

STEWARDSHIP CONNECTIONS

A Newsletter for Financial Connections

Economics in Biblical Perspective

by Wendell Heatwole

During my last visit to the zoo, I was intrigued by what a sign said about two humble vultures standing on the ground before me. That species of vulture from central Africa has been documented flying as high as 37,000 feet. What would a vulture be doing at that altitude? Probably not looking for food. But at that height a vulture would gain a much broader perspective than when soaring at a low carcass-spotting level.

Understandably, we tend to live life on the “food-finding” level. We’re busy making a living, supporting our families, and funding charitable endeavors. However, like Rüppell’s griffon vulture, we sometimes need to slip beyond the bounds of our work-life atmosphere and look at life from higher up.

Seeing life’s big picture from Heaven’s perspective and understanding how my daily life and duties fit into that brings an increased measure of focus and fulfillment. It’s the difference between a maturing teen who feels he is simply doing grunt work on the family farm, and the son whose father introduces him to the business books and involves him in planning, decision making, and even profit sharing. That son understands what his dad is up to in the business and his role becomes more meaningful. While rolling out of bed at 4:30 am to milk the cows may still be a bit unpleasant, he finds music in the pulsation of the milking machines that had previously just been noise.

Do you sometimes feel like you are simply

on chore duty with little knowledge of God’s “business plan”? Does the fuzziness of the big picture ever leave you with a lack of focus, feeling like an employee who must occupy himself but is not sure whether his work is profitable to the business or pleasing to the boss? Do you ever wonder how the economic aspect of life relates to that which seems decidedly more spiritual? While no one fully knows God’s mind, He has disclosed the big picture of His plan. We can enjoy a measure of peace about our daily lives harmonizing with that plan.

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God began implementing His plan for the world at creation. Since we live in the era of redemption we may shortchange the question of why God created the earth and mankind in the first place, and what bearing His creative purpose has now in the age of redemption. While redemption fills the pages of Scripture and infuses our lives as believers, creation had divine purpose in its pristine and sinless state. That original purpose bears on how we view and relate to the material world, including the

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Meaning in a Motto

by Richie Lauer

“Stewardship Connections with Integrity” is our organizational motto. Words are easy to say, but consistently following through with actions is often hard to do. We work to make our motto intentionally reflect what Anabaptist Foundation does on a day-to-day basis.

Stewardship

Stewardship involves the understanding that God created and owns all things. As His servants, we are given the privilege to work with God’s things to build His Kingdom on earth, in daily life and through the Church. Scripture provides us with valuable principles to guide day-to-day decisions. The task is great, but the resources under our direct control are limited, so details matter.

Connections

Some individuals are blessed with great vision, but visionary people fail to accomplish much if not connected to other people who are blessed with the ability to get things done. More can be accomplished for the Kingdom if organization and planning connect and coordinate our varied resources and talents. Churches and charities need funds to do God’s work, and donors need information to make sound giving decisions. Anabaptist Foundation works to connect and align donors with churches and charities in need. The right connections matter in the Kingdom of God.

Integrity

How and why we do something is as important to God as what we do. Motivation must be pure, and pride kept in check. Anonymous giving is the Biblical model. Accountability in our charitable work builds trust and ensures that God’s resources are used well. To serve as God’s stewards is a high calling.

Anabaptist Foundation helps conservative Anabaptist donors, churches, and charities exercise stewardship over their charitable resources. We help connect them to further God’s work, building accountability and integrity into the process. *Stewardship Connections with Integrity*: How do we work out these three aspects of our motto?

Anabaptist Foundation helps donors exercise stewardship by providing information to make informed giving decisions. Many of our Charitable Gift Fund clients care

deeply about needs in church alms or deacon funds. Where there is hardship and need within the church, they wish to help. While our Charitable Gift Fund cannot be used to make gifts earmarked for individuals or families, general gifts can be made to churches to be used where-most-needed. A Mennonite donor heard an appeal for assistance from a distant church community but didn’t know enough details to make an informed decision. How much assistance did the local church need? Had the need already been met locally or was outside assistance still necessary? Were there additional needs that are not as well known? How could he make a substantial gift from a distance? How could he remain anonymous? Anabaptist Foundation works with a wide variety of conservative Anabaptist church groups, routinely talking with deacons as part of our work. We made a neutral inquiry with the local deacon and passed current information back to the prospective donor. With reliable information in hand, the donor used the Charitable Gift Fund Program to make an informed, anonymous, and substantial contribution to the church in need. *Stewardship matters in the use of God’s resources.*

