

STEWARDSHIP CONNECTIONS

A Newsletter for Financial Connections

Obstacles or Opportunities

from the book *It's Not Your Business* by Gary Miller

I don't know what problems you've faced in your business life, but I think you would agree that watching your plant manager walk out the door and then start his own company in direct competition could create anxiety. Stories like this don't remain secret long, and those who are close to the situation can't help but be affected. Business obstacles have the potential to provide a glimpse of the Kingdom that many may not have seen before.

We tend to avoid obstacles any way we can. But in this chapter we want to look at how to turn these obstacles into priceless opportunities. The Apostle Paul was no stranger to obstacles. He had been commissioned to carry the light of the Gospel to a dark world, and he did so with passion. But much of the world was still waiting to hear the message, and Paul was sitting in prison. Now that is a major obstacle! But notice his focus as he wrote to the church at Philippi: "But I would ye should understand, brethren, that the things which happened unto me have fallen out rather unto the furtherance of the gospel." Philippians 1:2. Paul goes on to say that many other brothers had been inspired by his willingness to suffer for Christ. In fact, seeing how Paul was handling this obstacle stimulated other brothers in the church to more confidence and boldness. Paul didn't view his prison time as a setback to his mission. Rather, he saw God transforming this obstacle into an opportunity.

The Difficult Customer

While I was in the residential construction business with my brother years ago, a lady called. Her house was partially complete, and she was looking for a contractor to finish the project. We had already heard stories about this owner, and the project had gained a reputation at the local lumberyard. The owner was known to be extremely difficult, and two contractors had already been fired for not doing a good enough job. But we needed work, so we went to meet the owner and look at the house.

It didn't take long to realize that the stories about this lady were true. She was extremely particular, continually finding things wrong

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no question—this one would be a
challenge!

with everyone, including her husband. She let us know she didn't like children, told us all the problems she had experienced with previous contractors, and shared a list of grievances against her next-door neighbor. The only living thing she seemed to get along with was her dog.

We left the meeting and discussed what to do. We needed the work, but there was no

In this Issue

**Obstacles or
Opportunities** 1
*from the book It's Not Your
Business by Gary Miller*

**Ambulance Work or
Fence Building** 2

Operational Charts 3

**Obstacles or
Opportunities cont'd** 3

Ambulance Work or Fence Building?

As with many events that cause hardship, the Great Recession of 2007–2009 also had its benefits. While economic activity has resumed, the financial downturn confirmed the existence of a problem among our people. Steadily rising incomes had brought prosperity, but was masking poor financial attitudes and practices. Falling incomes during the recession pushed some of our people over the “financial cliff,” laying bare financial problems that had developed in families, businesses, and communities. How well are our churches and communities understanding and teaching God’s priorities, principles, and plans regarding stewardship? The recession provided evidence that there is plenty of work to do.

Anabaptist Foundation exists to provide financial counsel consistent with conservative Anabaptist beliefs and values. The need for teaching is obvious, but where should we focus our efforts? Should we conduct “ambulance work” to help rescue hurting families at the foot of the financial cliff? Or should we, through teaching, help build better fences at the top of that cliff to prevent others from falling? By partnering with local church communities, could we help do both?

The need for financial “ambulance work” is great, and it involves some heavy lifting. Financial damage can be repaired and management skills can be taught, but root causes such as wrong attitudes toward stewardship and finances are more difficult to address. This rescue work is best provided by the local church brotherhood. Anabaptist Foundation’s role is not to replace the local church, but we want to help the local church by providing teaching and tools for deacons, advisors, and trustee committees. Our Seminar for Deacons, Financial Advisors, and Trustees directly serves this purpose. The goals of resources like this seminar are to enable the local brotherhood to rescue its own struggling families and to build better fences (local teaching) to protect youth and younger families.

The topics presented during our Seminar for Deacons, Financial Advisors, and Trustees have been transcribed and printed in a helpful booklet that is available free of charge to church leaders and those serving on church-appointed trustee committees. Call (800) 653-9817, ext. 214 to request a copy by mail.

