

# STEWARDSHIP CONNECTIONS

A Newsletter for Financial Connections Within the Anabaptist Community

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## Brotherhood and Mutual Aid *(Part 1)*

By Richie Lauer, Foundation Officer

John the Baptist prepared people for the coming of Christ. The message he carried was direct and simple: **“Repent for the Kingdom of Heaven is at hand.”** Change your hearts and your ways because the Kingdom of Heaven is coming very soon. Sincere-hearted people responded. True faith always produces works. When the seed of God’s love is planted in a heart, the fruits of love will soon show in the mouth, hands, and feet. It is not surprising then that the new believers immediately asked, **“What shall we do then?”**

This question is repeated three times in Luke 3 with four answers given. Curiously, three of the four answers focus squarely on attitudes toward material possessions and finances:

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

John’s teaching laid a New Testament foundation for our understanding of Christian brotherhood. Christ, and later His apostles, fleshed out the three principles John the Baptist introduced. Today, we speak of “brotherhood” and “mutual aid.” Brotherhood is the kindred spirit and sense of loyalty that exists between people of like precious faith and practice. It is much deeper than merely

feeling sorry for someone; it works itself out in actual deeds. *Mutual aid* is a term we use to describe the variety of practical things we do for each other to ease physical burdens within the Christian brotherhood.

As the early church grew and persecution began, a clear pattern developed. True faith created brotherhood, and brotherhood led to mutual aid. Follow the history of the early church, as told in the book of Acts:

### Acts 2:43-47

- ✓ A close-knit brotherhood existed. Believers desired to be together as often as possible.
- ✓ As needs arose, possessions and resources were freely shared to meet the needs.
- ✓ This special sharing took place within the church brotherhood. It did not involve the general public.
- ✓ Mutual support was the automatic response to needs. Enhanced fellowship was the result. Internal unity grew deeper, and many new believers were attracted to the church.

### Acts 4:32-34

- ✓ Ownership of private property existed among the believers.

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- ✓ When needs arose, believers willingly sold their assets to meet needs that arose within the church. If they were resorting to selling assets, we can assume that probably their cash on hand had already been willingly expended without fully satisfying the extreme needs.

### Acts 5:1-11

- ✓ Ananias and Sapphira wished to appear to be like the other believers. To achieve that, they tried to make others believe they were sacrificial givers.
- ✓ 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 erased the merit of sharing.

### Acts 6:1-6

- ✓ Initially the Apostles directly administered the finances, but the growing workload soon compromised their ability to focus on preaching and church administration. So, the Apostles asked the church to appoint men (later known as deacons) to handle the administration of material resources.
- ✓ Sharing was done according to actual physical needs with the goal being to exercise brotherly care for those in hardship. Achieving economic equality for everyone was neither the goal nor the outcome.

- ✓ Needs were met through the church, under authority, and with accountability.

### Acts 20:33-35

- ✓ All who are able should work to supply their own needs.
- ✓ We should labor so we can support the weak, understanding that it is more blessed to give than to receive.

The Apostle Paul further fleshed out the principles of brotherhood and mutual aid in the epistles he wrote to churches. He encouraged generosity in general but also outlined specific levels of responsibility for meeting needs. According to 1 Timothy 5, the relatives of the needy person bore the first responsibility to meet the need. The church accepted responsibility for individual needs only after the family met its responsibilities or if the need exceeded the ability of the family.

In 1 Timothy 6, Paul admonished those who were rich (a description which could apply to most of us in North America today) not to trust in riches but to employ both generous attitudes and actions.

Throughout the New Testament, changed hearts produced new attitudes toward material possessions, resulting in mutual aid within the brotherhood. For this mutual aid to happen, generous givers and humble receivers have to both

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**Brotherhood** is the kindred spirit and sense of loyalty that exists between people of like precious faith and practice. It is much deeper than merely feeling sorry for someone; it works itself out in actual deeds.

**Mutual aid** is a term we use to describe the variety of practical things we do for each other to ease physical burdens within the Christian brotherhood.

# Of the Writing of Newsletters There Is No End

By *Richie Lauer, Foundation Officer*

Several dozen newsletters from charities and church organizations hit my mailbox each month. A few dozen more arrive at our main office in Pennsylvania and are bundled together for my review. I've never counted, but I estimate that I read between forty and fifty newsletters a month. Admittedly, I do not read each of them word for word. Many of the newsletters I scan, looking to identify bits of solid information.