Anabaptist Foundation helps build connections. We help donors connect to charitable projects. An Amish business owner had a heart for spreading the good news of Scripture in foreign lands. He wasn’t sure which direction to go with his heart’s desire, so he asked the Foundation to provide him with information about various missions and opportunities. God connected his desire to a specific project. Today, ten thousand copies of the Bible are being distributed among a people who have never before had the Scriptures in their native dialect. The translation, production, and distribution of these Bibles was entirely paid for by one Amish business. With Foundation serving as the link between the donor and an organization with the same vision for Bible distribution, this business and its employees have new purpose for working each day. Connections matter in the use of God’s resources.

Anabaptist Foundation helps build integrity into the giving process by encouraging accountability. Donors in our Charitable Gift Fund Program support a wide variety of charities. Over the years, a number of our clients supported a mission that sends Bibles into countries where Christians and churches are persecuted. Although not an Anabaptist

organization, about a third of its total support comes from Amish and Mennonite donors. Its name is well-known among evangelical Christians. This mission's work is worthy, but its accountability structure was weak. Only three board members provided oversight, and its financial reports were not easy to understand. Because the Foundation was sending significant support to this organization, we met with the mission's leadership to request more information about how funds were being spent. They responded warmly, and an open relationship developed. Eventually, the mission implemented two changes to improve its accountability:

1. It added additional independent members to its board of directors to broaden its base of accountability.

2. It hired a well-respected Certified Public Accountant (CPA) to independently audit its finances and to improve its financial reports to donors.

Integrity is important. Where there is opportunity, Anabaptist Foundation helps churches and charities improve their accountability and transparency, which builds trust between donors and the worthy causes they wish to support. Integrity matters in the use of God's resources.

Stewardship Connections with Integrity. It's more than just a motto. It's how we help donors support church and charity work on a daily basis. 

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economic aspect of life.

God created for Himself. *"For by Him all things were created that are in heaven and that are on earth, visible and invisible, whether thrones or dominions or principalities or powers. All things were created through Him and for Him"* (Colossians 1:16). We are told something important about creation since it is of God, by God, for God, and sustained by God: creation is good. And of course that is the assessment of God Himself.

It's legitimate to raise the question of the effect of the Fall on the goodness of creation, but there is nothing inherently evil or base about material itself. God made a material world with material beings for His purposes and it was very good. But what was His purpose or end in creation? To say He created the world for Himself is one thing; it's another to answer the question, "Why?" Is God like a craftsman who simply wanted to see what He was capable of doing, and then placed it on the shelf to admire? The answer has to do with God's glory. The reason God created, went on to redeem, and will eventually restore creation is "to the praise of his glory." David expresses the centrality of God's glory in vivid language in Psalm 29:

"Give unto the Lord, O you mighty ones, Give unto the Lord glory and strength. Give unto the Lord the glory due to His name; Worship the Lord in the beauty of holiness. The voice of the Lord is over the waters; The God of glory thunders . . . And in His temple everyone says, 'Glory!'"

In a heavenly scene near the Bible's end, the twenty-four elders have fallen before God's throne, saying, *"You are worthy, O Lord, To receive glory and honor and power; For You created all things, And by Your will they exist and were created"* (Revelation 4:11).

The purpose for which creation came into existence and for which it continues to exist is to bring glory to God. Just as an engineer might take pleasure in the purring of a diesel engine he has designed and fabricated, so perhaps God took pleasure in His creation humming along as He had planned it. Creation itself stands as a testimony to the glory of God (see Psalm 19:1-4a).

Man reveals God's glory as the apex of His creation. In Psalm 8 David marvels, in light of the grandeur of creation, of the dignity and role given to man. Man is the crown of creation because, unlike the rest of earth's creation, God made him a spiritual as well as a material being. Part of man's exalted position within creation has to do with God bringing him on board to share in His rule. "You have made him to have dominion over the works of Your hands; You have put all things under his feet" (Psalm 8:6). As Adam and Eve tended the Garden and fellowshiped with God, they fulfilled His purposes in creation and were a praise to His glory.