Less financial “ambulance work” would be necessary if our church communities would make a greater investment in teaching youth and young families about God’s priorities, principles, and plans for their finances. Our Young Family Finances mini-seminar seeks to provide basic Biblical teaching regarding finances and stewardship. If your local church community has the vision to “build better fences” for the younger generation, you can partner with us to host an evening Young Family Finances seminar.

Partnering with a local community committee makes Young Family Finances mini-seminars possible. We rely on a local volunteer committee to:

1. Reserve and prepare a facility.
2. Invite older youth and young families to attend.
3. Provide manpower to set up, moderate, and clean up.

Young Family Finances

Mini-Seminars

- Liberty, Kentucky: May 12, 2016
- Guthrie, KY: May 13, 2016
- Holmes County, OH: *Location and date to be determined.*

If a local committee will do its part, Anabaptist Foundation will provide speakers for three topics: *Debt and Budgeting*, *Saving and Investing*, and *Giving and Brotherhood*. We also provide notebooks and free stewardship education resources.

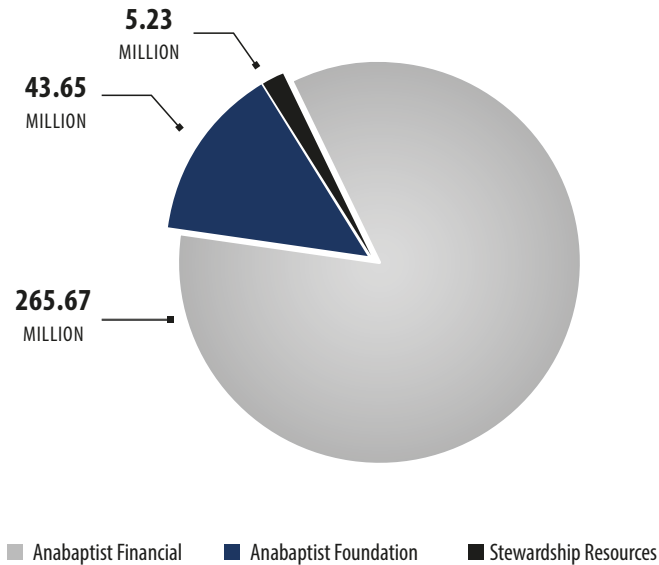
As conservative Anabaptist church communities, we should be able to provide our families with local brotherhood help when it is needed (“ambulance work”) and with sound Biblical teaching to avoid pitfalls (better “fence building”). Working together, we can do both.

For more information regarding the Seminar for Deacons, Financial Advisors, and Trustees or to ask about conducting a Young Family Finances mini-seminar in your community, please call Richie Lauer at (800) 653-9817, ext. 209.

Operational Charts

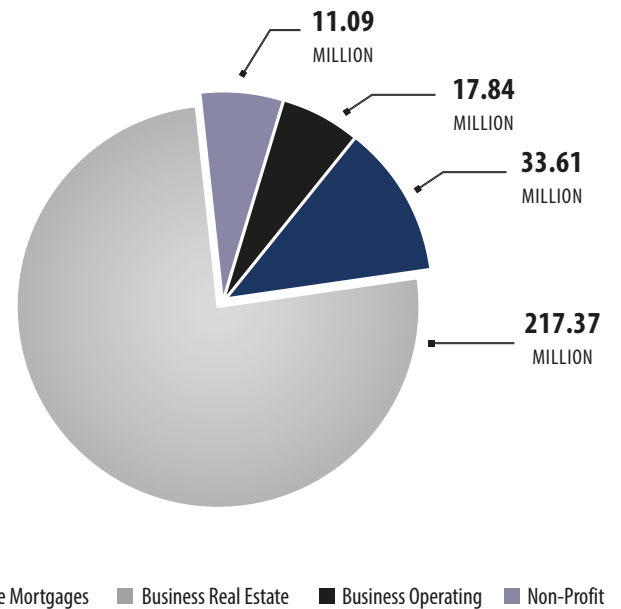
Assets Managed

Anabaptist Financial, Anabaptist Foundation,
Stewardship Resources



Loans by Type

Anabaptist Financial, Anabaptist Foundation,
Stewardship Resources



Continued from page 1 *Obstacles* »

question—this one would be a challenge!

