

STEWARDSHIP CONNECTIONS

A Newsletter for Financial Connections Within the Anabaptist Community

Mutual Aid: Are We Failing?

By Tim Thomas, AF Financial Officer

"Mutual Aid: Are We Failing?" is a reprint from the March 2016 issue of Stewardship Connections.

In this article, we'll look at the state of our mutual aid plans today, consider what is behind some of the problems that are starting to arise, and look at practical steps toward a solution. To start with, I would like to give some background for insurance. While we rightfully point out the pitfalls of secular insurance, conservative Anabaptists sometimes make erroneous and uninformed statements about insurance.

The first recorded history of insurance goes back five thousand years (c. 3000 BC) to Chinese merchants who agreed to divide their cargo evenly among their ships. If there were ten merchants with ten different products to be shipped, an equal amount of each product was divided among the ten ships. If one ship was lost, rather than one merchant losing everything, they each would lose only ten percent of their product. It was just simple mathematics applied to risk management. The basis of insurance today is still just simple mathematics applied to risk management. Here are several progressive definitions for insurance.

- A thing providing protection against a possible eventuality.
- A guarantee against a loss.
- Restores to the condition before the event that caused a loss. Based on statistics. Protects you from the abnormal.

Notice the words *possible eventuality*. Historically, insurance evolved because humans came to understand that there was the possibility that certain events could happen. Ships could be lost at sea, houses could burn down, and people could get sick.

Notice the words *based on statistics*. Secular insurance has progressed from the ancient Chinese merchants' simple shipping plan to a finely-tuned science based on an ever-growing body of statistics. Using these statistics and the law of large numbers, insurance companies know on average how much more likely it is that someone driving a red car will have an accident than someone who drives a white car (yes, there is a correlation between the color of car you drive and your chances of being in an accident). An insurance company uses these statistics to mathematically determine the premiums they charge for various coverages.

Notice the words *protects you from the abnormal*. Theoretically, if you are the average person buying secular insurance, you will pay the same amount in insurance premiums as you would pay out yourself in losses over the same time period, plus a reasonable profit for the insurance company. Just like those ancient Chinese merchants, when someone buys insurance, they are choosing to take a defined risk (paying an insurance premium) in exchange

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for protection in case “the abnormal” happens to them. The insurance industry is heavily regulated, including the rates they use to try to make a profit. Every insurance company must file their rates and get them approved by each individual state that they do business in. They cannot change those rates without refiling.

We know the dangers of insurance versus the benefits of mutual aid: individualism vs. community, and trust in man vs. trust in God. I assume that I’m preaching to the choir. But do we realize how much we benefit from insurance even when not personally participating in insurance ourselves? We may cast a disapproving eye on insurance, and even preach against it, but at the same time we gladly line our pockets with the riches that insurance has made possible in the world in which we live. Insurance has been, and continues to be, the greatest single driver of economic growth—and thus our standard of living. You might think debt with its corresponding leverage would take the top spot, but you can’t have debt without some form of insurance or protection. Remember that statement.

What is the state of our mutual aid plans?

I see evidence that some Anabaptist mutual aid plans are starting to fail. If you live in a financially secure community and your mutual aid plan is doing well, you may think that this is not a concern to you. However, what happens to the mutual aid plans of our Anabaptist brothers around the country will greatly impact all of us in the future. Read on.

One evidence of faltering mutual aid plans is the number of loan applications we receive from people who are under financial strain due to past property or medical losses that have not been taken care of by their brotherhood mutual aid. The constituency which Anabaptist Financial serves has many different ways of structuring and administering their mutual aid plans, but hopefully the premise of all of them is to “bear one another’s burdens.” At Anabaptist Financial, we speak to people every month who are struggling underneath financial burdens directly related to a mutual aid issue. If people within your brotherhood are sinking financially due to medical and other catastrophic events in their lives, your mutual aid plan is not working.

A second evidence of faltering mutual aid plans is coming from the increasing number of providers who are complaining that they are not getting paid. These complaints are mainly coming from healthcare providers such as hospitals, clinics, and doctors. The “noise” from these providers is growing as they seek out help from the larger Anabaptist community to get their bills paid. This should alarm all of us, including those whose mutual aid plans are working well.

