



Stewardship Connections with Integrity

STEWARDSHIP CONNECTIONS

A Newsletter for Financial Connections Within the Anabaptist Community

Surviving Prosperity, PART 2

By Ivan Bender

Part 2 completes the first article in a four-article series on surviving prosperity. Part 1 of this article was published in the August 2023 issue.

What do we mean when we talk about surviving prosperity? Again, turning to the dictionary for help, the definition of surviving is to “continue to live or exist, especially in spite of danger or hardship.” But what are we concerned about that needs to “continue to live or exist”?

When we refer to “surviving prosperity,” we are talking about maintaining a church structure that shows forth the kind of cooperation and love that Jacob’s church expressed, not simply at a time of death¹, but throughout all of life. This is a church that is a haven for the sorrowful and an example of soberness for the frivolous. A church with open arms for the repentant sinner and means of accountability for the unrepentant. A church that is intentional in striving to be the “body of Christ” and not simply a place of worship.

In such a church all effort is made not only to live this vision today, but also to be proactive in preserving the culture for the next generations that has enabled the conservative Anabaptist church to put action to Biblical teachings. The

wellbeing of the next generations must be part of the church’s vision today. This is what could be called “cultural stewardship.” This type of stewardship is even more important than financial stewardship.

Good cultural stewardship can eventually fix shoddy financial stewardship, but good financial stewardship without cultural stewardship is like trying to float a boat with duct-taped holes. Eventually the outside pressures of the world will get in, and the church will disintegrate. And keep in mind, this can happen while all the cultural practices are still in place! Cultural practices are very important, but unless they are upholding Biblical principles, they are merely a hollow shell. The foundation of the church needs to be Biblical principles first, then brought to life by cultural practices.

As we know, our people as a culture and church survived intense persecution four to five hundred years ago. During this time, many individuals did not survive—they lost their lives because of their faith. But the church survived. A remnant of God’s people has always survived persecution throughout history. The big question is, can we as a culture and church survive prosperity? Or will prosperity cause us to blend into the world?

Our ancestors survived persecution by the grace of God, of course, but what practical weapons did they use that we can use today?

Recognize the enemy. In the *Martyrs Mirror*

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¹ In part 1 of this article, a scenario was given in which a young man died, leaving behind a widow and children. During the funeral, the church brought meals, helped with the chores, and sat with the family.

we read of brutal killings and physical abuses, but we also read of smooth-talking people who tried to sway the Anabaptists' convictions at times of great mental and physical weakness. Some did give in, but many remained strong.

For the most part, the early Anabaptist church was able to recognize Satan for who he is—a roaring lion one day and a wolf in sheep's clothing the next. To combat his wily ways, they established church structure. And when a church establishes structure, over time that structure becomes tradition. Tradition based on a Biblical foundation is valuable for survival.

Do we recognize Satan for who he is during these times? Do we even try to recognize him, or are we lulled to sleep in the comfortable arms of prosperity? One way to recognize him is observing how the world is deceived. Part of the modern age mindset is doing away with anything that clings to the past (think of all the monuments torn down in the past five years). Another part is disconnecting from anything that demands devotion and self-sacrifice—everything from marriage to, yes, even church structure. We will be covering more specifics on this subject in future articles.

We also need to recognize the two extremes. Satan doesn't care which side of the road he pulls us in, as long as he gets us in the ditch. So far we could say we have been addressing the left side of the road. But the right side is just as real. It is possible to be so focused on establishing practices in our church life to uphold principles of separation that the practices become the center of attention instead of the principles themselves.

May all of us focus on the heavenly goal and not on one ditch or the other. This does not mean that we should not keep an eye on the ditches. But if we focus simply on running from the one, we will be sure to land in the other.

Recognize your identity. The early

Anabaptists also recognized their identity. The dictionary describes identity as the "condition of being the same as something or someone assumed, described, or acclaimed." The United States' identity is the land of the free. We identify China as the land of no religious freedom and strict government control. However, even a country's identity can change or stray from the original identity its founders meant for it to have. For example, many people feel America is not adhering to the founding fathers' vision for the United States of America. The same can happen to cultural identities, like the Amish and Mennonites, or any other culture. Are the Anabaptist churches today clinging to the original Anabaptist identity?

So what is the Anabaptist people's true identity? Is it straw hats and beards? Is it women's coverings and modest dresses? Is it neat homesteads and successful businesses? Do we recognize the true identity of Anabaptism?