We took the job, knowing we would need to pour a lot of energy into making this lady happy. As we expected, the project was difficult from the beginning, and there were a few times I wasn't sure we would make it. Perhaps the owners knew they would have difficulty finding anyone else if they fired a third contractor. When we finally finished the house, the lady was pleased, and I thought we had made a friend.

Several years later my brother received a phone call. Another lady needed a contractor and asked if we would take on her project. She mentioned that she knew the previous difficult customer, and that this former client had given us a good recommendation. This potential client finished by saying, "And if you can make her happy, you can make anyone happy!"

We didn't begin that original project expecting her to advertise among her friends. Actually, we were shocked to

find she even had friends! But that project, which looked like nothing but hassle at the time, turned out to be a great learning experience.

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Irreparable Problems

Sometimes we find ourselves in situations where the problem can't be fixed—when mistakes have been made and there is no way to give the customer what he wants or maybe even deserves. Reuben operated a small tree-trimming business. He met a customer at her home and discussed some tree work she was considering. She wasn't sure about some details and said she would call Reuben later after she had discussed it with her husband. That evening she contacted Reuben and said they wanted to remove the ash tree in front of the house.

"Are you sure you want to remove the ash?" Reuben asked. "That's a nice tree. It's growing well, and I would leave it there."

"No, my husband and I have talked about it, and we want the ash tree removed," she insisted.

Reuben continued trying to convince her to leave the ash, but she wouldn't listen, so the next day Reuben went to her home while she was at work and cut down the ash tree. Hardly had he returned home when the woman called, extremely upset. "You cut down the wrong tree!" she screamed over the phone. "This makes me so angry! When my husband gets home, he will be furious!"

Reuben hurried back to the site and tried to make sense of the situation. After getting her calmed down enough to discuss the issue, he discovered she had wanted the aspen removed, not the ash. She had simply confused the names and asked him to remove the wrong tree. Reuben now wished he had asked the woman to flag the tree she wanted removed, but it was too late. The tree had been cut down and sent through the chipper.

Some things in business can be repaired or remedied, though it might be costly. But you can't put a full-grown ash tree back in a front yard. So what should Reuben have done? He could have argued that the woman had told him to cut down the ash tree. He could have reminded her of his efforts to convince her to not have it cut down. Some might say the best business decision here would have been to forget it, not charge anything (since he probably wouldn't get paid anyway), and move on to the next job.

But as sick as Reuben was about the situation, he had a desire to redeem it. He wanted to give this woman a different view of Kingdom business, so he told her he would do whatever it took to make her happy. Reuben took full responsibility for the misunderstanding, offered to plant a new ash tree at no charge, and said he would do whatever else she wanted in an attempt to restore their relationship.

At first the woman was not to be pacified. Wrong had been done, and she wanted her tree back. But when Reuben

returned the next Saturday to plant a new ash tree, she began to soften. He did other pruning work for her around the house, and the end of the story is that Reuben gained a friend. She brought iced tea out, and when Reuben said he liked it, she gave him her recipe to take home to his wife. This woman later asked him to do more work for her and told her friends.

Some problems are irreparable. You can't get a tree back out of the chipper truck and rebuild it. But situations that can't be restored can still be redeemed.

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The Power of Pleased Customers

These difficult situations also have great potential for advertisement. Sam Walton discovered this concept years ago and pounded it into his associates. He was so enamored by the marketing potential in difficult customers that he placed a glass showcase in the lobby of their corporate office. In this four-sided glass case he proudly displayed items that had been returned to Walmart for a refund along with a note explaining the circumstance. These were ridiculous refund requests, situations in which Walmart was under no obligation to provide a refund. Yet they did.

One of these items was a big round thermometer, so old the glass front was yellow. The numbers were so faded you could hardly read them. The customer returned it saying it would no longer keep accurate temperatures. Another item was a tennis racket someone had obviously smashed into the ground. A customer had returned it saying it would no longer serve tennis balls properly. Yet another item on display was a rusted out thermos bottle a customer had returned to Walmart, saying it would no longer keep items hot. The manufacturer had discontinued this model of thermos five years before the first Walmart store opened.