We have been blessed to come through the start-up of Obamacare relatively unscathed. Most Anabaptists are able to participate in mutual aid plans that have been granted an exemption by our government to continue to meet one another’s needs in accordance with our religious beliefs. These exemptions, however, are based on the fact that we have traditionally taken care of our own, and that we are not a burden to society or to our government. If the “noise” from unpaid providers attracts the attention of the government, and it becomes apparent that some of us are becoming a burden to society, then all of our mutual aid plans will be in jeopardy.

A third evidence that our mutual aid plans are faltering comes from loan requests from churches to Anabaptist Financial to cover mutual aid bills they are unable to pay. For years, Anabaptist Financial has supported our constituency’s conscience for mutual aid by making short-term loans that allow churches to take advantage of early pay discounts and give them time to raise funds for a catastrophic need. More recently we are seeing a trend toward larger requests, and requests for longer-term paybacks. In the past three months alone, Anabaptist Financial has evaluated loan requests for over \$5 million for mutual aid needs that the church or mutual aid plan was unable to meet.

What is behind these problems?

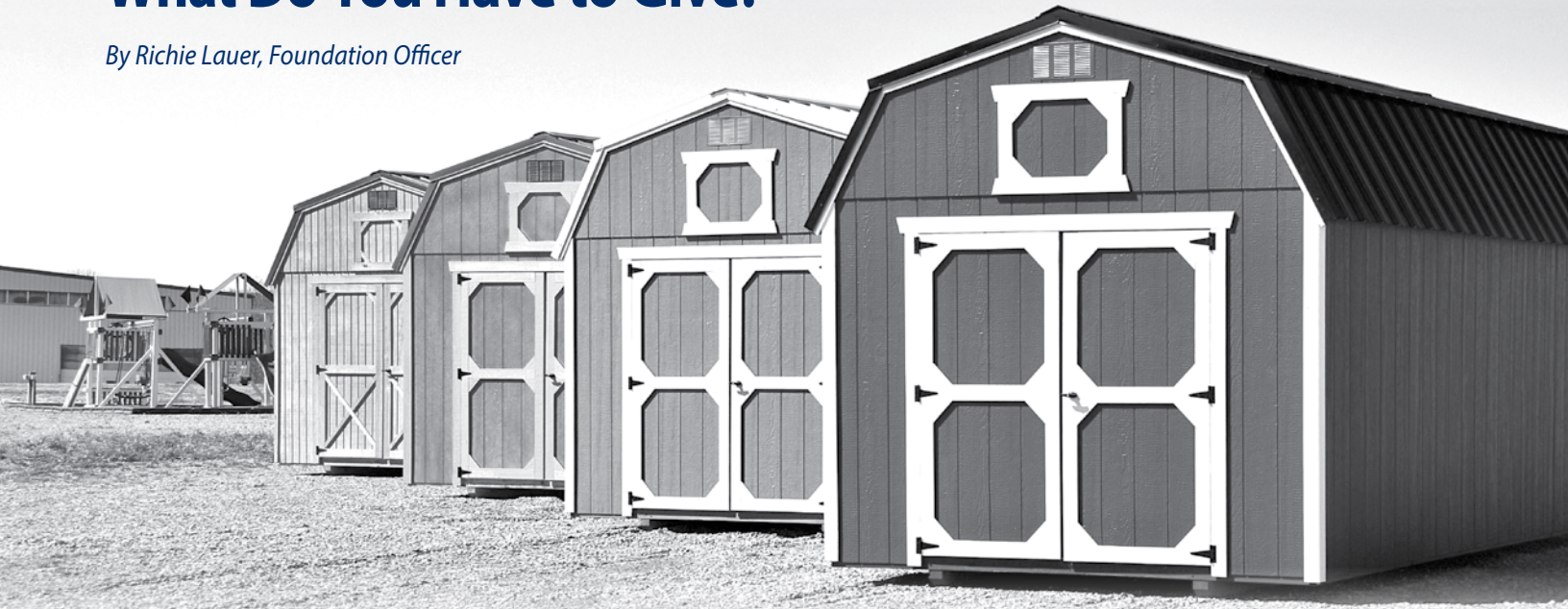
I see several attitudes that are contributing to our mutual aid problems. Foremost is the “We can do this cheaper” attitude. Should we be able to provide mutual aid cheaper than secular insurance? Yes! Christian integrity, ethics, mindset, and lifestyle all contribute to making mutual aid less costly than secular insurance, and we gladly reap the benefits of living within the system. But we practice mutual aid because of conscience! Right? At least that is what we are telling the government. In my experience, far too many of our people just view mutual aid as a cheaper alternative to insurance. For many, it’s not really conscience—it is cost. What percentage of our people would still support mutual aid if it were more expensive than secular insurance?