Jesus told the Pharisees, "If ye were Abraham's children, ye would do the works of Abraham" (John 8:39). Obviously, the Pharisees had lost the true identity of being Abraham's children. Are we living the vision and focus of the ones who prayerfully founded the Anabaptist movement? Or would Jesus say, "If you would be the [Anabaptist] children, you would be doing the [Anabaptist] works"? More importantly, are we living the vision and focus of Jesus Christ? Do we have a living hope to be called the children of God through the abundance of His grace?

It is beyond the scope of this article to elaborate more on the Anabaptist identity. However, I do feel it justifies a little discussion. Earlier we touched on Biblical principles. Here we will talk a little more about the cultural practices that uphold our foundational principles and values. Following are a few practices we uphold in order to live out these principles.

Nonconformity in dress.

Nonconformity means the refusal to be the same as the prevailing or mainstream society. For some Anabaptist churches, nonconformity in dress means wearing head coverings, dressing plain, and wearing broad-brimmed hats while mainstream society sports styled hair, short pants, and baseball caps.

Nonconformity is also often practiced in other areas of the Anabaptist world and upholds the Biblical principles of being a separate people.

Recognition of group/church authority—not only individual conscience. Perhaps this is the single biggest difference between Anabaptists and mainstream Christianity. And no doubt it is one of the more critical practices. Insisting on agreement on issues before communion and not introducing new materialistic things and church practices without a church consensus (in German this would be viewed as a *rot der Gemeinde*) belong in this section. This practice upholds the principle of self-denial and a disciplined church.

"The insistence on all church issues being unanimously agreed upon prior to communion and equality of all members of a church (without regard to income level or social status) is the very key to keeping prosperity and our identity in proper perspective," commented one Amish man.

Recognition of two distinct kingdoms. At the birth of the Anabaptist church in 1525, the founders had finally come to the conclusion that the only way to have "a glorious church, not having spot, or wrinkle" (Ephesians 5:27) was for it to be totally separate from the worldly government. Jesus' words, "My kingdom is not of this world" indicates that His followers have the privilege through His grace to be citizens of His heavenly kingdom, but in turn to be merely pilgrims and strangers in the world's kingdom. The above principle

results in the practice of the Anabaptist people not participating in public government elections, refraining from expressing patriotism, and not accepting government handouts. This practice has not been as faithfully upheld by members of some of our communities in the past decade.

A turning inward. The early Anabaptists turned inward to their church family for help and encouragement during times of persecution and hardship, not outward. Today we are not being persecuted physically and we are not fleeing for our lives, but we are being tested in a much different way. As we find ourselves virtually dripping in money, how do we respond? Do we use prosperity to try to find comfort and satisfaction in temporal things? Another vacation to Florida, the next fishing trip, or the next horse auction?

One concerned Mennonite man made the following statement: "During these prosperous and potential times of spiritual hardships, it seems we are moving outward to the world instead of inward to the church." While it's hard to even compare prosperity and physical persecution as hardships, perhaps he is on to something. Perhaps we are reacting in a not-so-good way to prosperity,

instead of responding in a wholesome, upbuilding way.

Summary


"It seems that many Amish are Amish in name only. They are okay being Amish as long as it is convenient to be so. They don't have any convictions. Many are not content with having 'enough.' They see where they could make a little more money here and a little more money there."—an elder of the Amish Church

"I am convinced prosperity is the greatest threat to our churches. We do not have to kneel in front of wood or stone to have idols. These horses are our idols."—an Amish bishop commenting on overindulgence in horses

The above comments should be sobering to all of us, which is the purpose of this article. And some of you may be wondering why we have to talk so much about church-related things when we're talking about prosperity. It is because the church is our "ark" for today. Just like the people in Noah's time could not survive unless they were in the safe confines of the ark, so we are not going to survive unless we are in the safe confines of the church.

If we again take a look at the definition of prosperity, we do not find any mention of money or finances. Our minds subconsciously get diverted in

that direction because that definition is translated into the realm of money by the world. But it is just as possible to have a "wealth" of faith, or "success" in reaching salvation. And here is where we can reconcile the Old Testament translation of prosperity to the New Testament's translation. Just as today's heroes do not kill bullies like Goliath, today's successful people are not necessarily financially wealthy like a blessed Israelite. Just like David's zeal in killing Goliath is as an example of how the sincere Christian fearlessly fights today's spiritual battles, the prosperous condition promised the Israelites in Deuteronomy 8:6-10 is an example of how God will bless His faithful followers spiritually with peace, harmony, joy, and other fruits of the Spirit. Without doubt, though, the greatest blessing will be to have God Himself wipe the tears from our eyes and to walk the streets of gold. At that point, we will then experience prosperity at its very fullest.

To experience this eternal prosperity, however, we will need to survive prosperity here on earth. In my weakness, we shall attempt to elaborate more on this in the next three articles: "Surviving Prosperity as a Family" (see page 8), "Surviving Prosperity as a Business," and "Surviving Prosperity as a Church." 

