



STEWARDSHIP CONNECTIONS

A Newsletter for Financial Connections

Mutual Aid: History and Principles

Part one of a series of articles addressing mutual aid.

by Richie Lauer

What is the basis for mutual aid among our people, and where did this practice originate? In the first chapters of the book of Acts, Christians joyfully participated in voluntary sharing of goods to provide mutual aid in time of hardship. Christians responded to the needs within the church by sharing their goods and financial resources. This spirit of brotherhood is still being practiced today among our people. There will be times of plenty and times of need among us. As in the apostolic church, mutual aid is not a compulsory activity, but rather a voluntary sharing of our time, goods, and financial resources. The heart of mutual aid within the brotherhood is expressed by the following motif: "I serve as God's steward. When you have needs, I will share with you what I've been trusted to manage."

Today, mutual aid is a collaborative way for a brotherhood to bear each other's burdens, thus fulfilling the law of Christ. Deacons have a vital role in managing mutual aid among us by providing accountability, equitable distribution, and teaching on Biblical stewardship. Mutual aid calls for both generous giving and humble receiving in time of need. Scripture observes that today's giver may well be on the receiving end of assistance tomorrow. What is the basis for mutual aid, and how did these practices develop among us?

What is Brotherhood?

Mutual aid develops from a spirit of brotherhood, which is the kindred spirit shared by people of like precious faith and practice. It rises above merely feeling sorry for someone and works itself out in actual deeds. John the Baptist prepared people for the coming of Christ. The message he carried was straightforward: Repent (change your ways) for the Kingdom of Heaven is at hand (coming very soon). Sincere-hearted people responded. Such true faith always produces works, and so it was a natural impulse for these sincere seekers to immediately ask, "What shall we do then?" God's love "in the heart" pushes outward and is revealed in the fruits of the mouth, hands, and feet.

That question "What shall we do then?" is stated three times in Luke 3, with four answers given. Curiously, three of the four answers focused squarely on attitudes toward material possessions and finances:

John's teaching provided the foundation for the New Testament concept of brotherhood. Christ, and later His apostles, built a full body of teaching fleshing out the three principles

- Share with those who lack
- Do not cheat anyone
- Be content with what you have

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that John the Baptist introduced. Brotherhood mutual aid is an integral part of New Testament Christianity.

As the church grew and persecution began, these principles were placed into action. The apostolic church practiced earnest brotherhood and mutual aid. The apostles didn't promote the selling of goods with the intention of establishing a communal society. Instead, heart-felt sharing occurred, prompted by severe persecution and dire needs among fellow believers. In so doing, the apostolic church provided us with clear principles for practicing mutual aid in our own day.

Note the circumstances from these passages in the book of Acts which describe the development of mutual aid within the brotherhood:

Acts 2:43-47

- A close-knit brotherhood already existed. These believers desired to be together often.
- The special sharing took place within the church brotherhood, not the general public.
- Possessions were freely shared to meet needs that arose among them.
- Mutual support was the mindset. Enhanced fellowship was the result. The group grew both in numbers and deepened its internal unity.

Acts 4:32-34

- Ownership of private property existed among the believers, but most were free from selfish attitudes in the exercise of that ownership. Not all had pure motives, as evidenced by the account of Ananias and Sapphira in the next chapter.
- They willingly sold their assets to meet needs that arose among them. We can assume that their ready cash on hand had already been willingly expended without satisfying the extreme needs.

Acts 6:1-6

- Needs were met through the church, under authority, and with accountability. Initially the apostles themselves administered the funds, but later, this role was delegated to deacons.
- Sharing was done according to actual needs, with the goal being to exercise brotherly care. Achieving economic equality was neither the goal nor the outcome.

Acts 5:1-11

- Both assets and cash proceeds are acknowledged as private property, to be dispersed at the sole discretion of the holders. Giving was entirely voluntary.
- Dishonest motives in sharing entirely negate the merit of sharing.

Acts 20:33-35

- All who are able should work to help supply their own needs.
- We labor in order to be able to support the weak.
- It is more blessed to give than to receive.

The Apostle Paul further fleshes out the principles of brotherhood and mutual aid in the various epistles he wrote to churches. Generosity in general is encouraged, but with a focus first on meeting needs within the church brotherhood (Galatians 6:6-10). While the responsibility for meeting needs rests first at the family level rather than the church, Paul outlines criteria to be met before church aid is extended to those in need (Timothy 5). We who are rich, which includes most of us in North America today, are admonished not to trust in riches but to employ both generous attitudes and actions (I Timothy 6).