At Anabaptist Financial, we relate with conservative Anabaptists every day in matters affecting their wallets. I am continually amazed (and disappointed) at how quickly things that should be a matter of conscience get thrown out the window when they become too costly. I’ve seen everything from cheating on taxes, to cheating credit card companies for debts incurred, to going to unethical lengths to escape onerous building codes.

We don’t have to look any farther than Anabaptist Financial’s annual client survey to document the extent of

What Do You Have to Give?

By Richie Lauer, Foundation Officer



When most people think about charitable giving, they think about placing cash in the collection at their church or writing a check to a charity. Most giving in Anabaptist circles is done in one of these ways. Here at Anabaptist Foundation, the vast majority of gifts arrive in the form of a personal or business check. But, there are other options.

ACH option: Some donors like the convenience of ACH transfers. An ACH is a type of electronic transfer and stands for “Automatic Clearing House.” After you complete some upfront paperwork, your bank can “wire” funds directly to the Foundation’s bank. We place those funds into your



In Luke chapter 9, we find the story of a young boy who donated non-cash assets to meet a need.

Charitable Gift Fund account for distribution to churches and charities. No paper check needs to be written or mailed. This can eliminate the possibility of delaying or losing your donation in the postal system. An ACH transfer can be done on a one-time basis or set to recurring (monthly or quarterly) basis. If you would like to know more about how to fund your Charitable Gift Fund account via an ACH transfer, please contact us.

Non-cash assets: If you wish to donate, cash is not your only option. What else do you have to give? Non-cash assets may be contributed. Sometimes it makes more financial sense to retain your cash and give something else of value.

In Luke chapter 9, we find the story of a young boy who donated non-cash assets to meet a need. A large crowd had gathered to hear Jesus preach, and the time came when all these hungry people needed to be fed. The disciples observed that they lacked sufficient cash to purchase the needed supplies. Then a boy came forward and apparently made an offer. It seems he did not have cash to contribute to the need, but he was willing to give what he had on hand: five small loaves and two fishes. Jesus worked with what was given and converted it into more. The entire need was soon met.

Conservative Anabaptists hold most of their personal wealth in the form of homes, land, and commercial property. If property is what you have in your hand, consider that real estate can be gifted to Anabaptist Foundation to support church work and charities. You may gift an entire property or just a percentage of a property. You receive a tax-deduction for the fair market value of the gifted property, and no capital gains tax is due on the gifted portion.

Gifts of real estate is a process involving you, your attorney and accountant, and the Foundation. It cannot be completed at the last minute before a sale. In fact, a real estate gift can only be made before any contract is signed or promise made to sell to a particular buyer. You gain the

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ability to give from your gain, including the ability to tithe on all the appreciated value. Every situation is unique, but if you own real estate and are considering selling it, contact the Foundation to learn more about using this opportunity to give what you have.

Farm commodities: Farm commodities are another good example of non-cash giving options. You can contribute the corn, soybeans, hogs, cattle, and many other agricultural commodities that are sitting in your barn or bins. The Foundation can take ownership of these agricultural commodities and work with you and a local buyer to liquidate the assets. You may deduct your production

expenses, and the sale proceeds support the church work and charities of your choice. Contact us to discuss how this process works.

Stocks and mutual funds: If you hold stocks and mutual fund shares which have appreciated in value, these are attractive non-cash gifts. Significant capital gains taxes can be avoided, along with the deduction for their fair market value and the ability to support church work and charities. Contact us for more information.

What else might you have to give? The Foundation can process a wide variety of specialty gifts. Not every unique item you possess is suitable for donation, but many are.