UPCOMING EVENTS

April 2-3 New Holland, PA, Business Planning Workshop

April 16-17 Millersburg, OH, Sales Workshop

April 22 Millersburg, OH, Budgeting Seminar

April 23 Apple Creek, OH, Budgeting Seminar

April 22-23 Pasco, WA, Accounting Workshop

June 25 Seneca Falls, NY, Deacon and Trustee Seminar

July 16 Ephrata, PA, Deacon and Trustee Seminar

July 18 Dayton, VA, Deacon and Trustee Seminar

September 17 East Earl, PA, Business Seminar

September 18 East Earl, PA, Employee Seminar

September 19 Chambersburg, PA, Business Seminar

October 3 Halsey, OR, Deacon and Trustee Seminar

October 15 Eaton, OH, Business Seminar

November 12 Halsey, OR, Business Seminar

CHARITIES, CHURCHES, AND TAX EXEMPTION

It's tax-deductible, isn't it? It operates "under the church"... or does it?

By Richie Lauer

Tax deductions should never be our primary motivation for giving. Giving should always be done first to honor God and second to help others. After these purposes are determined, utilizing a legitimate tax deduction can be part of exercising good stewardship and increasing what is available to give.

Anabaptist Foundation assists conservative Anabaptist charities, churches, and families with charitable gift services, allowing them to receive tax-deductible receipts. The Charitable Gift Fund Program is a useful tool stewards use to anonymously support the charities and church work of their choice. Hundreds of charities and churches benefit every year.

Because the Foundation handles only tax-deductible funds, we only distribute funds to tax-exempt entities such as churches and charities. Churches are relatively easy to define: they have names, publicly understood histories, members, ordained ministers, and doctrinal positions. But what constitutes a "charity"? How may we determine, to the satisfaction of the Internal Revenue Service, whether a particular program qualifies as a charity and is eligible for donations?

Applying for Tax Exemption

The term "501(c)(3)" is often used to describe organizations that qualify for tax-exempt donations. It simply refers to a section of the IRS tax code that defines which types of organizations are exempt from taxation on their revenues and therefore qualify for tax-exempt donations.

To qualify for a formally recognized tax-exempt status, organizations which are not churches or integrated auxiliaries must submit a Form 1023 application to the IRS. Required information includes the name and mission of the organization, a detailed description of its activities and how it is governed, copies of its organizing documents (bylaws, articles of incorporation if a nonprofit corporation, etc.), along with reports on how the organization intends to spend the funds it may receive. A narrative description of the organization must be provided, explaining why the organization's proposed activities would qualify for tax-exemption on charitable, educational, religious, or humanitarian grounds.

Completing this Form 1023 application is complicated and time-consuming. Most organizations use an attorney or an accountant to prepare and file it on their behalf. IRS approval

is neither automatic nor immediate. The IRS is supposed to review each application carefully and test the information provided against its standards for tax-exempt organizations. The time required for approval varies, depending on the current workloads at the IRS. On rare occasions, approval might be granted within a month. More commonly, the approval process takes from three to nine months.

Once the IRS determines that an organization does qualify for tax-exempt status, it issues a Determination Letter. Generally, this letter contains the wording, "*We are pleased to tell you that we have determined that you are exempt from federal income tax under Internal Revenue Code Section 501(c)(3) . . .*" or some similar language.

Unless the organization is a church or integrated auxiliary of a church which elected to apply for formal status, an approved 501(c)(3) organization must then annually report to the IRS on its activities and finances using IRS Form 990. Depending on the amount of donations received and other factors, the organization may also be required to conduct an annual, independent audit of their finances. Additionally, an organization may be required to file reports with the various states in which it solicits contributions. If this all sounds like a lot of work, it is. But compliance is vitally important. Organizations that fail to file their Form 990 reports can automatically lose their tax-exempt status in a short period of time.

Tax-Exempt Status of Churches

Very few conservative Anabaptist churches have filed Form 1023 applications with the IRS to request tax-exempt status, nor do they file annual reports on their activities and finances. This creates no problems, because the IRS automatically exempts churches from having to file for or report on their tax-exempt status.

Essentially, our federal government recognizes that churches are special entities deserving hands-off treatment. We should be thankful for the restraint our government demonstrates in this regard. In return, we should exercise diligence to operate our church finances with integrity. It would be a shame if shady dealings under the umbrella of a conservative Anabaptist church would give the government an excuse or legitimate reason to implement stiffer oversight requirements. As the

Apostle Paul said, *“Provide things honest in the sight of all men.”* Honesty and integrity are not just “the best policy”; they are what God would expect of us in any event.