The writer to the Hebrews notes that although man was given dominion, the actual state of affairs finds him falling short of the ideal (Hebrews 2:8). We know the reason is because of sin. Adam and Eve had no idea of the Pandora's box they were opening when they disobeyed God. And even if they had fully realized the consequences, quite likely it would only have delayed the catastrophe we call the Fall.

The Fall introduced a host of changes into what had been a perfect environment and an idyllic life. Spiritually, mankind became alienated from God, demonstrated by Adam and Eve hiding from the His presence. Through sin, mankind also lost relational harmony, even within marriage, as the finger-pointing in Genesis 3 demonstrates. Successive chapters in

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Genesis chronicle the devastating results of the Fall and the progressive alienation of people from God and one another. The physical consequences reaffirm the interrelationship between man and the material world in that man's sin bore consequences in that realm as well.

One New Testament verse sums up the effects of the Fall regarding man's work and the economic side of his life: "For the creature was made subject to vanity, not willingly, but by reason of him who hath subjected the same in hope." (Romans 8:20). The curse on the earth seems to be a direct act of God rather than a natural cause and effect flowing from man's sin. God subjected the creation to this cursed condition. He did it in His wisdom, for His purposes, and for the ultimate good of man.

The condition to which God subjected the earth is called "futility." It corresponds to the word "vanity" in Ecclesiastes. It has been said that the whole book of Ecclesiastes is a commentary on this verse—the emptiness of work and the

Through faith in Christ Jesus, the sin-barrier between man and God is removed.

material world outside of finding purpose in God and eternity.

God, of course, was not taken by surprise by the turn of events. His design for creation included the capability of man to sin, consequently in His foreknowledge He was prepared to embark on a mission to redeem not only humanity, but the whole of creation. God channeled redemption through Abraham and his descendants, the Jews, and it was realized through Jesus the Christ. "Christ is the end of the law for righteousness to everyone who believes" (Romans 10:4). The Old Testament religious system served its purpose; it gave birth to Christ and His church and is now obsolete.

Through faith in Christ Jesus, the sin-barrier between man and God is removed. We experience relational healing as we are reconciled to God and united in the body of Christ. We are also being transformed into the image of Christ. Second Corinthians 3:18 speaks of our "beholding as in a mirror the glory of the Lord" and "being transformed into the same image from glory to glory, just as by the Spirit of the Lord." So then redemption brings glory to God, not only in the excellence of the plan of redemption and in the person of the Redeemer, but also in the product of redemption—men and women who are being transformed more and more into the glorious image of God Himself.

God has better things yet in store. The history of the world and its inhabitants is not wandering aimlessly only to run out

of resources and crash and burn. History is moving toward a planned consummation under God's sovereignty. The consummation of history is not a termination of creation as though it were a failed experiment. Rather it involves a reordering of creation in which God's kingdom—that is, His reign—will become fully established and creation will be restored to a pristine condition.

Peter referred to that as "the times of restoration of all things, which God has spoken by the mouth of all His holy prophets since the world began" (Acts 3:21). Regarding creation itself, Paul writes of it being set free. "Setting free" has both negative and positive aspects: being set free "from the bondage of corruption," and being set free "into the glorious liberty of the children of God." That tells us that nature will share in the glory that awaits the children of God when we experience the completion of our redemption—the redemption of our bodies (see Romans 8:18-23).

We've been mapping the general contours of what God has revealed He is up to in the world. The "Mount Everest" looming over everything is God's own glory. Now we come to the question, "So what?" Where do I as a believer and we as the body of Christ fit into God's scheme of things, and particularly in bringing Him glory? I once heard a graduating high schooler state, perhaps with a dose of jest, that she didn't see what milking cows had to do with the kingdom of God. Does milking cows bring God glory, or do we aim for higher ground—more noble and spiritual pursuits?

Perhaps any fogginess in seeing how our lives glorify God will lift as we consider three integrated facets of life. They do not consist of separate compartments of our lives. Rather they interpenetrate one another somewhat like a tangled pile of spaghetti or the various ingredients in a stew.