What needs to be true for an item to become an effective donation? First, a workable process must exist by which fair market value can be determined and documented. Second, a ready market for liquidation of the asset must exist. There must be buyers available who are willing to pay fair market value for the asset.

What do you have to give? Walnut logs? Mini-barns? Eggs? A coin collection? Business inventory? These are all examples of specialty gifts the Foundation has processed. Unique gifts require unique processing, but we are willing to explore the possibilities together. Contact us for more information. 📞

Mark Anthony Peachey serves as the Foundation's Planned Giving Manager. He may be reached at (800) 653-9817 or markpeachey@afweb.org.

UPCOMING EVENTS

February 21 Business Seminar, Memphis, MO

February 22 Business Seminar, Versailles, MO

February 23 Employee Seminar, Versailles, MO

February 28-March 1 Business Succession Workshop, Seneca Falls, NY

March 14 Business Seminar, Millersburg, OH

March 15 Employee Seminar, Millersburg, OH

March 21-22 Marketing Workshop, Chambersburg, PA

March 28-29 Business Planning Workshop, Odon, IN

March 29 Young Family Finance Seminar, Shipshewana, IN

March 30 Budgeting Seminar, Shipshewana, IN

March 31 Young Family Finance Seminar, Kalona, IA

April 1 Budgeting Seminar, Kalona, IA

April 11-12 Human Resources Workshop, Roanoke, VA

April 17-18 Sales Workshop, Spokane, WA

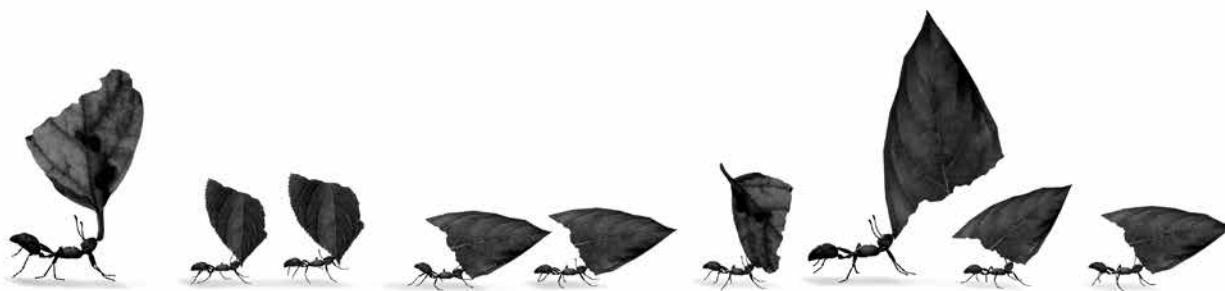
April 18-19 Accounting Workshop, Millersburg, OH

April 20-21 Sales Workshop, Brownsville, OR

April 25 Young Family Finance Seminar, Berne, IN

April 25-26 Sales Workshop, Cutler, IN

April 25-26 Business Succession Workshop, Ephrata, PA



Proverbs 6:6-8 gives the wise saying, “Go to the ant, thou sluggard; consider her ways, and be wise.”

this attitude. In our last investor survey, when asked what their primary motivation is for investing at Anabaptist Financial, only one-third (34%) of respondents cite mutual aid and brotherhood. A full two-thirds (66%) cite other motivations for investing with us—37% because of the interest rate we pay, and 29% because of the level of security we provide. On the bright side, compared to previous surveys, we are seeing a slight upward trend in the mutual aid/brotherhood factor, and a decline in the interest rate factor.

A second attitude is the naïve “It’s not going to happen to me” attitude. Remember the words, possible eventuality? “Oh, that wouldn’t happen but once in a hundred years!” That’s exactly the point—it will happen once in a hundred years. Ask someone who had the misfortune to lose everything in a hundred-year flood how it feels to be that “once in one hundred years” statistic.

It would be interesting if I had kept a record of how many of our people, including those who represent church mutual aid plans, have told me some variation of, “We were not expecting this; nothing like this has ever happened to us before.” An auto aid plan with a six-figure bill they weren’t prepared to handle recently approached me with exactly those words. And shortly thereafter they were facing the additional prospect of another million dollar liability.