Status of Organizations Operating “Under the Church”

If a church automatically qualifies for tax-exempt status, do organizations that operate “under the church” likewise enjoy exemption from taxes and reporting requirements? Generally, the answer is “yes”; however, the organization claiming to operate under the church must meet very specific IRS criteria spelled out later in this article.

In conservative Anabaptist church circles, many organizations and programs claim to operate “under the church.” For example, it would be common for a Creek Valley Mennonite Church to operate a Creek Valley Mennonite School. Similarly, most Amish church communities operate their own programs to minister to handicapped children. We view church as more than a Sunday activity; it is closely intertwined with the rest of our lives. Much of what we do, we do together as a church. For purposes of tax-exemption, when can an organization or program legitimately be said to operate “under the church”? What easily qualifies, what stretches the reality, and what cannot be honestly labeled as such?

The IRS does not leave these definitions up to everyone’s personal opinions. An organization or program which legitimately operates “under a church” is sometimes referred to as **an integrated auxiliary of a church**. Let’s look at three key words in that definition.

Integrated — When something is “integrated,” its parts are intimately connected. It can be hard to parse out exactly where one part (the church) stops and another part (the organization) starts. It all works together like different components of the same machine.

Auxiliary — An “auxiliary” is something that comes alongside and supports the main effort. Most of us would understand the function of a Ladies’ Auxiliary at the local volunteer fire department. This group does not exist for its own purposes. Instead, it exists to lend aid to the fire department. The ladies might not drive the fire trucks, but they help raise money to buy new equipment. They don’t enter burning buildings with fire hoses, but they do make certain the firemen have sandwiches and hot coffee on cold nights. They serve and support the fire department.

Of a church — The church is the “main piece.” It has an identity that is easily recognized, even if it is made up of many parts (members, districts, committees, and

programs). All these parts fit and function under the authority of the church.

An integrated auxiliary is a program or service which exists to perform some work on behalf of the broader church. It is intimately tied to the church, performs designed work on its behalf, and willingly submits to the church’s authority. You can discern the work of the church being done, at least in part, by the organization.

Does it Pass the Test of Tax Exemption?

The IRS uses a set of “tests” to determine if an organization or program is truly an integrated auxiliary of a church. These include:

1. In its bylaws, charter, or constitution, the organization or program clearly affirms its connection to a specific church or group of churches. If it truly operates “under the church,” it will publicly acknowledge its relationship with that church. For example, the bylaws may state that the organization *“operates under the direction and control of the Old Order Amish churches of Holmes County, Ohio”* or some similar description.
2. The church it claims to operate under openly accepts ownership of the organization, exercising clear oversight and control. Bishops or ministers may have signed the bylaws of the organization and often serve on a bishop or ministerial advisory committee which may appoint or remove the organization’s board members if it wishes. This ministerial or bishop advisory committee has the authority to override decisions made by the board of directors of the program or organization. The church clearly owns a role in overseeing the organization.
3. The organization takes steps to operate under the authority of the church. Its board of directors will function harmoniously with the ministerial or bishop advisory board, inviting them to board meetings and delivering to them, at least annually, a report on the operations and finances of the organization.
4. If the organization ever dissolves (ceases to exist), the bylaws specify that any remaining assets are distributed to the church.
5. The organization is internally supported. This means that most of the financial support for the organization

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comes from the church or its members. If the organization does not offer any goods or services to the general public for any fees, then contributions may also be received from the general public.


When a church is asked to allow a program or organization to operate “under the church,” questions such as the following should be carefully weighed:

- *Does this organization fill a need the church has determined to meet? Is this something the church wishes to do, and would we be glad to designate this organization to do this work on behalf of the church?*
- *Is the church willing to have its name and reputation tied to this organization?*
- *Are the church and its members willing to become financially responsible for this program or organization? Does the church accept liability for what the organization might do?*
- *How does the church wish to exercise its authority over the organization? Does the church wish to have a role in appointing the board members or just the ability to remove them? Do some of the ordained brethren have interest and time to serve on the bishop or ministerial committee?*
- *How big is this program or organization likely to become? Does it neatly fit under the church's oversight, or might it grow to the point where the “tail wags the dog”? Might it be better if this work was done under an independent*

organization involving multiple church groups?

- *Does anything about this program or service create a conflict with our church standards and values? For example, if the church standards do not permit electricity in members' homes, will it be acceptable if the program wishes to have electricity in its facility? What guidelines will exist to define who may serve in this organization or be served by it? The goal is not to limit who helps or is helped as much as to ensure that the goals and testimony of the church remains clear.*

Many organizations could benefit from the accountability and oversight provided by having an independent accountant annually auditing their finances. This increases public confidence in the organization and helps the leadership of the organization maintain tidy bookkeeping and keep up-to-date with best practices and legal requirements. Functioning as an integrated auxiliary of a church should never be an excuse for poor bookkeeping practices.

