



STEWARDSHIP CONNECTIONS

A Newsletter for Financial Connections

The Secret of Contentment by Timothy Stoltzfus

In his inspirational lecture *Acres of Diamonds*, Russell H. Conwell tells of Ali Hafed, an ancient Persian who owned a large farm with orchards, grain fields, and gardens. Ali was a contented man, until one day, a wise man visiting from the East told Ali all about diamonds and how wealthy Ali would be if he owned a diamond mine.

Although he was wealthy, Ali went to bed that night a poor man—poor because he was discontented. Craving a diamond mine, he sold his farm and searched the world over for the rare stones. He became so poor and destitute that he committed suicide.

One day, the man who purchased Ali Hafed’s farm led his camel into the garden to drink. As the camel lowered its head to the water, the man saw a flash of light from the bottom of the stream. He pulled from the stream a stone that reflected all the hues of the rainbow.

The man had discovered the diamond mine of Golconda, one of the most magnificent mines in history. Had Ali Hafed remained at home and dug in his own garden, he would have had acres of diamonds instead of death in a strange land.

Each of us struggles at times to be content. We are tempted to wish for more than we have, to compare ourselves with others, or to complain about our lot in life. What is the secret of contentment, and how can we find it?

Webster’s 1828 Dictionary defines *content* as:

Rest or quietness of the mind in the present condition; satisfaction which holds the mind in peace, restraining complaint, opposition, or further desire, and often implying a moderate degree of happiness.

In other words, when a person is content, he is satisfied with what he is or has. He does not want more or anything else.

Let’s begin by noting a few ways in which contentment cannot be found. Contentment cannot be attained by acquiring material things—by simply getting everything you want. Solomon tried that approach:

So I was great, and increased more than all that were before me in Jerusalem... And whatsoever mine eyes desired I kept not from them, I withheld not my heart from any joy... Then I looked on all the works that my hands had wrought, and on the labour that I had laboured to do: and, behold, all was vanity and vexation of spirit, and there was no profit under the sun. Ecclesiastes 2:4-8.

Of themselves, material possessions cannot impart contentment. Accumulation of things cannot give contentment and satisfaction on its own merit. In fact, accumulation often engenders discontent.

Sometimes we are tempted to think we would be content if only we had this, or if only we had that. However, contentment can’t be achieved by getting “just a little bit more.” The writer of Ecclesiastes again has a wise word of truth:

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Anabaptist Financial Board Members

Dwayne Borkholder - *Bremen, IN*

DIRECTOR, SECRETARY

Serves as board chairman of Borkholder Family Foundation and deacon of Roselawn Conservative Mennonite Church (Unaffiliated Mennonite). President of Borkholder Buildings & Supply, a supplier of residential and commercial building products.

Kenneth N. Burkholder - *Gordonville, PA*

DIRECTOR, CHAIRMAN

Serves as board chairman of CRELS Foundation, Fairmount Homes, and Home Messenger Literature Service. Member of Pequea Mennonite Church (Weaverland Conference). President of Good's Stores Inc., retail stores which provide household items, clothing, and hardware.

Richard L. Hoover - *Narvon, PA*

DIRECTOR

Served on various mission and non-profit organizations. Serves as minister at Muddy Creek Mennonite Church (Hope Mennonite Fellowship). President of Hoover Building Specialists, a design/ build general contractor specializing in commercial and industrial construction.

Amos S. Hurst, Jr. - *Lititz, PA*

DIRECTOR

Serves on the board of EQUIP Nepal and as board treasurer of Mennonite Air Missions (Guatemala). Serves as deacon at New Haven Mennonite Church (Mid-Atlantic Mennonite Fellowship). Warranty administrator for Binkley & Hurst LP, doing business in farm equipment sales and service; partner in Hurst & Hurst Partnership and Mountain Stream Properties LLC.

David G. Martin - *Richland, PA*

DIRECTOR

Serves as AF Business Advisor and as board member at Christian Light Publications. Serves as deacon at Rehrersburg Mennonite Church (Hope Mennonite Fellowship). In partnership with Dutch-Way Farm Markets and Dutch Country Hardware, specializing in grocery retail, restaurants, and hardware.

Dennis M. Martin - *Newmanstown, PA*

DIRECTOR, VICE CHAIRMAN

Serves as board treasurer of Bald Eagle Wilderness Boys Camp. Member of Lebanon Valley Mennonite Church (Mid-Atlantic Mennonite Fellowship). President of Martin Appliance, Martin Water Conditioning, Martin Furniture, and Pure Test Laboratories—providing household appliances, furniture, water treatment, and water testing services.