It's not that I have nothing else to do or that I'm short on good reading material. Reading charity newsletters is simply part of my job. Several hundred businessmen, families, and individuals use the Charitable Gift Fund program at Anabaptist Foundation to anonymously make gifts to charities and churches. Wishing to be good stewards of the financial resources God has entrusted to their care, they contact us looking for answers to their questions about charities and current needs. They want to know what a particular charity does, what type of people operate it, how the organization spends its funds, and what current needs exist.

Not all charity newsletters are "created equal." The better newsletters are worth reading because they contain solid information:

- Brief reports on what is currently happening in the organization's programs
- A short but interesting article by a staff member, providing a "grassroots" feel for daily activities and experiences
- Personnel updates describing who performs which function and who the new board members or staff are
- A financial report from the last month or quarter which shows the income, the expenses, and the funds on hand
- A brief report from an administrator or board member describing changes, current concerns, or new programs under consideration
- A few informative pictures or drawings of the facilities, the materials used or distributed, current staff, or those being served (when appropriate). As is said, "A good picture is worth a thousand words."

Other newsletters are of limited value because they contain very little solid information. Reading them is sort of like eating butter without bread. Glossy pictures and fluffy articles do not provide a good "feel" for the mission nor for the activity of the charity.

In addition to reading newsletters, I try to learn about various organizations by calling or emailing board members or administrators. They can often provide more helpful background information than is suitable to put in a newsletter.

Across conservative Anabaptist organizations, there is much to appreciate.

- The backbone of most conservative Anabaptist organizations are volunteers. Voluntary service is a stronger tradition across our church groups than in most non-Anabaptist church groups. Our churches are blessed to have faithful organizations where youth and families can safely learn and perform service for God.
- Many organizations demonstrate strength by retaining key staff and their families, sometimes for decades of service. Paid staffing is appropriate for longer-term positions or positions that require specific skills and training. Serving in key administrative roles is also an act of service.
- Most of our charities are well-funded. Money is far less important than people, but adequate and stable funding is evidence of a generous and strong donor base. Most conservative Anabaptist charities do not need to maintain aggressive fundraising departments, because they are closely connected and accountable to supporting churches and therefore enjoy a solid base of willing donors and receive regular church collections.

Across our constituency charities, there are also areas where improvement is needed.

- Some charities offer very weak financial accountability. They do not freely disclose how donations are being spent. The IRS requires all 501(c)(3) tax-exempt charities

Continued on page 4 »

to release financial reports upon request. Conservative Anabaptist charities should willingly offer more accountability than the law requires (not just “upon request”).

- Concise financial reporting should be inserted into newsletters to keep donors informed. Report surpluses as well as shortfalls. A charity recently debated whether or not to report that it was experiencing a surplus of funds. The decision was made to let the supporters know via a “thank you” in the newsletter. A major donor told me later that because this charity was honest about having a surplus, his family wanted to contribute heavily when the charity next reported it needed funds.
- Some charities do a poor job of explaining why changes occurred. Donors notice that certain programs get heavily promoted in a charity’s newsletter, only to disappear later without any explanation. It is understandable that not everything tried will work out, but an honest explanation of what went wrong and what was learned should be provided to the donors who helped pay for it. Donors can handle honest reporting. Many of them are business owners, so they understand that not all endeavors work out equally well. But, they want to know what went wrong and what was learned.

- Some charities, regrettably, fail to give credit where credit is due. God should first be thanked for all that is accomplished. Many charities also rely on other organizations to accomplish parts of their work, but they consistently avoid reporting this in their newsletters. If another organization helps fund ministry work or enables much of the work to be performed, that fact should not be hidden from supporters. Proverbs 20:6 says “Most men will proclaim everyone his own goodness: But a faithful man who can find?” There is a blessing in organizations working together. However, if other charities assist your charity, express appreciation in your newsletter.

**Print newsletters retain strong value.** I enjoy visiting in the homes of our Charitable Gift Fund donors and can testify that many conservative Anabaptist families, particularly from Old Order settings, are still “readers.” Families not burdened with technology (cell phones and social media in the home) still spend evenings sitting as a family in the living room, reading well-thumbed magazines, church papers, and charity newsletters.