Integrated auxiliaries of churches are good things when they perform work supported by the church, are properly overseen, and do not cause complications for the church. But not every project needs to operate under the church. Sometimes it works better for both the church and the organization if a program functions separately from the church as a stand-alone 501(c)(3) organization. Charities, churches, and integrated auxiliaries of churches all have a place to fill in kingdom work. 

2024 Deacon & Trustee Seminars

Seneca Falls, NY
Tuesday, June 25, 2024

New Holland, PA
Tuesday, July 16, 2024

Dayton, VA
Thursday, July 18, 2024

Halsey, OR
Thursday, October 3, 2024

Call 267-368-4628 to request a brochure.

Family Finance & Budgeting Seminars

These seminars are geared toward youth and young families. The Young Family Finance Seminar lays a Biblical foundation for giving, saving, borrowing, and spending. It also shows families how they can work together in managing finances. The Budgeting Seminar offers practical advice in setting up a family budget to help avoid financial pitfalls.

AF's Stewardship Resources partners with communities that have a heart for this kind of teaching. If you're interested in hosting a seminar in your area, please contact Jason Sensenig at jasonsensenig@afweb.org or 570-468-1357.

NEED A TRUSTED BUSINESS ADVISOR?

Do you wish for input from a seasoned Anabaptist businessman for challenges you are facing in your business? Do you feel alone in your succession planning, leadership decision making, or business vision? AF's business advising services provide a confidential, safe place to address challenging issues and receive fresh vision and perspective. For more information, call **Edward Hershberger** (Advising Manager) at **570-203-1862** or email: edwardhershberger@afweb.org.



SPRING 2024 BUSINESS WORKSHOPS

Each day begins at 8:00 a.m. and ends at 4:00 p.m. A full-course lunch is included.

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. Workshops utilize the classroom setting of no more than 30 students with both lecture and hands-on learning. Below are the workshops offered in 2024.

BUSINESS PLANNING WORKSHOP

April 2-3, 2024

*Yoder's Restaurant and Buffet
14 Tower Road, New Holland, PA 17557*

SALES WORKSHOP

April 16-17, 2024

*AF Community Center
6834 County Road 672, Millersburg, OH 44654*

ACCOUNTING WORKSHOP

April 22-23, 2024

*Holiday Inn Express
4525 Convention Place, Pasco, WA 99301*



Sign up TODAY!
CALL 267-368-4628

Surviving Prosperity as a Family

By Ivan Bender

ARTICLE 2 OF A FOUR-ARTICLE SERIES ON SURVIVING PROSPERITY

A church leader once mentioned, “Being in the ministry is a *wichtich beruf* (serious calling), but a father’s duty is even more *wichtich* (serious).”

That comment probably has more truth to it than most fathers realize. As a father, you’re setting the norm for all aspects of your children’s lives. When you sit down at the supper table, your presence is inevitably felt whether it’s cheerful or downright grouchy. During your children’s relatively short span of childhood, you also impact the way they view finances. Why is a proper view of finances so important? Why does it matter what financial environment we allow our children to grow up in?

Money is extremely powerful, and it’s also extremely dangerous. Money is like fire—something we can’t do without, but something that can also cause great damage. Where would we be without fire? No heat in winter, no warm baths, no metal and iron manufacturing—the list could go on. And yet, how many lives and dollars have been lost in house fires and explosions? How many people have been killed since the invention of live ammunition?

Money is no different. How many wars have been fought out of greed? How many marriages have been ruined because of financial disagreements? How many church issues and even church splits have grown out of an improper view of money? The Scriptures confirm that “the love of money is the root of all evil” (1 Timothy 6:10). Perhaps this is why the Bible has over 2,300 references to money.¹

So what are we to do? Throughout the ages people have wrestled with the right view of money. Some have gone so far as selling all their goods like Jesus asked the rich young ruler to do.² But is that really what we are called to do?

Like anything else, people can have two extremes in relating to money. Some are very aware of the dangers and become so concerned about being good stewards that they idolize money. Others aren’t aware of the dangers at all. Which ditch are you leaning toward? None of us are perfectly on track.

Surviving Prosperity

In this series, we are talking about surviving prosperity as a plain people. To narrow it down even further, in this article we are talking about surviving prosperity as families. Longer ago, our families, churches, and communities were strengthened through a difficult economy. They needed one another! Alone, it would have been much harder or nearly impossible to survive physically and even spiritually. Back then there was also less idle time and less money. Our ancestors had fewer choices, and, in turn, less chance of making wrong choices.