Joel M. Martin - *New Holland, PA*

DIRECTOR

Served as counselor and board member at LIFE Ministries. Current board member of Urban Mennonite Ministries in Baltimore, MD. Minister at Blue Ball Mennonite Church (Mid-Atlantic Mennonite Fellowship). President of JM Hatchery, specializing in hatching birds for live poultry markets.

Richard Shank - *Hagerstown, MD*

DIRECTOR, TREASURER

Served on various non-profit ventures including director of Christian Light Publications. Serves as AF Business Advisor and member at Paradise Mennonite Church (Washington Franklin Mennonite Conference). Retired from owning and managing various business enterprises, including Paramount Interiors Inc., Copyquik Printing & Graphics LLC, and Fairhaven Homes Inc.

Ben A. Stoltzfus - *Morgantown, PA*

DIRECTOR

Serves as board chairman of Terre Hill Mennonite School and an advisory council member at Faith Builders Educational Programs. Serves on the pastoral board at Pequea Christian School and as Bishop at Pequea Amish Mennonite Church (Beachy Amish). President of Ben's Masonry, specializing in commercial building contracting.

Jacob R. Stoltzfus - *Myerstown, PA*

DIRECTOR

Serves as treasurer for PA Haiti Benefit Auction, and as business consultant for business roundtables. Member of Cherry Lane Amish Church District (Lebanon, PA). Owner of Agri-Door, providing silo doors, unloaders, and equipment.

Anabaptist Financial Staff

OFFICER TEAM



Merle Herr
Executive Officer

Merle serves on the officer team as Executive Officer. He leads the team of five officers in operational affairs and in reporting and interacting with the board of directors. Merle also provides administration for Business Seminars and assists with the development of business resources and tools.



Richie Lauer
Foundation Officer

Richie serves on the officer team as Foundation Officer. His primary responsibilities are to oversee Anabaptist Foundation programs and to manage operation of the Charitable Gift Fund Program. Richie works as a resource person, supporting conservative Anabaptist donors, churches, and nonprofit organizations with counsel on stewardship issues.



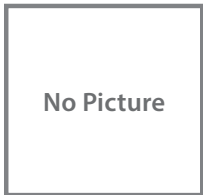
Paul A. Miller
Resource Officer

Paul serves on the officer team as Resource Officer. He is responsible for the development of family finance and business resources. He assists with Business Seminars. He is also responsible for Anabaptist Foundation planned giving program and activities.



Timothy Stoltzfus
Operations Officer

Tim serves on the officer team as Operations Officer. He provides leadership for the personnel at the office headquarters and provides oversight of all office operations. Tim is also administrator of the investments program, where he provides investors with prospectus information and oversees the registration of securities with various states.



Timothy Thomas
Financial Officer

Tim serves on the officer team as Financial Officer. He provides oversight for the financial issues of the organization which include assessment of financial risk, monitoring financial market conditions, and maintaining adequate financial infrastructure. Tim is also administrator of the loans program, where he reviews loan applications, makes loan determinations, and informs borrowers of loan acceptance or denial.



Tyler Hochstetler
Staff Attorney

Tyler serves as our Staff Attorney, providing in-house legal research and overseeing regulatory compliance with loans and investments. His legal expertise builds strength into the Foundation's estate planning services and enhances our ability to offer legal assistance to nonprofit organizations.



David Sauder
Business Advising Administrator

David serves as Business Advising Administrator and leads a team of seven business advisors. He helps businessmen who are seeking business counsel to find a suitable business advisor who is capable of meeting their challenges. In addition to administering the Advising program, David also serves as a business advisor, providing face to face consultation and advice to businessmen.



Nathan Shrock
Resource Coordinator

Nathan serves as Resource Coordinator. Working from Ohio, he coordinates Business Seminar preparations and logistics, and assists in the development and publication of Business Resources.

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LOANS TEAM



Amos Kauffman
Loan Reviewer

Amos serves as Loan Reviewer. He analyzes and reviews loan applications, interacting with potential borrowers throughout the loan review process. He makes loan determinations, and informs applicants of loan acceptance or denial.



Floyd Miller
Loan Facilitator

Floyd was recently hired and serves as Loan Facilitator. He is training to provide potential borrowers with upfront information about how to apply for a loan and assists them with completing loan applications. He helps loan applicants compile the financial information needed for a loan request to be reviewed and summarizes the information for loan reviewers.