Proverbs 6:6-8 gives the wise saying, “Go to the ant, thou sluggard; consider her ways, and be wise.” Sometimes I’m left with the impression that some people think their Bible says to go be like the ostrich and stick your head in the sand. There is a known cost (possible eventuality) of doing things. We know that if we drive vehicles, we will probably have an accident at some point in our lifetime. We know that while we live in these corruptible bodies, we will probably get sick at some point and incur medical expense. Proverbs 6 points out that even ants know to prepare for a known time of leanness (winter). Is it against the Bible’s teachings that

we should store up for known times of leanness—accident, sickness, old age, and so on?

In other areas of our lives, especially business (back to that wallet again), we have no problem in planning for possible eventualities. We would even chide and warn someone starting a business without planning ahead for possible negative events. Perhaps we would even remind him about “counting the cost” (Luke 14). That’s why this article begins with a short tutorial on insurance. It seems some of our conservative Anabaptist people think insurance premiums are just hocus-pocus, pulled at random out of thin air. In reality, insurance companies are able to pay their claims and make a profit by accurately “counting the cost” of possible eventualities. It seems that some of our church mutual aid plans do not understand the true cost of what they are telling the federal government (healthcare), state regulators (auto), and lending institutions (fire & storm coverage for property) that they will be responsible to take care of.

A third attitude is, “That’s not my responsibility.” This attitude is heard frequently from the younger generation and also from those who see themselves as less fortunate than the wealthier members of their churches.

In the secular world, when someone borrows money to buy a house, one of the known expenses is the cost of property protection. Banks often demand that the annual insurance premium and property tax be prorated into the monthly payments. Our mutual aid plans sometimes do not have a set cost. There is just an expectation to share each other’s burdens as actual costs are incurred.

On our loan applications, Anabaptist Financial asks potential borrowers to estimate their expected property aid cost. Some younger applicants leave this blank. When questioned, they indicate they don’t feel responsible to participate in mutual aid offerings—yet they fully expect to receive a benefit if they would suffer a loss. It is reasonable to expect that those among us who have been blessed with

this world's goods should shoulder a larger share of the financial burdens within a brotherhood. But if the younger generation, and those who feel they are less fortunate, do not feel any obligation to participate, our mutual aid plans will soon be facing a crisis when the older generation passes off the scene. My experience is pointing to the fact this has already started to happen.

What are practical steps toward a solution?

Anabaptist Financial was founded to help conservative Anabaptists stay true to their conscience before God. We respect the differing areas of conscience among all our constituency groups, including those who express a conscience against any form of organized mutual aid. We understand that with more structure and planning, a mutual aid plan starts to look and act more like secular insurance.

But the source of our challenges in this area comes from our inconsistency of conscience. We have a justified conscience against insurance, but in other areas our conscience has not kept up. Remember the earlier statement, “You can’t have debt without some form of insurance or protection”? The foundation for a conscience against any form of organized mutual aid is based on our trust and faith in God. We believe God will provide.


If we trust God to provide in this area, why don’t we have faith He will provide the funds to purchase our home or start that business? Instead of waiting on God to provide (as we are telling that healthcare provider whose bill we can’t pay), we run to the banker to provide because, of course, everyone knows we are entitled to a nice home! You know it’s not a good testimony to rent while we save up for that purchase—it’s poor stewardship! So, we borrow somebody else’s money, making them take the risk for our conscience and lifestyle. After all, we are all entitled to live the Anabaptist dream (which is suspiciously close to the American dream with just enough Pennsylvania Dutch flavoring to make it more palatable).

Our matters of conscience are too easily swayed by what we can rationalize in our mind as okay for us, and too often that is determined by how it impacts our wallet and our lifestyle. As a result, our mutual aid plans are stretched to the point of breaking because we are adopting the world’s

habit of leveraging our lifestyles and finances to the max. We see this every day in loan applications.

Where is our teaching on temperance (Galatians 5:23)? I speak to myself as much as anyone when I encourage us to do the following:

- Teach conscience of lifestyle—not just noble-sounding platitudes, but practical, bold applications of what temperance means in everyday personal and business life.
- Teach why we have a conscience against insurance, why we believe in brotherhood mutual aid, and how it impacts other areas of our lives.
- Teach that conscience means we may have to sacrifice. Conscience is not just for when it benefits us.
- Teach that all members of the brotherhood—young and old, rich and poor—must take responsibility for the spiritual health and physical obligations of the brotherhood.
- Educate the brotherhood on the risks and true costs of living in this temporal world. Either we must better prepare for the obligations that our mutual aid plans are shouldering, or we must bring our lifestyles more in alignment with our conscience to avoid having obligations we can’t fulfill.
- Teach the local brotherhood to look beyond themselves and to focus on the eternal picture of God’s Kingdom.