Throughout the New Testament, changed hearts produced new attitudes toward material possessions, resulting in mutual aid within the brotherhood.

In the pattern of the apostolic church, we retain a strong tradition of mutual aid in Anabaptist church circles, both within local brotherhoods and among conservative Anabaptist groups in general. By so doing, we continue the Reformation era practices of mutual aid among our people.

When severe persecution overwhelmed the Anabaptists in Switzerland, the Dutch Mennonites assisted the Swiss brethren. This assistance had no basis in family or formal church connections. Instead, it was solely based on brotherly care for those of similar, precious faith. Dutch Mennonites provided gifts, loans, and practical assistance for the Swiss refugees.

When the catastrophe of the Bolshevik Revolution and communism overwhelmed the Mennonite colonies in Russia, American and Canadian Mennonites organized the Mennonite Central Committee (MCC) in 1920 to coordinate aid for the persecuted Russian Mennonites. Again, this aid was not offered as a result of family connections or formal church affiliations, but out of sympathy for the plight of fellow Anabaptists. Relief supplies were collected and shipped, orphans were fed, and refugees were helped on their way

Business Training and Coaching by Seasoned Anabaptist Businessmen

by Merle Herr

Very few Anabaptist businessmen have attended formal business school. Most learned business skills on the job while attending the “School of Hard Knocks.” This school has no classes to attend, no books to buy, no travel expenses, no boring lectures, and best of all, no registration fees. Plus, every lesson learned is absolutely relevant and delivered precisely after the point of need. The lessons are always pointed, poignant, and usually painful, but always with great gain and can be immediately applied to the challenge at hand.

Nonetheless, the students attending the School of Hard Knocks are most grateful for the lessons learned, and afterward their only comments are, “I wish I had known this earlier,” and, “This is more expensive than I thought!” This school is unparalleled in its level of student achievement. It produces a steady stream of top-performers who seldom need to relearn their lessons.

The students return day after day because they are too busy soaking up knowledge that they never consider other methods of learning that are less exciting, less intense, and less expensive. It never dawns on them that consulting a previous student of the School of Hard Knocks could save them time and money, and more importantly, the wisdom of a seasoned student.

Anabaptist Financial utilizes teachers and advisors that have learned their business skills in the trenches—often the hard way. By attending our business seminars, receiving coaching from our business advisors, or studying our business resources, the expensive School of Hard Knocks can gradually be replaced with less costly methods of learning.

Most business resources on the market today are secular, based on worldly business philosophy that often undermines the values and practices of our Anabaptist world view. In contrast, Anabaptist Financial offers business seminars and advising to the conservative Anabaptist business community that “harvests” the knowledge and experience of trusted men in our own communities, and “plants” good seed in our rising generation of young businessmen.

Our goal is to help businessmen refine their business skills, implement best practices, and grow in management competence. We also focus on helping partners and families in business develop relationship skills to talk through issues that cause contention, work together harmoniously, and plan for business succession to the next generation. We do this through business teaching that integrates Biblical values,

spiritual truth, and practical business counsel presented by seasoned men.

Our business seminars are organized within “Ten Blocks of Knowledge” to systematically cover a broad range of theoretical and practical topics on business operation and management. These Ten Blocks of Knowledge represent the content and scope that a student would study if attending a typical Christian business school:

1. Biblical Principles of Business and Work
2. Business Leadership
3. Business Startup, Analysis, and Annual Planning
4. Accounting, Taxes, and Finances
5. Employee Management
6. Business Governance
7. Operations and Service Management
8. Business Communications
9. Purchasing, Contracts, and Negotiations
10. Sales and Marketing

Business Seminars

Anabaptist Financial conducts annual one-day business seminars in three locations:

- East Earl, PA (in 2015, held on September 22)
- Chambersburg, PA (in 2015, held on September 24)
- Berlin, OH (scheduled for March 22, 2016)

We also conduct business seminars on a biennial rotating basis in six mid-western state locations. Seminars are scheduled in 2016 at the following locations:

- Odon, IN (February 16, 2016)
- Arthur, IL (February 18, 2016)
- Goshen, IN (February 20, 2016)

In February 2015, we conducted three business seminars in Missouri and Kansas. Seminars are scheduled in 2017 at the following locations:

- Memphis, MO (February 21, 2017)
- Seymour, MO (February 23, 2017)
- Yoder, KS (February 25, 2017)

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We engage brothers from a variety of groups to serve on local seminar planning committees and as seminar speakers. We seek the best speakers to teach at our seminars, and we help them develop relevant content and memorable lessons.