Today life is easier. We have abundance at our fingertips. We don’t really “need” each other. We can be pretty self-sufficient. In this prosperous time, how can we be sure to make the right choices? Of course, we know to study the Scriptures, pray for guidance, and try to walk closely with our Maker. But what are some practical ways in everyday life to survive prosperity?

Recognize the Enemy’s Tactics Today

Anyone who likes history will at some point read about the bloody wars that have plagued humanity since the day Cain killed Abel. They will learn of the generals who successfully led these armies—George Washington during the Revolutionary War, Grant and Lee in the Civil War, and Patton, Bradley,

An important part of surviving prosperity is teaching our children to honor and respect our cultural heritage and the words of wisdom passed down through the ages.

Eisenhower, Montgomery, and Rommel in World War II, and many others whose names have gone down in the history books. What is one thing all of these successful men had in common as they went into combat? They learned all they could about the enemy’s tactics. Knowing how the enemy thinks and figuring out his next move was of utmost importance.

Christians also have an enemy—Satan. Do we know his

¹ “Why Does the Bible Mention Money So Often?” <https://wealthwithpurpose.com/god-money/why-does-the-bible-mention-money-so-often/>

² Matthew 19:31, “Jesus said unto him, If thou wilt be perfect, go and sell that thou hast, and give to the poor, and thou shalt have treasure in heaven: and come and follow me.”

tactics? Are we alert to them?¹ Explaining his strategies and describing his tactics are beyond the scope of this article, nor would I even have the ability to do so. But we can soon get a picture of one of his tactics, which unfortunately has been extremely successful—and that is prosperity.

With prosperity comes a cultural shift. The modern age, believed to have started in the late 1800s and lasted through the late 1900s, ushered in a rebellion against the culture in which proper manners and high morals were deemed important. This cultural shift brought into play an evolutionary mindset by men like Sigmund Freud and Charles Darwin as well as the industrial revolution by entrepreneurs like John D. Rockefeller, Andrew Carnegie, and Henry Ford.

People of the modern age believed this new culture would pave the way for a glorious future of progress and prosperity based on technological advancement and the continuous spread of civilization. At a cosmic level, they banished the Victorian conception of a stable, predictable universe that was presided over by a benevolent Deity, putting in its place what the psychologist William James called an “unfinished” universe characterized by constant, unforeseeable change.² This rapid change caused many Christians to wrestle with their faith in relation to the changing times. Many found it hard to endorse the modern age and culture as a good thing.

An important part of surviving prosperity is teaching our children to honor and respect our cultural heritage and the words of wisdom passed down through the ages. This doesn’t mean that all aspects of our culture are beyond the need for improvement. In fact, much improvement needs to be done! But it also doesn’t mean that we need to discard the whole cultural package because of some inconsistencies. If we fathers are uncomfortable or bothered by these inconsistencies, we have a wonderful opportunity to start improving them by teaching our children otherwise. In the previous article we touched on the Biblical principles that uphold our cultural practices. When the opportunities arise, let’s teach these to our children.

So what does this have to do with money? Hold tight; we’ll get there.

Postmodernity

Modernism was the start of what is now termed as postmodernism, which some call the time we currently live in. Of course, terms like *modernism* and *postmodernism* are hypothetical and no doubt could be argued. But when researching these terms, one can detect a distinct difference between the two. Zygmunt Bauman refers to postmodernity as “liquid”

modernity (constantly changing). It took a good hundred years to discard fully the old Victorian habits and mindsets. As we have learned, modern and postmodern terminology encompasses more than just things; it also brings a mindset of its own. And here is where it gets scary.

The postmodern mindset and worldviews are thought to be a result of ever-changing technology. What is true and proven is being discarded with the dawn of this postmodern era. “*Away with traditions! Away with the time proven methods! Away with commitment!*” says this mindset. Even bankers are lowering their accepted financial standards as a result of the government forcing banks to lend to lower-income families; the loan reviewers at Anabaptist Financial have seen this fudging of sound financial principles over the years. The world today wants us to think debt is normal and that consumer debt is okay. Debt used to purchase something that has value can be a good tool but should still be used with caution. Debt used to purchase something that quickly loses value such as food, clothing, and furniture is not okay. Using debt to purchase vehicles is also not the best practice because of how quickly they depreciate. “My grandfather would never have borrowed money to buy a vehicle,” remarked an older gentleman.