You may assume these are simple truths everyone already knows. At AF, as we relate with brothers and sisters in your church on a practical level, we often find these principles weak or lacking. If we do not become more intentional and practical in teaching these principles, we will lose them in practice. Historically, our mutual aid plans have been a shining light of true brotherhood care and support. Let us rise to the challenge of providing a beacon to the world by responsibly operating our mutual aid plans and “bearing one another’s burden.” 

Our matters of conscience are too easily swayed by what we can rationalize in our mind as okay for us, and too often that is determined by how it impacts our wallet and our lifestyle.

You are invited!

Ohio Business and Employee Seminars

March 14-15, 2023 • Heritage Community Center • 3558 US-62, Millersburg, OH 44654

Develop. Connect. Network. Energize.



BUSINESS SEMINAR • Tuesday, March 14, 2023 • 8:00 am – 4:00 pm

Leading by Example, *Gary Miller*

Company Culture—A Deeper Look, *Philip Horst*

Business as Brotherhood—Rethinking the Relationship, *Gary Miller*

Why Numbers Matter, *Steve Leid*

Marketing with Purpose, *Leon Wengerd*

Calculating Cost, *Clyde Zimmerman*

Passionate Sales—Effectively Helping Your Customer, *Michael Shetler*

Business Operational Processes—Optional or Required? *Clyde Zimmerman*

EMPLOYEE SEMINAR • Wednesday, March 15, 2023 • 8:00 am – 3:15 pm

Loyalty, Identity, and Purpose, *Steve Leid*

The Golden Rule, *Dennis Mullet*

Drivers of Compensation, *Philip Horst*

Finding Purpose in the Workplace, *Marcus Troyer*

“Not With Eyeservice”—Serving with All Your Heart, *Lavern Zimmerman*

Serving Others as an Office Worker, *Arlen Raber*

Building Christian Culture—Doing Your Part, *Lynnwood Hershberger*

Business Seminar Fee: If registered on or before February 28, \$109 for the first person. Additional attendees, \$99 if from the same family or business. If registered after February 28, first person \$119. Additional attendees, \$109 if from the same family or business.

Employee Seminar Fee: If registered on or before February 28, \$99 for the first person. Additional attendees, \$89 if from the same family or business. If registered after February 28, first person \$109. Additional attendees, \$99 if from the same family or business.

Register by February 28 for a \$10 discount!

For a detailed program or to register, call 267-368-4628 (Fannie Mae Yoder) or email seminars@afweb.org. You can also register online at afweb.org/resources/business-seminars.

SPRING 2023

BUSINESS WORKSHOPS

A Focused Approach to Learning

Our two-day business workshops go beyond our one-day business seminars by focusing on a single area of business content with two seasoned instructors. Instead of lectures and a large audience, workshops utilize the classroom approach with 30 or fewer students. To register or for more information, call 267-368-4628 or email workshops@afweb.org.



SPRING 2023 WORKSHOP SCHEDULE

Each day begins at 8:00 a.m. and ends at 4:00 p.m. Lunch included.

HUMAN RESOURCES WORKSHOP

February 7-8 Ephrata, PA, Martindale Reception Center

April 11-12 Roanoke, VA, Holiday Valley View Hotel

BUSINESS PLANNING WORKSHOP

March 28-29 Odon, IN, Simon J. Graber Community Building

BUSINESS SUCCESSION WORKSHOP

Feb 28-Mar 1 Seneca Falls, NY, Finger Lakes Fellowship Center

April 25-26 Ephrata, PA, Martindale Reception Center

SALES WORKSHOP

April 17-18 Spokane, WA, Double Tree Hotel

April 20-21 Halsey, OR, Brownsville Mennonite Church

April 25-26 Cutler, IN, Cutler Ridge Church

MARKETING WORKSHOP

February 7-8 Middlebury, IN, Das Dutchman Essenhaus

March 21-22 Chambersburg, PA, Antrim BIC Fellowship Hall

ACCOUNTING WORKSHOP

April 18-19 Millersburg, OH, AF Community Room



WHAT BUSINESS STUDENTS ARE SAYING:

"Excellent workshop! I appreciate how it covered all the areas that we as sales guys deal with every day. The emphasis on Biblical foundations is important."