**Charities should make the most of this opportunity by producing attractive newsletters that clearly communicate the organization’s mission and give solid reporting on the work being done for God’s kingdom.** ✍️

## UPCOMING EVENTS

- September 7-8** Thorp, WI; HR workshop
- September 7-8** Middlebury, IN; Business Planning workshop
- September 13** East Earl, PA; Business seminar
- September 14** East Earl, PA; Employee seminar
- September 15** Chambersburg, PA; Business seminar
- October 4** West Manchester, OH; Business seminar
- October 18-19** East Earl, PA; Sales workshop
- October 11-12** Middlebury, IN; Business Succession workshop
- October 19-20** Middlefield, OH; HR workshop
- November 1-2** New Holland, PA; Business Planning workshop
- November 8-9** Millersburg, OH; HR workshop
- November 15-16** Chambersburg, PA; Business Succession workshop
- November 15-16** Hutchinson, KS; Sales workshop





## Host a Financial Seminar in Your Community

Anabaptist Financial offers two seminars that address family and personal finances. These free seminars focus on basic Biblical and financial principles to help you honor the Lord with your finances.

### *Family Finance Seminar*

A rescue squad is urgently needed when someone falls off a cliff, but it would be much better if there was a fence to keep people from getting too close to the edge in the first place. This seminar helps youth and young married couples avoid the edge of the financial cliff and prevents painful pitfalls. Learn how to borrow responsibly, what major expenses to save for, how to plan your giving, and more.

### *Budgeting Seminar*

Do you know where you are financially? Do you wonder where your money goes? Are you frustrated in your marriage because of money? In this seminar, we will walk through some simple steps to creating your own family budget. A family budget can help couples communicate about their vision for finances, be better stewards of God-given resources, and show where your treasure and heart really are.

**Host a Seminar in your Community!** If you are interested in hosting a seminar in your area, call or email our Family Finance Administrator **Jason Sensenig**—[jasonsensenig@afweb.org](mailto:jasonsensenig@afweb.org) or **570-468-1357**.



SAVING



DEBT



GIVING



EXPENSES

be willing to participate. In 2 Corinthians 8, Paul observed that today's giver may well be on the receiving end of assistance tomorrow.

Since the time of the Reformation, Anabaptist churches retain a strong tradition of mutual aid both within local brotherhoods and among conservative Anabaptist groups in general. When severe persecution overwhelmed the Anabaptists in Switzerland, the Dutch Mennonites assisted the Swiss brethren. Dutch Mennonites provided gifts, loans, and practical assistance for the Swiss refugees. 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.

When the catastrophe of the Bolshevik Revolution and communism overwhelmed the Mennonite colonies in Russia in the 1920s, American and Canadian Mennonites organized the Mennonite Central Committee (MCC) to coordinate aid for the persecuted Russian Mennonites. Again, this aid was not offered as a result of any 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 ways to new homes. Tens of thousands of Mennonites escaped Russia, many able to do so only because of the brotherhood assistance offered by unrelated Anabaptist believers and churches in the United States and Canada.

Today, much mutual aid continues to be exercised within and among church groups 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 the brotherhood while remaining anonymous. We are privileged to serve as behind-the-scenes witnesses to generosity being extended across church lines. For example, we regularly see needs in Mennonite churches 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.

## **Mutual Aid or Insurance Mentality — Which attitude do you have?**

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

Commercial insurance is a contractual arrangement with a secular, financial company. It seeks to provide a guarantee against loss by reimbursing and restoring your financial status for a paid premium. The benefits you 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 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 as they are able.

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 with the understanding that it may not be able to restore all possible financial losses, and (c) covers everyone within a faith community regardless of their ability to pay, then you probably have more of a mutual aid mentality.