Glenn Miller
Loan Reviewer

Glenn serves as Loan Reviewer. He analyzes and reviews loan applications, interacting with potential borrowers throughout the loan review process. He makes loan determinations, and informs applicants of loan acceptance or denial.



John Sensenig
Loan Reviewer

John serves as Loan Reviewer. He analyzes and reviews loan applications, interacting with potential borrowers throughout the loan review process. He makes loan determinations, and informs applicants of loan acceptance or denial.

OFFICE TEAM



Laura Beachy
Secretary

Laura is our receptionist and handles incoming phone calls. Her responsibilities include opening and sorting mail, scanning and filing documents, setting up investment accounts and sending out receipts. She maintains mailing lists, prepares check deposits and oversees quarterly statement mailings.



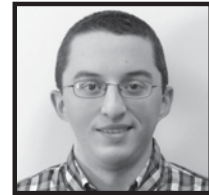
Melissa Moyer
Administrative Assistant

Melissa is our accounts manager, and assists investment and loan clients with account set up and general information. She handles IRA accounts, ACH payments, processes Foundation disbursements and charitable receipts. Melissa assists with a wide array of other accounting duties such as accounts payable and bank reconciliations.



Grant Ropp
Accountant

Grant was recently hired as our in-house accountant. He is training to oversee accounting procedures, including preparation of financial statements, audit documentation, tax filings, charitable state registrations, and account reconciliation. Grant also assists Justin with loan document preparation and loan closings.



Justin Zimmerman
Loan Closing Coordinator

Justin manages the loan closing process, including title searches and loan document preparation. He arranges settlements, processes loan funding, oversees lien filings, and takes care of insurance requirements.

OPEN HANDS TEAM



Merle Burkholder
Open Hands Administrator

Merle serves as Open Hands Administrator. He is responsible to give general oversight to the work of Open Hands and to provide care for Open Hands staff. He is responsible for staff recruitment, fund raising, mission partner relations, and curriculum development.



Darin Herschberger
Open Hands Program Liaison

Darin serves as Open Hands program liaison in Haiti. He also supervises the developing programs in Guatemala and Mexico. His responsibilities include program monitoring, reporting, and conducting surveys to measure progress out of poverty with savings group participants.



Joe Kuepfer
Open Hands Program Liaison

Joe serves as Open Hands program liaison in Kenya. Joe also supervises the Open Hands savings group program in India. His responsibilities include program monitoring, reporting, and conducting surveys to measure progress out of poverty with savings group participants.



Lyndon Swarey
Open Hands Coordinator

Lyndon serves as Open Hands coordinator and is based in Haiti. He oversees the development of new savings groups and oversees the ongoing savings group programs. He trains new overseas national and North American staff, and provides training for those using the Open Hands business and family finance curriculum in other mission settings.

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He that loveth silver shall not be satisfied with silver; nor he that loveth abundance with increase: this is also vanity.
Ecclesiastes 5:10

“This is also vanity” expresses the frustration of a man who tried—and failed—to find contentment and satisfaction by accumulating wealth and possessions. Austrian baroness Marie von Ebner-Eschenbach insightfully noted, “To be content with little is difficult; to be content with much, impossible.”

Benjamin Franklin also understood this principle:

“Money never made a man happy yet, nor will it. There is nothing in its nature to produce happiness. The more a man has, the more he wants. Instead of it filling a vacuum, it makes one. If it satisfies one want, it doubles and triples that want another way.”

So if we cannot find contentment in money and possessions, what are the keys to contented living?

1] Realize that God is always with us. Most of us have seen the Biblical phrase, “I will never leave thee, nor forsake thee” displayed as a wall hanging. God’s promise brings us great comfort, but did you know that it was given in the context of contentment?

Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee. So that we may boldly say, The Lord is my helper, and I will not fear what man shall do unto me.
Hebrews 13:5-6

The reality of God’s abiding presence and care should give us power to live lives free from covetousness, and to be content with the things that we have.

2] Realize that Christ gives strength to be content.

Another well-known Bible verse is Paul’s declaration, “I can do all things through Christ which strengthened me.” This verse gives many believers motivation and encouragement when faced with obstacles. But again, did you know that Paul made this assertion when writing about contentment?

Not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content. I know both how to be abased, and I know how to abound: every where and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need. I can do all things through Christ which strengtheneth me. Philippians 4:11-13

Enabled by Christ’s strength, Paul had learned to be content whether he had little or plenty, whether his stomach was empty or full.

