Openness and transparency

We need openness. No, we don't need to know everything about everybody, but we all have some kind of peer group that serves as a main reference point. Our acceptance within this group affects our level of contentment. I need to hear my peers say that my house is acceptable, or my vehicle is okay, and that I don't need to keep upgrading



Need for communication

Who will help our people see where we are? If we cannot see that we are at point A and that we should be at point B, we are not likely to move. Someone needs to be willing to speak up. Whatever is done in the local church is best done with the consent and help of local

them. That removes the pressure to conform.

As leaders, we need to create settings where it is safe to talk about deeper-than-surface issues. In the beginning this may be done more easily in smaller groups and perhaps even in men's meetings.

Challenges to transparency

One of the challenges to being open is the fear of being analyzed. I don't think any of us feel we are doing as well as we should in the area of materialism. As you read this article, you are probably wondering how I actually live and what kind of financial choices I make, simply because I am addressing this topic. When we express opinions about materialism, people weigh what we say against what we actually practice. This realization tends to keep us silent, especially in our home communities. Imagine the victory Satan has when we do this! Acknowledge the challenge this creates, but don't let it stop you.

I live in a small church community and, although we try to be open with each other, there are challenges. Being one of the older ones, my choices are noticed by those who are younger. If I spend large amounts on my personal comfort, this will not only impact the choices of others, it can also make me unapproachable. Someone who is struggling may assume I can't relate to their difficulty. There is value in living simple lives, while continuing to encourage transparency.

The fear of exposing our financial position is not only a youth issue, but also a problem of the older generation. We may fear criticism from the younger people. We may fear they will ask for assistance if we were more transparent. Or, we may even fear losing our assets if we make them available.

We cannot afford to close ourselves off from each other. Being closed leaves the imagination to fill in the blanks, which is destructive and creates pressure. I like the accountability of living with younger believers. Ironically, many times it is youth who call us back to the simple teachings of Jesus if we stray. I need people willing to speak into my life and hold me accountable for how I use my resources and time.

The younger ones may fear revealing how little they have or be embarrassed by it. Sometimes Satan uses all this to create mistrust among us. He doesn't mind the fact that we don't communicate. He sits by with glee and watches while our communities drift farther away from kingdom living. This will continue to happen unless we face the challenge and talk about it. Having focused teaching events, where we invite someone else in to speak, can be good for us. Whatever method we choose to use, we cannot afford to do nothing in a materialistic culture.

Speak carefully

Remember to use radical questions rather than radical answers. In other words, a statement such as, "None of you should be in debt" will immediately raise people's defenses. On the other hand, questions such as, "Do you really need to be in debt?" help people begin to think. Let the Spirit of God help people come to Spirit-led conclusions. We don't have all the answers but asking probing questions can be helpful.

Christian business struggles

A play on the words *Golden Rule* says, "whoever has the gold rules," meaning if you have a lot of assets, you have a lot of control. There is truth to that statement. When someone has a lot of assets, they are watched closely and tend to set the

standard for others. For example, if they frequently travel to Florida, others will want to go to Florida too.

We are in business to provide for our families and give to those with needs. Business can also be a tremendous platform to introduce people to God. For example, this can happen by the way you respond to difficulties or obnoxious customers.

When I did residential construction in California, a woman called and wanted us to work for her. I knew three other contractors had already been fired from that

job, but I took the job and we did our best to please her. Afterward people said, "We heard that she was really happy with your work and we want you to work for us." They figured that if we could make her happy, we could make them happy too. Difficulties can provide opportunities.

Temptation to apply pressure

The more zeros it takes to list the totals of your business's

We are in business to provide for our families and give to those with needs. **Business can also be a tremendous platform to introduce people to God.**



Why I Decided to Work for Anabaptist Foundation

Mark Anthony Peachey, Anabaptist Foundation Case Worker

Growing up, I often heard my dad pray for missions around the world. I sensed from an early age that he had a heart for missions and the work of the Lord. I've seen this confirmed as I've grown older.

Dad was the sole owner/operator of a wholesale auto parts business called Pennstone Supply. He was also ordained as a preaching deacon in our church. Many times, I recall him closing the business for a week to go preach in a distant community. It was not the best decision for the business, but it is what he felt needed to be done. Dad often told us he'd be happy if we worked in the family business, but that the business should not stand in the way of God leading us elsewhere.

Our family was once asked to serve in mission work in Europe. It didn't work out for some reason, but I knew it was a disappointment for Dad. Later, when our family was asked to serve in Kenya under Amish Mennonite Aid, it did work out. My older siblings stayed home to keep the business going. I was 19 years old and thankful for the

opportunity to go with my parents.