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

*(to be continued)*

*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.*





# BUSINESS AND EMPLOYEE SEMINARS

East Earl, PA • Chambersburg, PA

*Energize your vision, interact with other Anabaptist businessmen and employees, and gain a kingdom focus*

## BUSINESS SEMINAR

**Tuesday, September 13, 2022 at Shady Maple Banquet Center, East Earl, PA**

**Thursday, September 15, 2022 at Antrim Brethren in Christ Church, Chambersburg, PA**

Topics and speakers:

- Humble, Charitable, and Equitable—The Biblical Alternative –*Delvin Martin, Stevens, PA*
- Company Culture—A Deeper Look –*Philip Horst, Wallenstein, ON*
- Helping Employees Find Their Niche –*Daryl Weaver, Ephrata, PA*
- Managing Business Risk Against Inflation and Supply Chain Economics –*Tim Beiler, Paradise, PA*
- Stewarding the Gift of Entrepreneurship –*Keith Zimmerman, Leesport, PA*
- Engaged, Empowered Employees –*Daryl Weaver*
- Exceptional Customer Service –*Tony Hollinger, Myerstown, PA*

## EMPLOYEE SEMINAR

**Wednesday, September 14, 2022 at Shady Maple Banquet Center in East Earl, PA**

Topics and speakers:

- Rising Above Individualism –*Ken Gehman, Mill Hall, PA*
- Finding Your Niche –*Daryl Weaver*
- The Drivers of Compensation –*Philip Horst*
- Effective Follower-ship –*Merle Weaver, Ephrata, PA*
- “Not With Eyeservice”—Serving with all your Heart –*Lavern Zimmerman*
- Building Christian Culture—Doing Your Part –*Lynnwood Hershberger*



**To register, call 570-468-1268 or register online at [afweb.org/resources/business-seminars](http://afweb.org/resources/business-seminars).**

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## **WESTERN OHIO BUSINESS SEMINAR**

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**\$10**  
discount if  
registered before  
September 16

### **Topics and Speakers:**

Introduction to Kingdom-Focused Business –*Clint Brubaker, Eaton, OH*

Casting a Compelling Vision –*Elam Esh, New Providence, PA*

Training, Aligning, and Keeping New and Existing Employees –*Eddie Wengerd, Mt. Eaton, OH*

Proper Accounting + Proper Pricing = Responsible Profit –*Gary Garber, Eaton, OH*

The Power of Proper Branding –*Roy Herr, Myerstown, PA*

Introduction to Business Planning and Business Succession –*David Bower, Glade Hill, VA*

***Register Today! Call 570-468-1268 or register online at [afweb.org/resources/business-seminars](http://afweb.org/resources/business-seminars).***

**NEW SEMINAR LOCATION! NEW SEMINAR LOCATION! NEW SEMINAR LOCATION!**

# BUSINESS WORKSHOPS



*Expand your business knowledge in a classroom setting with seasoned Anabaptist instructors.*

These two-day business workshops focus on a single area of business content with two seasoned instructors. Workshops utilize the classroom setting of 30 students or less with both lecture and hands-on learning. Taught by experienced Anabaptist businessmen. Below are the workshops offered in the fall of 2022.

## HUMAN RESOURCES WORKSHOP

**September 7-8** Thorp, WI at CAM Center

**October 19-20** Middlefield, OH at Mary Yoder's Amish Kitchen

**November 8-9** Millersburg, OH at AF Community Room

## BUSINESS PLANNING WORKSHOP

**September 7-8** Middlebury, IN at Das Dutchman Essenhaus

**November 1-2** New Holland, PA at Yoder's Restaurant

## BUSINESS SUCCESSION WORKSHOP

**October 11-12** Middlebury, IN at Das Dutchman Essenhaus

**November 15-16** Chambersburg, PA at Antrim BIC Fellowship Hall

## SALES WORKSHOP

**October 18-19** East Earl, PA at Shady Maple

**November 15-16** Hutchinson, KS at Pleasantview Activity Center

**Register today: call 570-468-1268**

*"I really appreciated the diversity of workshop attendees and their input. Also appreciated David's ability to give us the layman terms and understanding. He makes the content understandable and exciting." —Business Planning workshop student*

*"Great experience! Gives me hope that there is a good and right way for succession. I had lost the vision." —Business Succession workshop student*





# The Power of Mine

By Lyle Musser; Denver, PA

Written in 2017 during Hurricane Irma

I can just see it happening: Mom walks across the living room and takes a sharp object from the nine-month-old who screams in protest as Mom carefully takes it from her grip. Mom explains that the broken toy with sharp edges could hurt and quickly offers a replacement.

Where did the nine-month-old learn to grasp and hold things as *mine*? And how did she learn to communicate it so eloquently? She can't talk, but everything about her body language communicates that she is the possessor, and others dare not mess with "her things." Before she can even properly hold things, her heart is set to grasp, grab, and hold things as *mine*. At nine months old, she has the mindset that she is the owner and possessor of all things within her reach. True, many of the things within her reach are for her use, but she certainly has no right to act as though she is the ultimate owner.