The first facet of life is worship. In its fuller sense, worship is a whole-life response to the worth and mercies of God (Romans 12:1). That is why a smokescreen of piety and praise by one who is living a self-centered and disobedient life is as smoke in God's eyes. He is worthy of us yielding our lives to His lordship and service because He is our Creator and Redeemer (Revelation 4:11; 5:9). Beyond our yielded and transformed lives is the glory God receives in humanity reconciled—not only to Himself but also to one another; as Paul wrote, "To Him be glory in the church" (Ephesians 3:21).

Second, we bring glory to God through our work—yes, milking cows, and a myriad other ordinary tasks. Sinless Adam and Eve were created material beings in a material world. Apparently along with fellowshiping with God, they found meaning and sustenance in tending the Garden of Eden and eating from it. The commission to subdue creation and have dominion over it was given before the Fall and continues to be in effect.

We do right to see the material world as good and worthy of enjoyment. We err by thinking such endeavors as growing and preparing food, cutting the grass, repairing the plumbing, and the host of other jobs and industries associated with housing, clothing, eating, and transportation are unspiritual and fall short of bringing glory to God. Such endeavors are in harmony with God's created order.

Psalms 104 is a joyous song of praise glorifying God for a functioning creation. This excerpt places man within it:

"The young lions roar after their prey, and seek their food from God. When the sun rises, they gather together and lie down in their dens. Man goes out to his work and to his labor until the evening. O Lord, how manifold are Your works! In wisdom You have made them all" (vv. 21-24).

Third, our lives are to witness to God's saving grace and transforming power. Before His ascension Jesus said, "You shall be witnesses to Me" (Acts 1:8). Genuine witness, like worship, is a whole-life matter— not something tacked on to our lives but permeating all that we are and do. Indeed our lives will bear witness to our beliefs and values, whether they are of God or of the world. Isaac Watts had it right when he wrote:

*So let our lives and lips express
The holy Gospel we profess;
So let our walks and virtues shine,
To prove the doctrine all divine.

Thus shall we best proclaim abroad
The honor of our Saviour God;
When the salvation reigns within,
And grace subdues the pow'r of sin.*

The redemptive aspect of our witness is something new and urgent following the Fall. Consequently, it is selfish and wrong to "tend our gardens" with little thought or concern for the lost or for the heart of God who is "not willing that any should perish but that all should come to repentance" (2 Peter 3:9). God's eternal purposes are enlarged since the dawning day of creation. His glory is still paramount—that the whole earth be filled with the knowledge of His glory (Habakkuk 2:14). But the earth has plunged into the darkness of sin. That is where our redemptive witness comes in: that "the light of the gospel of the glory of Christ . . . should shine on them" (2 Corinthians 4:4).

God's enlarged purpose in light of sin and salvation is something we face that our newly minted first parents did not. Because of sin and redemption, everything we are and do is infused with significance in being witnesses, not only to the glorious Person, but also to God's saving power. This does not demean ordinary work and economic activity for believers. The material realm is a proper and necessary sphere of human activity through which we glorify God. It is essential for our very existence and vital for achieving spiritual ends of eternal

duration.

Economics is an arena in which worship, work, and witness merge in fulfilling God's good purposes. Participation in economic activity dignifies humanity and produces resources for our own needs, the dearth of others, and the cause of Christ. Gainful employment is a tonic for the soul, provides sustenance for the body, and furnishes a natural interface and platform for witness.

Nevertheless, "The day of the Lord will come as a thief in the night, in which the heavens will pass away with a great noise, and the elements will melt with fervent heat; both the earth and the works that are in it will be burned up." This event, while having its destructive aspect, is also purifying in preparation for "new heavens and a new earth in which righteousness dwells" (2 Peter 3:10, 13). Our economic activity as we know it—the vegetable gardens we tend, the houses we construct, the accounting we perform, and the products we manufacture—will be gone.

This reality does not mean that economics, while seemingly a part of the time-bound material world, is unspiritual activity which Christians must force themselves to do in order to survive. But we are pointed to several implications. One is that the only way our economic activity will be present on the new earth and preserved for eternity is through such things as relationships that have been utilized and resources that have been provided for God's redemptive purposes.