Before leaving for Kenya, I had been working for a concrete mason. I enjoyed it very much and learned many practical skills. But when we returned from Kenya in 2000, I went to work in our family business. Then, from 2002 to 2004, I had the opportunity to do volunteer work for Choice Books in their Georgia/South Carolina division. I stocked book racks, made new friends, and created good memories. Returning home, I rejoined the family business.

During the summer of 2006, I got a call from Mountain View Nursing Home in Virginia. They needed a fellow to serve as the dean of men, overseeing the male volunteer workers. I felt called to go. However, my parents were back in Kenya serving for a short period, so it was an inconvenient time for me to leave from the business perspective. They gave their blessing anyway.

I waited to go to Mountain View until January 2007 to give the business ample time to find a replacement

for me in sales. January came and no replacement had been found. Dad still gave his blessing for me to go. It confirmed that he meant what he always said—business should not stand in the way of God leading us elsewhere.

During my three years at Mountain View, I was able to go home for short periods to help at the business while Dad was away on mission projects. And, as the icing on the cake, I met the lady who would become my wife in May 2010.

After Mountain View, I returned to work in the family business. In October 2010, my brother and I each bought a third of the business, becoming partners with Dad. If we were going to invest our time there, Dad wanted us to be able to experience ownership and share in the responsibilities.

Two years later, I moved into the lead role. My brother managed the office. I continued in sales and overall management. The business continued to grow and expand. By the time we sold the business in 2018,

Continued on page 4 »

it had around ten full-time workers. Not working alongside my dad and brother is what I miss most about Pennstone Supply.

Why would we sell a prospering family business? Several factors enter the picture.

In the first years of our marriage, my wife and I received numerous calls from mission organizations asking if we would be willing to serve. Being a partner in the business made it more difficult to commit to a multi-year mission project. In our business, the key positions were held primarily by the three partners. Had we been willing to hire out some of those positions, things might have ended up differently. But still, the business was a major factor in us turning down mission opportunities.

Dad was getting older and looking to sell his share of the business. Neither my brother nor I were keen on purchasing Dad's share. Why? My wife and I considered it, but in God's sovereignty He has chosen that we don't have any living children. If I

much made things fall into place to sell the business. Dad, my brother, and I all agreed to sell if we could find a buyer who would take care of our customers and continue to use the business as a Christian witness in the community. As it happened, we decided to use Anabaptist Financial's business advising division to work out the details of selling the business. Unknown to us, one of Pennstone's conservative Anabaptist customers was looking for an investment opportunity and also using the same business advisor, and that is how the connection was made.


Pennstone's customer purchased the business, and I went to work for Anabaptist Foundation. My brother is currently serving with his family in Kenya under Christian Aid Ministries. My father, though semi-retired, works at Pennstone for the new owner; that is, when he's not off preaching or on a mission project.

I chose to work for the Foundation because I believe in what it stands for and wanted to help support its work.

family businesses and have a passion for building God's kingdom. Being humble people, they want to give anonymously, and they truly care about the charities and churches they support. It's a privilege to walk alongside them, helping them "get it done."

Working for the Foundation has opened my eyes in a variety of ways and helped my perspective as I serve on a few nonprofit boards myself. Nonprofit organizations work with funds that **others** have worked hard to create. **Someone** has to work for every dollar that is given to a charity. Donors do not somehow **owe it to us** to give us funds. Nonprofit organizations must **earn** the trust and respect of the donors. These donors are stewards, concerned about the "investments" they are making in the kingdom. They care that charities operate with honesty and integrity. Every charity needs to feel an **obligation** to be a good steward of **every** donated dollar.

By working with the Foundation's Charitable Solicitation Registration program, I've also learned about state-specific requirements for charities that solicit funds through newsletters, programs, or websites. Overlooking these laws can be detrimental to charities. I could give examples of what can happen if the requirements are ignored. Right things should be done right ways. It feels satisfying to help charities learn to comply with government regulations.

I'm thankful for a father who placed a high priority on doing God's work. I'm grateful for having had the opportunity to help build a family business. And, I'm excited about the next stage of life God has for me in working at Anabaptist Foundation. Businessmen help fund God's kingdom, so do it with all your heart. May you follow God closely in the path He has for you! 

“I'm thankful for a father who placed high priority on doing God's work.”

poured the majority of my energy into this business for the next 25 years of my life, what would we do with it then? We also really wanted to invest our lives into something we could do together. And I did not feel comfortable taking on the debt it would have required.