Over time, the scope and sequence of our business seminars will systematically cover all Ten Blocks of Knowledge. Attending our business seminars year after year provides comprehensive business training in a safe environment, delivered by those who have gone down this road before you. Over 2,700 business people have attended seminars at our nine locations. Join them, and take advantage of this opportunity to learn better business practices while networking to build your business.

Business Resources and Tools

To complete this “harvest” of seasoned business experience, Anabaptist Financial records and transcribes the business training presented at our seminars and then publishes this content in simple, easy-to-read booklets. These printed business resources integrate Biblical and Anabaptist principles with practical business knowledge for 21st-century business challenges. They enable you to continue learning on the job on your own schedule. Among our new and revised booklets are *Accounting, Taxes, and Financial Statements*; *Starting Your Own Business*; and our recently completed *Strategic Planning Guide*.

In addition, we also seek out and recommend best-in-class business books from the general marketplace for learning significant business principles and best practices. While these books are generally in alignment with Anabaptist values, we do not endorse every aspect of their content, but present them as helpful resources to be read and applied with discrimination. We also produce business tools to assist with various processes and calculations, such as a template *Employee Handbook* and a *Financial Ratios Calculator*. Our offering of business resources is constantly growing. These business books, booklets, and tools can be ordered from our website at www.afweb.org, or contact our office at 800-653-9817 for a current order form.

Business Advising

Do you ever wish for someone you could trust to give wise advice and keep you on the cutting edge of business success? Maybe the classroom/seminar approach is not for you, and you learn best on the job. Business Advising is an effective way for you to learn business skills one-on-one, with an advisor that comes alongside you on the job and engages in real life business challenges.

AF Business Advising offers consulting services through the counsel of experienced Anabaptist businessmen. With shared Anabaptist values and a wealth of real world experience, your advisor brings business know-how, Kingdom values, and spiritual insight to your business challenges.

A seasoned business advisor works with you to solve problems, develop new ideas and vision, create strategic plans, and develop administrative structure to put procedures in place to ensure smooth operations. He can help you choose the right people to join your team or manage your business. Most importantly, an advisor will assist you in making well-informed decisions that honor God and implement your kingdom vision for business with practical strategies based on Christian principles.

Why Business Advising?

AF Business Advising values are a combination you won't find elsewhere in business consulting. We believe that who we are and how we serve business leaders is just as important as what we do for them. Our business advisors seek to exemplify and operate with integrity, walk with humility, and value relationships and truth above products and profits. They understand that stewardship of your business is a key aspect of your Christian life. Our advisors work hard to be trusted with your time, talent, and treasure; they steward your business as if it were their own.

Adding a business advisor to your small business management team provides the indispensable value of senior business experience and vision.

AF Business Advising seeks to provide prevention over crisis management as a trusted partner, not merely an emergency advisor to call if something goes wrong. We frequently help companies face unexpected crisis and recover from challenging business problems. However, most business crises are caused by poor decisions and lack of planning. An ongoing relationship enables faithful stewardship and wise counsel to prevent business challenges from escalating into a crisis. Such involvement over extended periods of time ultimately helps both clients and advisors reap the best value

Borrower Focus

An Interview with Stony Fork Mennonite Church (Nationwide Fellowship)

Wellsboro, PA October, 2015

A couple from our church had a baby born on April 7 with hypoplastic left heart syndrome, a condition where the heart is underdeveloped, necessitating surgery or a heart transplant. She was hospitalized until August 19, during which time she had two major corrective heart surgeries and two additional minor surgeries. She will need an additional surgery at age one.

After her birth in our local hospital, she was transferred to Geisinger Hospital for four days, which cost \$58,900 after discounts. Then she was moved to Dupont Children's Hospital in Wilmington, Delaware, until she was discharged on August 19. Her Dupont care cost \$2,200,000, reduced to \$668,000 after discounts. The hospital offered a settlement of \$550,000 for payment in full by early October.