As individuals we also need to wrestle with priorities. Some of God's purposes are material and temporal. Others are more directly spiritual and eternal. At the least, the commandment to "set your mind on things above, not on things on the earth" warns us that we can become so captivated by the material and temporal—economics included—that we lose sight of that heavenly country and that we are but strangers and pilgrims on this earth. For Christians, economics is more of a means than an end. Economics and the material world bring glory to God through their earthy functions. But their highest value is in service to eternal realities (Colossians 3:2; also see 2 Corinthians 4:16-18).

Finally, after considering the purpose, the potential, and the limitations of economics, as well as our own abilities and callings, believers must consider the primary arena in which God would have them serve Him for His glory. While some of us should utilize our providential assortment of "talents" for God's glory especially through economics, others of us should not. There is merit in focusing time, energy, and even a career on an area in which one has the most potential for accomplishing God's redemptive purposes even though it means sacrificing economic gain or curtailing economic potential. "Whatever you do, do all to the glory of God." 

Anabaptist Financial

BUSINESS SEMINAR

FROM AN ANABAPTIST PERSPECTIVE

Tuesday, September 20, 2016: Shady Maple Banquet Center — East Earl, PA 8:30 AM - 4:45 PM

Thursday, September 22, 2016: Antrim Brethren in Christ Church — Chambersburg, PA 8:30 AM - 4:45 PM

Sessions

Business as Mission - *How much thought have you given to the great potential within your business to reach out to the world?* • **Gary Miller**

Organizational Structure - *This session will explore how the spheres of family, ownership, and management interact.* • **Roger Zimmerman**

Business and Brotherhood - Rethinking the Relationship - *Is it possible we should we revisit the purpose of both our businesses and churches, and reconsider the relationship between them?* • **Gary Miller**

Business Valuation - *This session will explain the reasons when and why a business valuation should be prepared, the business valuation approaches, and the valuation methods employed.* • **Kevin J. McClarigan, CPA**

Buy-Sell Agreements - *Family business relationships are the most important part of business structure. Maintaining good relationships must be a planned process.* • **Leonard Meador**

Business Transition – Part 1 (Family Dynamics) - *Open, honest, and clear communication is essential when relating to each other, especially in a family business. This session will explore how to identify various family dynamics and offer suggestions for effective integration.* • **Rodger Weaver**

Business Transition – Part 2 (Leadership Dynamics) - *The importance of leadership is often overlooked in the transition process. Various considerations include developing and identifying a qualified successor and restructuring the leadership team.* • **David Sauder**

The Paul B. Zimmerman, Inc. Story - *Four of the second generation brothers from Paul B. Zimmerman, Inc. family of companies will discuss the joys and challenges of maintaining the family business through four generations.* • **Panel**

Developing Employees into Leaders - *Developing employees can seem like a huge undertaking when you are already busy as the owner/manager of your business.. It can seem inefficient, but in the end be one of the most rewarding privileges given to you as the steward of your business.* • **Ken Nisly**

Creating and Negotiating Contracts and Memos of Understanding - *This session explains the importance of documented price proposals and project contracts, and writing clear MOUs (Memos of Understanding).* • **Leonard Meador**

For more information about these seminars, please contact us:

Website: www.afweb.org • Email: seminars@afweb.org • Phone: 800-653-9817, ext. 214

Speaker Details

Gary Miller *Caldwell, IA*
Christian Aid Ministries S.A.L.T. program

Roger Zimmerman *Denver, PA*
CFO at Paul B. Zimmerman, Inc.

Leonard Meador *Rossville, IN*
Business Management Consultant

Kevin J. McClarigan *Paradise, PA*
Principal, Kevin J. McClarigan, CPA

David Sauder *Mount Joy, PA*
Business Advising Administrator

Ken Nisly *Due West, S.C.*
Business Mentor at Gehman Accounting

Rodger Weaver *Denver, PA*
CEO at Paul B. Zimmerman, Inc.

Nathan Rutt *Reading, PA*
(VP of Human Resources) Paul B. Zimmerman, Inc.

Panel List

Ernest Zimmerman *Stevens, PA*
(Research and Development) Paul B. Zimmerman, Inc.

Mark Zimmerman *Lititz, PA*
(Board Chairman/Outside Sales) Paul B. Zimmerman, Inc.