Yet all of these customers had received full refunds. Even though they had no receipt and were obviously taking advantage of Walmart, they all received cash. Instead of being embarrassed about being taken advantage of, Sam Walton put these items on display in an effort to impart a lesson to his employees. He knew these customers, as unethical as they might be, would go tell all their friends how easy it is to take advantage of Walmart's hassle-free return policy. This news

over time would develop into a reputation. The resulting advertisement for the company would be invaluable—far greater than the financial loss. Sam’s motives were purely monetary, but he was capitalizing on this basic truth: pleased customers, especially difficult ones, can provide tremendous advertisement.

Jesus Was There First

Sam Walton’s teachings were considered radical by many, and few large retail stores have taken customer service to such an extreme. But is this principle of making sure every customer is satisfied really a new concept? My mind goes to some familiar words of Jesus. “All things whatsoever ye would that men should do to you, do ye even so to them.” Matthew 7:12. In other words, try to see each human interaction from the other person’s point of view. This is commonly referred to as the Golden Rule. While men like Sam Walton have used this technique solely to increase profit, every follower of Jesus should apply the Golden Rule, not just to help his business, but to demonstrate to a lost world the beauty of the Kingdom of God. In every business transaction, our goal should be to bless the other person and exhibit the character of Kingdom Christianity. When a man has this desire, obstacles will suddenly become opportunities.

How are you doing in your business? Do you have a goal that everyone you do business with gains from the transaction, not just to eventually increase sales, but because you care about the other person? Or are you so busy getting the best deal or making the sale that the other person’s needs get lost in the process?

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A Great Opportunity?

Recently I heard about a man who was looking for a particular tool. It cost around \$500 new, but that was more than he wanted to spend. He started watching the classified ads and garage sales for a used one, and he decided he wouldn’t pay more than \$300. One day he stopped at a yard sale, and there on a table was the exact tool he had been looking for. It had hardly been used, and the price tag said

\$35. What a wonderful opportunity! The woman was selling tools after her husband’s death, and she obviously had no idea how much this tool was worth.

This man had to make a decision. Should he just pay what she was asking? After all, both would walk away from the transaction feeling good. Or should he pay her what the tool was really worth? This man was a follower of Jesus, so he told her this tool was exactly what he had been looking for and that he was willing to pay \$300 for it. What caused the man to reveal the true value of the tool? It was an honest desire for mutual blessing in the transaction. As you can imagine, this shocked widow didn’t keep this story to herself.

Mutual Blessing in Every Transaction

We talk a lot about business opportunities. But is a good deal really an opportunity for a follower of Jesus when he is the only one blessed? Do you think Jesus could have walked off that widow’s property feeling good about paying her \$35 for a tool worth \$300? Can you imagine Jesus bragging to His friends about this good deal? I don’t think so. Stories like this should be the norm. Our Christian communities should be known not just for making quality products, always telling the truth, and living quaint lives, but also for making sure everyone gains in every transaction.

Conclusion

When you think of business opportunity, what comes to your mind? Could the difficult customer you are dealing with be an opportunity in disguise? I believe God sends difficult situations into our businesses to provide invaluable opportunities to demonstrate the beauty of His Kingdom. He has sent us into a self-centered culture where the masses are focused only on what they can get. Against this backdrop, Christian businesses have the potential to turn heads and cause men to stop and think. So how is it with you? Are you allowing the Lord to transform obstacles into witnessing opportunities, whether it’s receiving too much change at the cash register or knowing the tool is underpriced at a yard sale? You can keep the change or pay \$35 for the tool, but you will miss a tremendous opportunity to shine light into a dark world!

This article is Chapter 20 from the book It’s Not Your Business, by Gary Miller, Director of Christian Aid Ministries’ S.A.L.T. program. Publisher TGS International; used by permission. This book and others are available from Anabaptist Financial at www.afweb.org, or may be ordered at (800) 653-9817, ext. 214.

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Advising Administrator
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Reviewers:
Amos Hurst, Ben Stoltzfus

Editorial Team:
Merle Herr, Richie Lauer, Timothy Stoltzfus, Nathan Shrock (*Managing Editor*)

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