3] Develop self-control. Self-control (temperance) is a fruit of the Spirit. Self-control is a powerful defense against wrong desires, including those that threaten our contentment. Proverbs 25:28 instructs us, “He that hath no rule over his own

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spirit is like a city that is broken down, and without walls.”

When it comes to acquiring more things, self-control is sometimes simply saying, “I don’t need that.” Truly, a person who has learned to say those four powerful words has taken a big step toward contentment.

The story is told of a fifth-century Christian named Arenius, who abandoned the luxuries of Egyptian society for a simple lifestyle in the desert. Yet whenever he visited the great city of Alexandria, he wandered through its bazaars and shops—looking, but not buying. When questioned about his unusual behavior, he explained that he was window-shopping to afford his heart the joy of seeing all the things that he didn’t need!

It is said that someone approached an ancient philosopher with the statement, “It is a great thing to possess what one wishes,” to which he replied, “It is a greater blessing still, not to desire what one does not possess.”

4] Strive for humility. Often the root of discontentment is pride. We want to keep up with our neighbors or other people in the church. When someone else has more than we do or something better than we do, we are tempted to become discontented. Note the proud language of Solomon in Ecclesiastes 2:4-9: “I made...I builded...I got...I had great possessions...I gathered...I increased...more than all that were before me in Jerusalem” (Ecclesiastes 2:4-9).

5] Express gratitude. Learning to express thankfulness goes a long way in the quest to live a contented lifestyle. When we are thankful for what we do have, we are less likely to desire what we don’t have. We can learn gratitude several ways. One way is through comparison, which may be expressed in this saying: “I had no shoes and complained until I met a man who had no feet.” Another way is through deprivation: “We don’t know what we have until we lose it.” The Bible also outlines a method: “By him therefore let us offer the sacrifice of praise to God continually, that is, the fruit of our lips giving thanks to his name” (Hebrews 13:15).

Which method is the best way to learn gratitude? Should I experience gratitude only when I encounter someone less fortunate than I? No, that mindset can also lead to pride or discontent when I observe someone better off than I am. Should I give thanks only when I experience loss? I don’t think any of us would vote to become a Job just to learn gratitude. Let us learn contentment by offering a sacrifice of praise to God continually. This sacrifice is the fruit of our lips—our words—giving thanks to His name. “In every thing giving thanks” (1 Thessalonians 5:18).

6] Enjoy the simple things of life. It really shouldn’t take much to make a man happy and contented. The Bible tells us, “And having food and raiment, let us be therewith content” (1

Timothy 6:8). Sometimes I let my mind wander, and I compare my life to that which a king lives. In the end, I’m not sure what a king possesses that I don’t. I’m not referring to material things, but to those things that really matter in life and that money can’t buy: faith, love, hope, and satisfaction or purpose in life.

I like the way John Ruskin summarized it: “To watch the corn grow, or the blossoms set; to draw hard breath over ploughshare or spade; to read, to think, to love, to pray—these are the things that make men happy.”

7] Fulfill desire righteously. Now we come to what I consider the true secret of contentment: righteously fulfilling desire. The Bible gives a glimpse into the heart of man by saying, “Hope deferred maketh the heart sick: but when desire cometh, it is a tree of life” (Proverbs 13:12). When you don’t get the thing you set your desire on, you become sick of heart. But if you get that which you desire, it is a tree of life, an expression denoting vitality, joy, and wholeness.

Allow me to use an illustration with which we can all identify. What prompts you to take another helping of turkey and mashed potatoes at the dinner table? You take another serving because you are still hungry, or at least because you have room for more. But when your physical desire for food is satisfied, you pass the serving bowl and declare, “I’ve had enough. Really, I have.” Your desire is fulfilled, and contentment is the result. So the key to being content is to have your desires fulfilled.

God created us creatures of desire. When God placed man in the Garden of Eden, He gave two injunctions: one was a provision for lawful desire—“you may eat”; the other a prohibition against wrong desire—“you may not eat.”

The road of desire has two ditches. On one side is asceticism, and on the other hedonism. Asceticism is extreme self-denial and austerity. An ascetic is someone who rejects all material comforts, and a Christian ascetic believes that renouncing physical desires will make him more spiritual. However, asceticism misses the mark because it seeks to annihilate desire rather than to righteously fulfill it. Paul warned of this ditch when he spoke of those things which “have indeed a shew of wisdom in will worship, and humility, and neglecting of the body; not in any honour to the satisfying of the flesh” (Colossians 2:23).