Nelson Zimmerman *Ephrata, PA*
(Research and Development) Paul B. Zimmerman, Inc.

Warren Zimmerman *Denver, PA*
(Paul B. Lititz/Customer Service Supervisor) Paul B. Zimmerman, Inc.

New Personnel at Anabaptist Financial



Andrew Beachy
Account Manager

We welcomed Andrew to the AF office team in December, 2015. He and his wife Andrea live in Winfield, PA and attend Shekinah Christian Fellowship (Beachy). He handles investor withdrawals, processes Foundation disbursements and charitable receipts, manages accounts payable, and assists with other account management duties. Andrew is also cross-training to assist with various accounting procedures.



Ben Weaver
Loan Closing Coordinator

Ben joined the AF team in November, 2015. He lives in Middleburg, PA and attends Shalom Mennonite Church (Mid-Atlantic). He assists with the loan closing process, including title searches, loan document preparation, arranging settlements, funding loans, and insurance requirements. Ben is also responsible for lien filings.

New Board Member



Wayne Keim
Millersburg, OH

Wayne joined the Anabaptist Financial Board of Directors on July 1, 2016. He is from the Millersburg, Ohio area, and attends Bethel Fellowship (Beachy Amish Mennonite) in Berlin, OH. Wayne is married to Verna, and they have four children. He is owner of Keim Electric located in Berlin, OH. Wayne previously served on AF's Advisory Group and on the local seminar committee for the AF Business Seminar in Ohio.

New Executive Officer



In response to Merle Herr's request to transition from his position as Executive Officer of Anabaptist Financial, the board has asked Paul A. Miller to assume this role, effective July 1, 2016. He has served as AF's Resource Officer since 2013. Paul lives in Walnut Creek, Ohio, with his wife Barbara Ann, and attends Crosspointe Mennonite Church in Baltic, OH. Merle will assist Paul during a transition phase, and continue to serve in AF's business education activities. It has been a blessing to have Merle lead Anabaptist Financial during the startup and developing years, and we are grateful for his vision and the sacrifices made to build the organization.

Business Advising: *New Business Optimizer Program*

What is the Business Optimizer program?

The Business Optimizer program builds on AF's Business Advising services to enable a business of any size and condition to grow and improve by tapping into the expertise of a seasoned Anabaptist businessman who walks alongside providing fresh perspective, management experience, and business acumen. The Business Optimizer long-term relationship helps your business become stronger with fulfilling relationships, better products and services, and greater profitability.

How does the Optimizer program provide value to your business?

- Problem solving and working through challenges in monthly counsel sessions.
- Facilitating annual strategic planning processes for increased clarity on vision and goals.
- Quarterly financial review and analysis to improve management based on the numbers.
- Building better business structure, including clear buy-sell agreements, business valuation, transition plans, and family agreements.
- Teaching leadership principles, identifying strengths of key people, and producing alignment within your team.
- Implementing better procedures and more effective systems for more employee engagement.

What are the potential results of the Optimizer program?

- Your business will harness knowledge and expertise that seasoned advisors have gained from their broad advising experiences in multiple industries.
- Your leadership practices and strategic plans will be challenged and further developed to align with Biblical wisdom and Anabaptist values.
- Your employees will rise to greater performance due to better leadership, clearer strategy, and consistent follow-through.
- Your financial returns will reflect your work and investment in the Optimizer program.

What are the key features of the Optimizer program?

- Participants commit to a one-year business advising relationship.
- Advisors meet quarterly on-site to better understand issues and produce practical results.
- Advisors communicate regularly with one-hour monthly calls on months that do not include on-site visits.
- You receive a five percent discount from the standard advising rate.

What is typically included during the first on-site visit?

- A meeting with management and getting acquainted.
- A tour of the business facility and an overview of the employees, products, and services offered.
- An orientation of the goals, expectations, and structure of the Business Advising relationship.
- A discussion of the primary reasons you are considering the Optimizer program and an explanation of how Business Advising could meet your needs and challenges.

What is the cost of the Optimizer program?

- Standard hourly rate: \$75.00 (minus 5% discount)
- Travel cost: \$.45 per mile
- Travel time: \$37.00 per hour

Don't wait until business problems overwhelm you. Be proactive. Act today.