At this point, I was approached about working for Anabaptist Foundation. It felt like a good opportunity, and the Lord pretty

I was attracted to the Foundation's motto, "*We care for the soul of the donor, the gift itself, and the recipient charities.*" I now get to help teach young people about serving God as stewards. I also learn about the many good charities in our Anabaptist circles and get to do bits-and-pieces to help them all.

I'm blessed and challenged as I interact with the donors who use the Charitable Gift Fund Program. These are normal people, many of whom own



ANONYMOUS Giving

*“I do my deeds in secret,
when no one is about.*

*And yet it is annoying, when
not one word leaks out.”*

Hopefully this tongue-in-cheek quip does not apply to you, and you do not feel inwardly spited when your alms deeds go unnoticed. The word “alms” refers to more than just gifts of money, although it includes monetary gifts. The expression “acts of righteousness” would be a good definition for our word “alms.” As Christians, we do not perform alms deeds to become righteous. That would be a futile effort. Instead, we care for others out of a heart of love and a heart motivated by gratitude for all Christ has done for us.

In Matthew 6:1–4, Jesus commanded that we do our alms deeds in secret to the greatest extent possible. Seeking public recognition for what should be “acts of righteousness” is not part of God’s plan. People who seek to attract the notice of others for what they gave “have their reward” and will receive no blessing from the Lord. —*Richie Lauer*

How has COVID-19 impacted conservative Anabaptist charities?

Richie Lauer, Anabaptist Foundation Officer

By the time you read this, you will know much more about the effects of the virus, the business closures, and the bans on gatherings than I know while writing it. Even in the short-term, the impact is becoming evident.

Donations have dropped off significantly for many charities. Some charities also depend on various fundraising events, such as auctions and benefits, to fill parts of their budgets. These events are being postponed due to bans on gatherings. Some cannot be rescheduled.

This lost income, along with extra expenses, creates a hole in the charity’s budget.

Most conservative Anabaptist charities are well-run. They carry some operating reserves and are willing to trim expenses when they can. Generally, each charity has a core group of dedicated supporters who step forward in tight times, giving generously to plug “holes.” Most of these most generous supporters are businessmen.

Mandated closures and uncertainty are affecting businesses across our church groups. Let’s all do our part to support God’s work. Don’t assume someone else will fill the hole. If you have a little extra you could give to support your church alms fund, an organization helping the handicapped, a mission, an orphanage, a boys’ camp, or a school, then do your part. **Make an extra gift today.**

But when thou doest alms,
**let not thy left hand know
what thy right hand doeth:**

*That thine alms may be in secret:
and thy Father which seeth in secret
himself shall reward thee openly.*

MATTHEW 6: 3- 4



WHAT Can I Give?

Jason Sensenig, Family Finance Administrator

We often go through life asking the question, “What’s in it for me?” We’re usually willing to sacrifice if we know we will get something in return. It is our human nature. Let’s think briefly about the greatest sacrifice. What was given? What was the return?

God created man as a perfect being. Genesis 1:31 tells us, “And God saw everything that he had made, and, behold, it was very good.” But we know man didn’t remain perfect. When Satan came and tempted Adam and Eve, they sinned. All was not perfect anymore. Man was now lost and dying, without hope.

It was then that God expressed the greatest act of love man has ever known. “For God so loved the world, that He gave His only begotten Son, that whosoever believeth in Him should not perish, but have everlasting life” (John 3:16). Jesus gave up the glories of heaven and came to earth to suffer and die—for what?

Let’s back up a little. Why did God create man in the first place? Was there a void in His life that man needed to fill? Did God need something, so He created man? No! God was and is self-sufficient. He doesn’t *need* anything from us. So then why did He invest so much in us? What was His return?

The return was a relationship with His children. God desires to have a relationship with each of us; therefore, He was willing to *give*.

God is also love.¹ That’s another reason He gave. In contrast, man is selfish.² Our Adamic nature is to covet, get, and hoard. But when we become children of God, He begins to work within us, conforming us to His nature. Children of God will give!

COVID-19 has changed our lives and our brotherhoods in many ways. As I write this article, it has been several weeks since my local church could meet on Sunday morning, and it looks like it could be a while until we can meet collectively again. Non-essential businesses have been shut down

temporarily—some of them permanently. People within and outside our brotherhood do not have a regular paycheck to support themselves anymore. What is the responsibility of God’s children during this time? We should be asking the question, “Where or how can I give?”