The ditch on the other side is hedonism, which is the pursuit of pleasure and sensual self-indulgence. We live in a society that is mired in this ditch. The hedonist gives in to sensual desires without restraint. We are often warned against this sin. First John 2:16 says, “For all that is in the world, the lust of the flesh, and the lust of the eyes, and the pride of life, is not of the Father, but is of the world.”

Sessions

- Expressing Christian Beliefs Through Our Work** – *The Christian will be a “witness” wherever he finds himself. This presentation will accent the importance and blessing of sharing Christ in the workplace.* - **Ron Border**
- Strategic Planning: In Theory** – *We will look at the characteristics of a strategic business plan and discuss how it can improve the effectiveness and success of your organization.* - **Julian Coblentz**
- Organized Chaos** – *In this session, we will talk about how to prioritize and organize daily to get the most important things done.* - **Daniel Wengard**
- Customer Service** – *We will look at key ingredients that contribute to forming a trust relationship between you and your customers.* - **Marvin Mast**
- Strategic Planning: In Practice** – *Learn how to take your strategy, plans, and ideas and implement them with simplicity and consistency. “Strategies most often fail because they aren’t executed well.”* - **Julian Coblentz**
- Manual Record Keeping** – *This topic will help non-computerized farmers and small business owners develop simple, manual bookkeeping practices that work.* - **Emery Miller**
- Essential Keys to Business Growth & Profits** – *We will look at five essential ‘keys’ you must have in your business to achieve profits and business growth.* - **Richard Shank**
- Developing Employees for Home & Work** – *Hear how one company actively develops their employees to grow in the workplace, in the home, in the church, and in their communities.* - **Sam Yoder**
- From Survival Mode to Sustainable Growth & Profits** – *Successful entrepreneurs follow proven steps to create growth and profits.* - **Richard Shank**
- Developing Employee Compensation and Benefits** – *This session covers structuring fair and equitable pay systems and benefits in alignment with church and community values.* - **Sam Yoder**

Speaker Details

- Ron Border** *Minerva, OH*
 Personnel Manager, Schrock’s of Walnut Creek; Minister, Calvary Chapel - Amish Mennonite; Editor: “The Shepherd’s Heart” and “The Anabaptist Pulpit”
- Julian Coblentz** *Walnut Creek, OH*
 Operations Manager, Walnut Creek Foods
- Marvin Mast** *Hutchinson, KS*
 President, Golden Rule Travel, Communications, & Property Management
- Emery Miller** *Sugarcreek, OH*
 Farmer; Tax Preparer – Troyer & Associates
- Richard Shank** *Hagerstown, MD*
 Anabaptist Financial Board of Directors; AF Business Advisor
- Daniel Wengard** *Dalton, OH*
 Operations Manager, Pioneer Equipment
- Sam Yoder** *Berlin, OH*
 Owner, Berlin Gardens
 Pastor, Gospel Haven Church

For a detailed program or to register, please contact Anabaptist Financial at (800) 653-9817, by email at seminars@afweb.org, or register online at www.afweb.org/register.

God gave us desires that may be righteously fulfilled. As Christians, we walk the road of God-given desire with balance. We don’t espouse asceticism, but we do strive to “live soberly, righteously, and godly, in this present world” (Titus 2:12). Nor do we fall into worldly hedonism, but we do acknowledge the “living God, who giveth us richly all things to enjoy” (1 Timothy 6:17).

Money or possessions cannot bring contentment because they are not able to placate or fulfill desire. Ultimately, knowing Christ is the key to contentment, because only Jesus can fulfill

the longings of the human heart. Jesus said, “I am the bread of life: he that cometh to me shall never hunger; and he that believeth on me shall never thirst” (John 6:35).

As we delight ourselves in the Lord, we are promised that He “shall give thee the desires of thine heart” (Psalm 37:4). Psalm 40:8 explains that we can find delight in doing God’s will when His law is in our heart.

The key to contentment is **fulfilled desire**. The key to fulfilled desire is **knowing Christ**.

BUSINESS ADVISING

DO YOU NEED A Trusted Business Advisor?

Do you ever wish for someone you could trust to give wise advice and keep you on the cutting edge of business success? AF Business Advising offers consulting services through the counsel of experienced Anabaptist businessmen. Our advisors are business veterans who team up with you to provide expert guidance and real business solutions. 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 enables you to develop new ideas, create strategic plans, and make well-informed decisions that honor God and strengthen your business. Business advisors can help analyze your business operations, diagnose problems, and implement practical strategies based on Christian principles.

Don't wait until business problems overwhelm you. Act today. Let our advisors help you implement effective solutions. 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 details call
David Sauder
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