For more details call David Sauder, Business Advising Facilitator: 800-653-9817, ext. 206

A true leader is a person with a magnet in his heart, a compass in his head and a towel in his hand.

Choosing Guardians

by Richie Lauer

Long ago, King Hezekiah was told, "Set thine house in order, for thou shalt die and not live." Evidently, God knew that Hezekiah had some unfinished business. In a display of goodness, God put him on notice to settle his earthly affairs. Elsewhere in Scripture, the story is told of a man who "put his house in order" as he planned for his death. Life here on earth is short but full. In the busyness of living, many people forget to prepare for dying.

Without a doubt, the greatest preparation for death is to make sure your spiritual affairs are in order. This involves placing your faith in Christ, surrendering your will to him, and living in obedience to the Scriptures. Nothing else is more important.

Many young couples fall short of "setting their house in order" by not writing a will or by failing to name guardians for their minor children. Are you one of them?

Although most of us understand that a will is written to declare what should happen to our "stuff" when we die, fewer people understand why it is important to name guardians for their minor children.

If you are not comfortable with the idea of a judge deciding who would raise your children, then "set your house in order" by investing a few hours to name legal guardians for your children.

What is a "guardian"? Simply put, a guardian is someone you appoint to receive legal custody of your minor (under age 18) children in the event both you and your spouse die. In general, the guardian would be granted possession of the children and control most aspects of their lives, including where the children would live, go to church, and attend school. The guardian would determine how and with what values the children are raised. Check with your attorney to learn how this process works in your state, because laws vary from state to state. We aren't giving you legal advice. But, if you are a married couple with children in the home, we are strongly encouraging you to think about what will happen with your children in the event you and your spouse would both pass away.

In many states, custody of the minor children automatically passes to the surviving parent. But, if both parents happen to die without naming legal guardians, a judge decides who

receives custody of the children. The judge is not required to give custody to a relative, although that often happens. The judge is certainly not required to appoint a guardian from the same church or practice of faith. If you are not comfortable with the idea of a judge deciding who would raise your children, then "set your house in order" by investing a few hours to name legal guardians for your children.

Naming legal guardians for your children isn't a casual decision. Choose carefully, considering these suggestions:

Choose someone who shares your spiritual values. If you die, you cannot control the decisions the guardian will make on behalf of your children over the years, but you can control WHO (what type of person) is making the decisions

Choose someone who is compatible with your children. If something happens to your and our spouse, you want your solution to be a comfort to your children, not a source of distress or surprise. Your children would be facing enough difficult adjustments without having to also adapt to living in a family that is significantly different from the one they grew up in.

Choose someone who is young enough to joyfully raise your children. You probably want someone who still enjoys playing in the yard with boys or who can listen patiently as a little girl talks non-stop for an hour.

Generally, grandparents don't make the best guardians, if other options are available. There are reasons why God generally doesn't give little children to old people. First, grandparents who are forced to act as parents are often poor parents, because they lack stamina and patience. They either can't force themselves to be strict enough to handle difficult situations, or they may become harsh in frustration. Second, using grandparents as guardians increases the odds that a child will suffer being orphaned twice (first when parents die and then again later when the grandparents die). Being orphaned once is more than enough for any child. Third, using one set of grandparents as guardians often sows seeds of strife between the two sides of a family. And last but not least, it robs them of a precious relationship—that of being grandparents.

Write out instructions for guardians, expressing your general desires. A good guardian would want to know how

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you would have wished to see certain issues handled. Years down the road, they would likely appreciate being able to read a letter in which you express your preferences and values. You need to keep this advice general, understanding that circumstances change and that the guardian will need to make decisions about situations you can't anticipate. Express general hopes and expectations.

Discretely notify some people of your decision. While you don't have to publicize this private, family decision, common sense indicates it's best to avoid surprising all of your relatives or creating offense when this news is suddenly revealed during a time of mourning and stress. It is generally best to notify your parents of your decision and perhaps a few close friends. If family members know it was a decision you carefully made, they are more likely to respect it later. You can seek some advice from others, but it's a decision only you, as parents, can make.