Giving is one of the topics we cover in our Family Finance Seminar. For Christians, giving should always be an important part of our lives, whether that is giving our time, talents, money, or resources. But especially during these unusual times we are living in, we should be looking for opportunities to give. When God saw our need, He gave. When God’s children see a need, we give.


As a word of caution, we need to be wise in our giving. When disaster strikes, there are more opportunities for us to give to good causes but also more opportunities to be deceived by swindlers. Here are a few pointers when you consider giving.

Don’t give to:

- Telemarketers
- Foreign bank accounts
- An unknown cause without investigating. Be careful about advertisements in the mail from unknown sources.

Do give to:

- Local brotherhood needs (Galatians 6:10)
- Suffering people, both locally and in other parts of the world. Various Anabaptist organizations that do a good job of helping in crisis situations. (Acts 11:29)
- Widows (1 Timothy 5:16)
- Church leaders (1 Corinthians 9:14)

Giving with the right attitude brings joy to both the giver and the receiver. Giving to others is the most secure investment we can make. When we give, it is an investment in heaven, “where neither moth nor rust doth corrupt, and where thieves do not break through nor steal” (Matthew 6:20). 

¹ 1 John 4:8 “He that loveth not knoweth not God; for God is love.”

² 2 Timothy 3:1-2a “This know also, that in the last days perilous times shall come. For men shall be lovers of their own selves, covetous.”

When God saw our need, He gave. When God’s children see a need, we give.

Save the Date!

Seminar for Deacons, Financial Advisors, and Trustees

Tuesday, September 1 – Versailles, MO
Thursday, September 3 – Hutchinson, KS

Topics and locations to be announced. Watch for more information in our next newsletter or online.



Upcoming Young Family Finance Seminars

FREE
SEMINARS

The following seminars have been canceled due to current COVID-19 restrictions. We plan to reschedule them as soon as the ban on mass gatherings is lifted.

- Young Family Finance in Bainbridge, OH
- Young Family Finance & Budgeting in Sauk Centre, MN
- Young Family Finance & Budgeting in Buffalo, MO

Watch your mailbox or online for updates.

assets and debts, the more pressure you will feel in handling the financial end of your business. For example, it will be much harder to be patient with a non-paying customer. More zeros bring other pressures too. I find it much harder to speak up for the Lord when I am involved in a big business project that involves a million dollars instead of ten dollars. Be aware of this pressure.

Most people in our communities know we don't initiate lawsuits, but do they know why? This is a kingdom principle. It would be good if we did more teaching in this area.

Be "different"

Jesus said, "Ye shall know the truth, and the truth shall make you free" (John 8:32). I think that can also be said, "You shall know the truth, and the truth shall make you *different*." If you apply Jesus' teachings to your business life, they will make your business different. There is no way to avoid that, and it will be to the glory of God. It will attract people rather than repel them. I would like to see our communities become known for that.

For example, I encourage you to become known for paying your account ahead of time. Imagine if a community was known to always pay early! It may not always be possible, but it is a good goal. It is a way to go beyond what is normal and therefore have a good testimony. Demonstrate by your business that there is more to life than money. "Withhold not good from them to whom it is due when it is in the power of thine hand to do it" (Proverbs 3:27). In other words, go ahead and pay. Don't hang on to funds until the last minute.

Debt: two masters

Debt always adds pressure to a person's life. I mentioned the impatience with overdue accounts owed to you. Many other pressures affect both your private life and your business life. If at all possible, get out of debt. It will enable you to respond in a Christ-like way, which is difficult when the bank is clamoring.

Daily exhortation

Last but not least, "Exhort one another daily, while it is called today" (Hebrews 3:13). We sometimes take pride in saying that we take the Word of God literally, but how are we doing with this verse? When was the last time you spoke into your brother's life? How often do you exhort a brother in the church? Once a month? Once a week?

If we are going to survive in our culture and combat the pressures we are facing, we need more daily exhortation. You might send a card or make a call. Even a quiet comment

is useful in this way. We need this sort of reinforcement from each other because we are very susceptible to the pressures we feel.

Some of this can be done in informal gatherings like Sunday afternoon discussions. We are very good at talking about things that really don't matter, yet we are strangely silent about things that do matter. Prepare yourself to use those times for constructive discussion. I know of homes where the husband spends more time preparing for the conversation he will guide at the table than the wife does for the dinner she will serve.

Persecuted Christians are more likely to use the moments with each other wisely because they know they are in a battle. We seem to have forgotten the battle and are simply enjoying ourselves.