Where could we find \$550,000 in time to qualify for self-pay discounts and take advantage of this settlement offer? Our churches help each other in cases like this, and assisted us by reducing the amount we needed to \$245,000. Then several brethren lent us funds, leaving us still in need of \$100,000. We were able to borrow the last \$100,000 from Anabaptist Foundation and pay Dupont Hospital in full on

October 2, taking advantage of all the discounts they offered. We will be repaying the loan from Anabaptist Foundation over the next two years. We really appreciated the services of Anabaptist Foundation. They were ready to step in and help us, even with the large figures we were facing. It was a much different experience than if we had pursued options at the bank.

Note: Anabaptist Foundation's Charity Hardship Fund made this loan to Stony Fork Church. The Charity Hardship Fund makes short-term, low and no-interest loans to church alms and deacon funds in time of need. The goal is to enable local churches to address urgent needs while providing time for collections to be taken, without missing discounts that are offered. As churches repay these loans, the funds are cycled into new loans for other churches. The money available through the Charity Hardship Fund is limited to contributions from donors who wish to support alms funds in general. You can support this revolving loans fund for churches by making a gift to Anabaptist Foundation and writing "Charity Hardship Fund" on the memo line of your check. Contributions are tax-deductible.

NEW SEMINAR YOUNG FAMILIES AND FINANCES

Anabaptist Foundation plans to hold a series of new "Young Families and Finances" seminars in Lancaster County, PA this winter. These seminars will cover some of the key financial issues facing young married couples, with an emphasis on Biblical stewardship woven in every topic. Three helpful topics in one evening provide basic teaching, an introduction to financial resources, and a springboard for important family discussions. Local business groups are co-sponsoring the seminars as a service to their communities.

Topics include: **Budgeting and Debt**, **Giving and Brotherhood**, and **Saving and Investing**.

Pick the night it suits you to attend and reserve your seats now! To register, call 800-653-9817, ext. 214.

Date/Location

Tuesday, January 12, 2016

New Holland, PA

Wednesday, January 13, 2016

Intercourse, PA

Thursday, January 14, 2016

Myerstown, PA

Co-Sponsors

Pequea Business Group

Cross Keys Business Group

Group of local businessmen

to new homes. Tens of thousands of Mennonites escaped Russia, many able to do so only because of the brotherhood assistance offered by Anabaptist believers in the United States and Canada.

Today, our Anabaptist communities express mutual aid through a variety of church-based ministries and nonprofit organizations. One way in which mutual aid continues to be exercised within and among church groups is through Anabaptist Foundation's Charitable Gift Fund program. Church alms and deacon funds are the primary recipients of gifts from donors who wish to support brotherhood within the church while remaining anonymous. We are privileged to serve as behind-the-scenes witnesses to generosity being extended across church lines. For example, we see needs in Mennonite church deacon funds being met with anonymous gifts from Amish brethren.

Brotherhood mutual aid springs from an understanding that faith without works is dead. The attitude of love toward fellow Christians produces practical actions to meet real financial and physical needs.

Today, the common availability of commercial insurance can mitigate the practice of brotherhood mutual aid among us. Do your attitudes and actions reflect an "insurance mentality"

Mutual Aid or Insurance Mentality
Which Attitude do You Have Today?

or a "mutual aid mentality"?

Commercial insurance is a contractual arrangement with a secular, financial company. It seeks to provide a guarantee against loss (i.e. your financial status is to be reimbursed and restored). The benefits you may receive are based solely on how much you are willing and able to pay. Essentially, commercial insurance is a risk management strategy exercised on an individual basis.

By contrast, mutual aid is a loyalty arrangement within a brotherhood. Although the brethren may not be able to restore all of the conditions that existed before loss occurred, they care about your needs and seek to assist in love. Rather than being based on what you can pay, mutual aid is rendered on the basis of who you are. If you are a member of the body of Christ, the other members care about your loss and seek to restore you.

If you value a system that (a) works through secular financial markets, (b) tries to guarantee against all losses,

and (c) is based only on what you can afford to pay, then you are probably more interested in commercial insurance than brotherhood mutual aid.

If you value a system that (a) is a loyalty arrangement between people of similar faith and values, (b) promises assistance knowing it may not be able to restore all possible financial losses, and (c) covers all within a faith community regardless of their ability to pay, then you probably have more of a mutual aid mentality.