–Sales Workshop

"Group activities got each of our brain wheels spinning; we were not just sitting back letting the info go in one ear and out the other."

–Business Planning Workshop

"Very informative and really liked the emphasis on family relationships being the most important aspect!"

–Business Succession Workshop

"I came away with a desire to implement better communication with employees, value employees more, and develop better job descriptions so things can flow better."

–HR Workshop

Register today: Call 267-368-4628 or email workshops@afweb.org



**STEWARDSHIP
CONNECTIONS**
WITH INTEGRITY

Why I Chose to Work at Anabaptist Financial

I enjoy the camaraderie of coworkers with shared values and the connections to similar communities across the country. Even more, I appreciate AF's mindset of business in context of the Kingdom of Heaven. AF invests in employees and clients alike to grow them and intentionally articulates, plants, and cultivates the vision that all business is Kingdom business. I value working in a stretching environment that doesn't merely align with my own values, but it challenges me to grow them and live them out.

—Jared Miller, Loan Servicing Coordinator, PA Office

I value knowledge. Through knowledge and experience comes wisdom. Our seminars, workshops, and business advising allows me to hear personal stories and experiences from my elders as they teach. This is invaluable information that will someday no longer be with us. Part of my job is to make sure those stories have a voice, and I can learn and grow from their experiences as I do.

—Ben Slabaugh, Content Manager, Ohio Office

The two main reasons I chose to work at AF are: 1) The opportunity to teach financial stewardship to help young people avoid financial pitfalls and to offer practical stewardship applications. 2) The second reason is because of the flexible work schedule the Family Finance position allowed. The ability to work from home and working around my other responsibilities in life has been a huge blessing.

—Jason Sensenig, Family Finance Administrator, Tyrone, PA

My beginning at AF was due, in no small part, to necessity. I needed a job; AF needed a loan closer. Since the beginning, I have enjoyed the focus of the work atmosphere as well as the many and varied connections made daily. But why do I keep choosing to work here? Taking an active role in facilitating connections within a community is fulfilling. I enjoy being a small working part within a greater organism. The more I come to understand the parts of that organism and how they work together, the more I find fulfillment in my own role.

—Drew Roth, Loan Closing Coordinator, PA Office

The opportunity to work at Anabaptist Financial came to me when I was transitioning from teaching school away from home and moving back to my home community. I wanted a job where I would be challenged and could learn new things. I was inspired by the organization's goals for helping others in the Anabaptist community. I was also drawn by the appearance of managers and staff who cared about those who worked for and with them.

—Sherrisa Martin, Secretary, PA Office

55 Whisper Creek Drive
Lewisburg, PA 17837

* * Address service requested * *

STEWARDSHIP CONNECTIONS

A Newsletter for Financial Connections

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Rachel Mast (managing editor); Teresa Sommers (graphic designer)

Reviewers: Wayne Keim



Free seminars!

Young Family Finance & Budgeting Seminar

Shipshewana, IN

Thirty Six Fifty North Center, 3650 North State Road 5

Young Family Finance Seminar **Wednesday, March 29** | 6:00-8:30 PM

Budgeting Seminar **Thursday, March 30** | 6:00-8:30 PM

Kalona, IA

Sunnyside Mennonite Church, 501 14th Street

Young Family Finance Seminar **Friday, March 31** | 6:30-9:00 PM

Budgeting Seminar **Saturday, April 1** | 8:45-11:15 AM

Berne, IN

Lehman Park Pavilion, 212 Park Avenue

Young Family Finance Seminar **Tuesday, April 25** | 6:30-9:00 PM

There is no cost for this seminar, but we would appreciate it if you can register by one week prior to help us prepare adequate seating and handouts. To register, please call **570-468-1268** or email seminars@afweb.org and let us know how many will be attending.