As a youngster, I watched my father guide discussions. When a conversation about a Bible verse eventually drifted off to some other subject, he would reach over to the Bible he always had near his plate, lift up the cover, and peer underneath. In his Bible he had a list of verses or subjects that could stimulate a good discussion, and when he had the chance, he would insert one of those. He guided the discussion back to subjects that really mattered, and we can do the same.

As you interact with people in your communities and congregations, find ways to encourage them. Find ways to discuss and communicate openly. These are steps to move our communities toward a kingdom-driven vision for finances. ✍️



\$7

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

This article was taken from our *Articles for Deacons, Financial Advisors, and Trustees* booklet. To order a complete booklet, visit afweb.org/resources. You can also call us at 570-800-2191 or write to **Stewardship Resources, P.O. Box 68, Walnut Creek, OH 44687**.

WORKSHOP REFLECTIONS

Dale Savage, Stewardship Resources Business Developer

Several years ago, we heard an increasing request for more in-depth business education. Anabaptist Financial responded to that need by tapping into the knowledge of Anabaptist educators and seasoned business advisors to develop a quality business curriculum with a workshop style learning. This utilizes both instruction and hands-on activities.

We launched in November 2018 with offering the Human Resources workshop and about a year later introduced the second workshop, Business Planning. The third workshop, Business Succession, was scheduled for last month; however, the COVID-19 restrictions caused us to reschedule that event. In addition, a Marketing workshop is being developed for the fall of 2020.

The focus of the workshop materials isn't just about running a financially successful business. That kind of information could be learned from many sources. Anabaptist Financial's objective is to provide a kingdom-focused educational experience that emphasizes Biblical stewardship and servant leadership in how we conduct our businesses.

Workshops are limited to thirty participants to allow for a classroom atmosphere. Question and answer periods and small group activities create opportunities for sharing, networking, and peer learning. The workshops are designed to help students apply the materials to their specific situations.

Nine workshops have been held in Ohio, Pennsylvania, Indiana, Iowa, Oregon, and New York with more than 200 business attendees in total. We have received good feedback from participants such as:

- *Greatly appreciated the Anabaptist approach and Biblical perspective.*
- *Like the mix of lecture, discussion, and activities — much more valuable than just listening to a speaker all day.*
- *I feel I got more than what I expected to get, but in a different way. A good way.*
- *We still have a lot of areas to work on. IT MOTIVATED ME. Thank you.*

In the fall of 2020, we are offering the following workshops:

Human Resources – Arthur, IL; Camden, IN; and Berlin, OH

Business Planning – Berlin, OH and New Holland, PA

Business Succession – Berlin, OH and New Holland, PA

Marketing – Berlin, OH

Watch our website or newsletter for updates and details. For more information about our workshops, contact Dale Savage by calling **570-261-7203** or emailing dalesavage@afweb.org.



\$99 plus shipping and handling, and sales tax (where applicable).

Resource Highlight

We are working on a toolbox to go with each of our workshops. The *Employee Management and Relations Toolbox* goes with the Human Resources workshop. Some of the templates in this booklet include:

- Employee Handbook Development Guide
- Employee Job Application
- Performance Evaluation
- Probation Letter Sample
- Organization Assessment

These items are customizable and adaptable to your unique business needs. Choose between a CD for digital printing or a physical booklet to make copies.

TO ORDER, call 570-800-2191, fax 866-230-6253, or email teresasommers@afweb.org. You can also order online at afweb.org/resources/business-resources/toolboxes.

55 Whisper Creek Drive
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* * Address service requested * *

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ANABAPTIST FINANCIAL AND ANABAPTIST FOUNDATION

fall under the definition of an essential business in the State of Pennsylvania during the stay-at-home order issued by Governor Wolf to limit the spread of COVID-19. We are still subject to social distancing requirements and crowd limitation conditions and are operating in compliance with state guidelines.

Our office is open for business as usual for Anabaptist Financial and Anabaptist Foundation at this time. Seminars and workshops offered by Stewardship Resources in April and May have been canceled. Future seminars are subject to current state guidelines.

You can contact us during regular business hours from 8:00 a.m. – 5:00 p.m.

BUSINESS ADVISING

Do you want to operate your business by stewardship principles?

Anabaptist Financial exists to serve businesses of all sizes, helping them operate according to sound Biblical and business principles. Our advisors are conservative Anabaptist businessmen with a wealth of real-world experience. Expect to grow personally and become a fully equipped business leader as you learn how to apply business tools, procedures, and systems.

Choose from 18 advisors to best meet your needs and goals.

For more information, call David Sauder (Advising Facilitator) at 800-653-9817 or email davidsauder@afweb.org.