Do not fail to inform your children. Talk about it in a gentle, age-sensitive manner. Without too many details, children need to have the security of knowing what will happen to them. In a sense, if it happens, you prepared them to accept it because they can remember that "this is what Dad and Mom planned for me." That may help in the adjustments and rough patches that are sure to come.

Do not fail to get prior permission from those you name as guardians. This is a serious responsibility for a family to take for you, and you only want to name able, willing, and servant-minded folks.

Choose someone who can handle the responsibility. Especially in the case of young families, the guardian appointed would likely exhaust the financial resources you leave behind. This does not mean that you look for a wealthy person to name as guardian. Instead, it means that you choose someone who has a heart big enough to expend their own resources to raise your child as their own. Are they patient and gentle under stress? Are they good managers?

Leave behind a sealed, personal letter to be given to your child when they reach a certain age (perhaps age 16). In it, provide personal encouragements and admonitions to serve the LORD. Even if you don't consider yourself a polished writer, you can be certain the child would carefully read and treasure such a gift.

A lot more could be said, but it's all summarized by the Scriptural encouragement to "set thine house in order." Your children are the most valuable asset you have as a family. Don't make assumptions. Instead, make your decisions. Call your lawyer and get it done. Hopefully, this precaution is never needed, but a little investment of thought and time now might save your family some sorrow later. 

NEW
in 2016

Anabaptist Financial

EMPLOYEE SEMINAR

FROM AN ANABAPTIST PERSPECTIVE

Wednesday, September 21, 2016: Shady Maple Banquet Center — East Earl, PA 8:30 AM - 2:30 PM

Sessions

Work: What Does God Have in Mind - *Have you ever considered that God might have something in mind for our occupations beyond just providing for our families? Just why did God decree that men should work, and what is His intention?* • **Gary Miller**

Getting Along at Work - *Gain encouragement and insight for improving your "getting along skills" so you can more effectively navigate relationships at work and become a better coworker.* • **Caleb Crider**

Bringing Clarity to Teamwork - *Teamwork is often perceived as thinking and doing the same things. Teamwork may be better defined as working together while appreciating and utilizing the differences of each person.* • **Doug Ramer**

Following and Supporting the Leader - *The best followers don't blindly follow their leader. Instead they bring 100% of themselves to the workplace with a work ethic of service and synergistic submission. This session will teach how to be a follower and find the joy of the Master saying, "well done".* • **Frank Reed**

Becoming a Key Employee - *God calls each one of us to apply ourselves and be faithful contributors at our home, work, church and community. We will evaluate several practical steps and the needed heart perspective to becoming a key employee.* • **Nathan Rutt**

Excel Training: Introduction to Excel - *Layout, functionality and features.* • **Tom Graber**

Excel Training: Data Entry, Formulas and Charts - *Calculating & displaying information* • **Tom Graber**

Excel Training: Preparing Financial Statement - Part 1 - *Break-even, Average Dollar of Sale, Profit & Loss, Ratios and more...* • **Tom Graber**

Excel Training: Preparing Financial Statements - Part 2 - *Preparing Financial Statements in Excel: Break-even, Ratios, Profit & Loss and more.* • **Tom Graber**

Speaker Details

Gary Miller *Caldwell, IA*
Christian Aid Ministries S.A.L.T.
program

Caleb Crider *Strasburg, VA*
Employee, Christian Light
Publications; Author, Getting Along
at Work and Tell Me the Stories of
Jesus; Freelance writer/editor

Doug Ramer *Myerstown, PA*
Martin Appliance & Water
Conditioning; Manager of
Human Resources and Company
Development.

Frank Reed *Manheim, PA*
Farmer, teacher, former administrator
in Mennonite Education

Nathan Rutt *Reading, PA*
Vice President, Human Resources;
Paul B. Zimmerman, Inc.

Tom Graber *Ephrata, PA*
Dynamics GP Consultant at Landis
Technologies, LLC

Requirements for Excel Training

- Students must provide their own computer
- Microsoft Excel 2013 or newer is recommended
- Microsoft Excel 2007 & 2010 are acceptable.
- Bringing data/information of your business will make the class more practical.

For more information about these seminars, please contact us:

Website: www.afweb.org • Email: seminars@afweb.org • Phone: 800-653-9817, ext. 214

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