Marketing, a science all in its own, also draws on this unsatisfiable, never content spirit in which change is the ever-present driver. Shoe styles change every time you finally find one you like. New trends. New styles. Better designs. It’s what keeps people buying. Gary Miller in his book *Kingdom Focused Finances for the Family* says that every time you walk into a secular store, “you’re in a battlefield.”³ Large corporate chain stores have one goal in mind: to get into your wallet. They know which way most shoppers turn when they come to the end of an aisle. They know what color catches most people’s eyes. They know your subconscious thinking better than you know your own self.

And sadly, this marketing technique is no longer used only by worldly manufacturers. It is now being exploited to the fullest by our own plain people. The ever-changing, ever improved products are regularly dangled in front of our eyes in the form of glossy advertisements published in magazines by our plain people. Every time you open plain Anabaptist publications you are also in a battlefield. This may seem rather harsh, but we need to face the truth and be consistent in our thinking across the board.

The mindset and teaching that accompanies postmodernity or liquid modernity is a major and all too successful tool of the devil in the world today—and yes, even in our plain communities. It includes the thinking that it’s okay to constantly keep buying new clothing, home décor, vehicles, and going on

¹ 2 Corinthians 2:11 “Lest Satan should get an advantage of us: for we are not ignorant of his devices.”

² Paul S. Boyer (ed.), *The Oxford Companion to United States History*.

³ Gary Miller, *Kingdom-Focused Finances for the Family*, p. 166.

larger and more distant vacations simply to keep up with the neighbors and prevailing lifestyles.

Are we as parents spiritually grounded enough to teach our children by example that contentment is only reached by denying self and refusing to become entangled in this never-ending race with an ever-shifting finish line? Protecting our family from the snares of the post-modern world and truly living separate from it involves more than driving a horse and buggy, wearing a hat or head-covering, and living within the acceptable status quo of the church setting we are in, be it from the most liberal left to the most conservative right of the spectrum.

We have now identified a big part of the issue here when it comes to the dangers of prosperity. But how do we address it? What can we do to fight it?

Be Intentional

We all know the Anabaptist denomination had a harsh start. Within a few short years after Felix Manz, George Blaurock, and Conrad Grebel rebaptized each other at the first Anabaptist meeting on January 21, 1525, all three were dead followed by thousands of others before the bloodshed subsided. But the movement survived—no, it *thrived*!

We are also under persecution in a spiritual sense, and we can also thrive. But we have to be intentional! We need to set scripturally sound goals. Let's talk with our children about these goals.¹ Let's use the Word of God, which is the only proper measuring stick, when we decide where to spend our money next. If we use what our neighbor or brother in church is buying as a measuring stick, we could be using the wrong measuring stick.²

Be intentional enough to talk with your children about why some purchases are okay and others aren't. Be intentional enough not to let today's easy cash misguide your lifestyle. Many of our ancestors didn't have to be this intentional. They didn't have any choice but to live frugally. However, at age 60 or 70, they had farms and a bunch of chattel to pass on to the next generation at a fair price, with the resulting sale as a cushion fund to absorb expenses when they couldn't work anymore. Today, if we aren't careful, we will have a nice accumulation of grown-up toys and many good memories of hunting, fishing, and pleasure trips but a rude awakening when the next generation has to carry the debt load from our

extravagant living standard—a load we didn't have to carry when we were in their shoes.

This brings up tough questions. At what point are we "worrying about the future" and at what point are we "observing the ants"?³ Isn't this where brotherhood comes in? Can we develop trust and friendship within our church to where we feel free to expose those sensitive issues? Can we turn "inward to the church" instead of "outward toward pleasure?" as one concerned individual asked. When facing these situations, is this where we can relate to our Anabaptist forefathers who leaned on one another during their times of persecution? In the same way, we can lean on one another in this time of prosperity.

Be intentional about giving. Galatians 6:10 tells us, "As we have therefore opportunity, let us do good unto all men, especially unto them who are of the household of faith." More than ever, in times of prosperity we have the opportunity to give. We need to be intentional about teaching our children the mindset that the more we get, the more there is to give rather than to consume it on ourselves. But in order to teach this to our children, we must first be showing them by example. Giving is a massive way to counteract the effects of prosperity.

Appreciate the Church Standards

The enemy's tactic is to get the church to follow the postmodern cultural mindset of questioning tradition and moving away from the past "pillars of faith."

There appears to be a growing attitude amongst our people to simply pick from a smorgasbord of churches when their church does not support riding the waves of liquid modernity. Let's remember that a key element that sets Anabaptist theology apart from mainstream Christianity is Christ's command to love one another as He has loved us. Again, we strive to live out these commands literally. One way we do this is by practicing *Gelassenheit*, or humble submission, to the church as a group. By giving up our own will for the will of the group, we are expressing love for one another.