Mutual aid or insurance mentality—what kind of attitude do you have today? What is the prevailing attitude in your local church? In general, is the Biblical pattern of brotherhood mutual aid growing stronger or weaker in conservative Anabaptist churches?

(To be continued)

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from their time and efforts.

Larger businesses may have an edge on smaller businesses because they often have a team of seasoned leaders guiding the business. Adding a business advisor to your small business management team provides the indispensable value of senior business experience and vision. "In a multitude of counsellors there is safety" (Proverbs 24:6b).

Don't wait until business problems overwhelm you. Stop attending the School of Hard Knocks. Act today. Let our seminar teachers, business advisors, and printed resources help you implement effective strategies to ward off crisis and generate profits as you exercise Christian stewardship in your work. Expect more than good advice—expect to apply business tools, procedures, and systems. Expect to grow personally, and become a fully equipped business leader.

For more information about any of these services, or to be added to our mailing list, please visit our website at www.afweb.org, mail a request to Anabaptist Financial, 1245 Old Route 15, New Columbia, PA 17856, or call our office at 800-653-9817.

CHARITABLE GIFT FUND

Anabaptist Foundation exists to serve donors, churches, and charities as a neutral channel for giving. We operate no mission or relief programs of our own. Our Charitable Gift Fund (CGF) Program provides tax-deductible receipts for your charitable contributions, while enabling you to recommend which churches and charities benefit from your gift.

Benefits of a Charitable Gift Fund account:

- **An immediate tax deduction.** Open an account and mail your contribution by December 31 to receive a 2015 tax-deductible receipt.
- **Resourceful giving options.** You can contribute what you have: cash, commodities (corn, soybeans, hogs, etc.), or appreciated assets (real estate or stocks). The Foundation liquidates non-cash gifts and places the proceeds in your Gift Fund account for distribution to charity.
- **Flexible distribution of funds.** Gifts from your account can be made to churches or to 501c3, tax-exempt charities. Gifts may not be made to or earmarked for the benefit of individuals. You may recommend gift distributions at the time you make your gift, or you can wait to make those decisions later.

- **Anonymous giving.** All gifts to churches and charities are sent anonymously, unless you specifically request otherwise.
- **Convenience.** Automatic monthly or quarterly gift disbursements can be set up to support specific charities, enabling you to provide regular support without remembering to write monthly checks. Quarterly statements help you keep track of your giving.
- **Counsel.** You may have questions about needs at a church or charity, but hesitate to ask personally because you don't wish to reveal your identity. The Foundation can secure that information for you, providing confidential counsel so you can make informed giving decisions.

Anabaptist Foundation fills a unique niche in conservative Anabaptist church circles. We assist donors as they seek to support God's work, and we complement churches and charities as they endeavor to do God's work. Without our own mission or relief programs to fund, we don't compete with other charities for funds, never pressure you to give with solicitations, and can offer neutral, unbiased counsel to donors, churches, and charities.

If you want to anonymously support God's work, we are glad to help you do so. Establishing an account is simple, and all information is kept strictly confidential. For a free information packet or to speak with someone, please contact us.

Write: Anabaptist Foundation, 1245 Old Route 15, New Columbia PA 17856

Call: (800) 653-9817, ext. 209

Email: giftfund@afweb.org

2015 Tax Deduction Reminder

If you wish to receive a tax-deductible contribution receipt for 2015, make sure your check is post-marked by **December 31, 2015**. The Internal Revenue Service stipulates that the date we must mark on receipts is determined by the postmark on the envelope, **not by the date on the check!**

Don't procrastinate! To ensure you have the deduction you need in the year you need it, make your contribution in early December and avoid the pressure of year-end events.

Anabaptist Financial
BUSINESS SEMINARS
FROM AN ANABAPTIST PERSPECTIVE

JOIN US AT ONE OF OUR SEMINARS
Coming up in February!

Odon, Indiana on Tuesday
February 16
at the Simon J. Graber Community Building

Arthur, Illinois on Thursday
February 18
at the Otto Center

Goshen, Indiana on Saturday
February 20
at the Clinton Frame Mennonite Church

For more information about these seminars, please contact us:
Website: www.afweb.org • Email: seminars@afweb.org • Phone: 800-653-9817, ext. 214

LEARN ◊ CONNECT ◊ NETWORK

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