Now let me take you to a situation that is happening as I write. Two weeks ago Houston, Texas, was slammed by Hurricane Harvey. This storm dumped a record-breaking 51.88" of rain. The devastation is tremendous. Yesterday, Hurricane Irma and its Category 5 winds ravaged a few islands in the Caribbean. By late today it's going to hit Florida.

Right now, thousands if not millions of people are at a clarifying moment in their lives. First, the storm will affect them. Second, the orders to evacuate are mandatory. (It sounds grim when the officials warn those who stay to take a permanent marker and write their names and social security numbers on their arms.) Third, the amount of stuff they can take is limited.

Right now, those in the path of the storm are roaming the house to determine what goes and what stays. In the last 48 hours, the size of their holdings has shrunk from the size of their estate to the size of their vehicle. It's not just valuables that are being clarified—but also values. If you learned

today that you had to flee tomorrow, what valuables would you hold onto as *mine* and which would you leave behind, knowing you can either do without them or replace them?

## Covetousness—It's Inborn

We can learn a lot from these two scenarios. The nine-month-old teaches us that covetousness is inborn. Our selfish human desires cause us to reach, grab, acquire, grasp, and hang onto things with a stingy frown and nasty scream that threatens anyone

who dares to take the stuff that we call *mine*. Fleeing a hurricane teaches us that the things we hold are temporary. No matter how tightly we hold them, we cannot secure them if the true Owner—God—decides to take them back.

The Biblical word for *covetousness* originally comes from two words that mean "more in quantity" and "to have or to hold." Covetousness at its roots means "to hold more." This basic root definition is aimed squarely at the rich as the ones who literally "hold more." However, its overtones suggest that a person who does not "hold more" but has an eager desire to grasp more is also covetous.

## A Temporary Stay on Covetousness

Covetousness as an activity ("holding more") applies more directly to the rich. Covetousness as a desire (eager to "hold more") applies more directly to the less wealthy—especially to those who aspire toward greater wealth and want to catch up to the standard or social status of someone else.

When God aimed Hurricane Irma at South Florida a few days ago, He also enacted a temporary stay on covetousness. Suddenly, people who were ambitiously acquiring more last week experienced the reverse of covetousness ("holding less") this week. It's amazing how one small act of God, spinning out a Category 5 hurricane, immediately clarifies the values of those in the path of the storm.

On the other hand, God's people should not need a storm to enact a temporary stay on covetousness. It should be permanent in our lives. We know that a permanent stay on covetousness has been enacted in our lives when, through contentment, joy, and thanksgiving, we honor God as the owner, giver, and sometimes taker of all things. We recognize that all of "our" things have been given by God. We grasp "our" valuables like wet bars of soap—not so loose with an "I don't care" attitude that they just slide out of our hands, but

not so tight that our impulse to control them shoots them out of our grasp.

A balanced grip is always a challenge, as our nature is to move toward extremes. Rather, we must have the attitude of Job when he said: “Naked came I out of my mother’s womb, and naked shall I return thither: the LORD gave, and the LORD hath taken away; blessed be the name of the LORD” (Job 1:21).

As the storm rages in Florida, I expect to hear heroic stories just like we heard from Houston two weeks ago. Stories that highlighted compassion, bravery, and generosity as people took their own resources such as kayaks, fishing boats, and large construction equipment and used them to rescue those who were trapped. Tragedy tears down the selfish hold on “our” things and motivates even the ungodly to

employ their resources as a blessing to those in need. May God’s people be part of ministering compassion to those who are devastated by the storms of life.

We must, however, be sure that our compassion is not just reserved for times of tragedy. It should not take a tragedy for us to see needs and loosen our hold on “our” things as we use them to help others. God’s people should be motivated by compassion all the time, using the resources given to our care to bless the lives of others.

We may not hold much, and the things we do hold may seem very common, causing us to shrink back with excuses of inadequacy. God does not demand greatness; He only asks as He did Moses, “What is that in thine hand?” (Exodus 4:2). If we, like Moses, hold something as common as a rod, God can use it mightily when we offer it up in service to Him. 

***We grasp “our”  
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