This may seem to have little to do with prosperity. We tend to separate money issues from church issues. But how many of today's church problems stem from lusting after things not supported by the church? Or how many of the church's protective guidelines are slowly giving way to the constant pressures of change brought on by the postmodern mindset? How often have my spending habits been a stumbling block to my brother? Just because my pocketbook can afford the bells and whistles, does it mean it is all right to buy them? In a church setting where we are to be "our brother's keeper,"

¹ Deuteronomy 6:6-7 "And these words, which I command thee this day, shall be in thine heart: And thou shalt teach them diligently unto thy children, and shalt talk of them when thou sittest in thine house, and when thou walkest by the way, and when thou liest down, and when thou risest up."

² 2 Corinthians 10:12 "For we dare not make ourselves of the number, or compare ourselves with some that commend themselves: but they measuring themselves by themselves, and comparing themselves among themselves, are not wise."

³ Proverbs 6:6-8 "Go to the ant, thou sluggard; consider her ways, and be wise: Which having no guide, overseer, or ruler, Provideth her meat in the summer, and gathereth her food in the harvest."

and be together as “one body,”¹ it only makes sense not only to make sure to live within my means but to be sensitive to my brothers’ means. It’s impossible to, nor should we attempt to, separate prosperity from church.

It’s true that our culture, tradition, and guidelines aren’t what our salvation is based upon. In fact, these can even become idols when overemphasized. And while change to a

We don’t speak great things—we live them!

JUSTIN MARTYR

certain degree needs to be tolerated, we must remember that traditions and guidelines are meant to serve as a safeguard against materialism, instant gratification, and consumerism—all part of the gale of liquid modernity, made possible by large incomes and more idle time. These guidelines provide a sense of freedom for those who truly desire to be a part of the body of Christ. They narrow down the huge number of choices available, thus lowering the chances of making wrong choices.

Each of our churches has different church guidelines and standards, and not one is perfect. But let’s appreciate the guidelines and traditions we have in our particular setting, unless they are contrary to God’s Word, of course. This life is only a journey. It’s not about a kingdom or riches here. Local church standards and traditions can lend stability in these increasing gales of change.

Conclusion

The Anabaptist people have family, church, and community values that many in the world reject yet yearn for deep down inside. We have been able to maintain a culture where marriage is considered a sacred commitment and corporal punishment in childrearing is deemed scriptural. We have been able to establish somewhat of a haven for our people nestled in the arms of the church, a shield from the world. When disaster strikes, we’re there for one another, be it a fire or storm. When a death occurs, all is dropped, meals are brought to the family’s house, and friends and family congregate from far and near to show their respects and share the burden of grief.


In these ways, we are living the words of Justin Martyr of the early church in the second century: “We don’t speak great things—we live them!” We have been taught that to fulfill the law of Christ, we physically act it out—not just verbally express it. All this we do while hardly realizing it’s anything special. It’s

just the way we do, right?

Yet there is concern that we can maintain these values. “Many changes are made for the sake of money,” mused one elder. “We can’t let that happen.”

“We should not sell our convictions to the highest bidder,” said another respected elder, referring to the decline in conviction against government subsidies and handouts.

It’s easy to live our convictions when the result is in our favor. For example, social security exemptions allow us to save money by not having to pay into it, but how quick are we to toss those “convictions” aside when we are eligible to collect? Do we have real convictions, or do we end up following that path because it benefits us financially? Are our actions grounded upon Biblical convictions or love of money? It is not uncommon for us AF loan reviewers to see a glimmer of the latter as we get a peek into our people’s pocketbooks. And yes, this includes the most conservative church settings.

So, can our families spiritually survive prosperity? When we study the Scriptures and all the promises therein, it is plain to see that it is possible. But it won’t be easy. Our family values and lifestyles need to be based upon Biblical values, not merely on accepted practices within the world or even in one’s community. And yet in the end, if we do survive, it will only be by the grace of God. 

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¹ Romans 12:5, “So we, being many, are one body in Christ, and every one members one of another.”



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A Newsletter for Financial Connections

Stewardship Connections ▪ Volume 17, Issue 1 ▪ April 2024 ▪ A publication of Anabaptist Financial

Website: www.afweb.org ▪ Phone: 800-653-9817 ▪ Fax: 866-230-6253 ▪ Email: info@afweb.org

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Twenty years after beginning the initial planning that led to the formation of Anabaptist Financial, **Merle Herr** is moving on from AF to other fields of interest. He continues to be available as needed for the first months of 2024 as questions arise. Please join us in blessing Merle as he continues to use his talents in whatever the Lord calls him to do in the future. He will be missed, especially as the familiar face leading Anabaptist Financial Business Seminars!

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