

STEWARDSHIP CONNECTIONS

A Newsletter for Financial Connections

Let's Talk About Estate Planning

Nevin Beiler, Attorney

When I stop and think what estate planning is really all about, two key principles come to mind: good stewardship and love for people. Some people say (or think), "When I am gone, I won't care what happens to my stuff, so I'm not going to bother to plan." If we think about it, we can soon conclude this is a wrong attitude. It is unloving to those we leave behind, and it fails the test of good stewardship. With love and stewardship at the center of estate planning, *everyone* has a reason to have a plan in place for his or her eventual death or mental incapacity.

What does it mean, practically speaking, to love others and exercise good stewardship in estate planning? The answer is different for each person, but loving others through estate planning could involve goals such as:

- Providing financial support for loved ones when you pass away.
- Naming guardians for minor children.
- Reducing conflicts among family members when an estate is settled.
- Preventing a well-intentioned inheritance from becoming a spiritual hindrance.

Exercising good stewardship may involve goals such as:

- Distributing money and property in an orderly, efficient, and wise way.



- Minimizing inheritance taxes and the costs of estate administration.
- Ensuring a smooth transfer of responsibility for a family farm or business.
- Investing in the work of the kingdom of God, both while living and upon death.

Good estate planning requires prayer, discernment, and good counsel. There isn't one right way that everyone should follow. Also, part of making good decisions is having good information on which to base your decisions.

So let's discuss some basics of estate planning so you are better able to exercise good stewardship and show love to those you leave behind. First, we'll look at two common estate planning tools: wills and trusts.

Last Will and Testament

A last will and testament (often simply called a will) is essential for every estate plan. If you have young children, a will allows you to

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name a legal and financial guardian for your children in the event that you and your spouse pass away. Otherwise, someone in your family would need to petition a judge to appoint a guardian. A will also enables you to appoint the best executor for your estate and to direct which family members, friends, and/or charities should receive your property after you die. Make sure you communicate with the people you appoint as guardians, executors, etc., to ensure they are able and willing to serve if needed.



One common misconception is that if you die without a will, all your money and property will go to the government. This generally isn't true. What is true, however, is that if you die without a valid will, the law of the state in which you live decides who gets your stuff—and it may not be whom you would have chosen.

For example, if a married man dies without a will in Pennsylvania, his wife probably won't get all of his assets (unless all their assets are owned jointly). Instead, a portion of the husband's assets would likely be given to his children (even if the children are very young) or to the husband's parents if the couple had no children. To make matters more frustrating, inheritances going to people other than spouses are subject to inheritance tax in Pennsylvania, which is also true in some other states.

So if a husband with three young children died without a will in Pennsylvania and owned property (such as real estate, a business, or a bank account) in only his name, his widow may need to establish separate guardianship accounts for their minor children to hold the children's required share of their father's property. And then, tax would be due on the money going into the children's accounts. This complicated and undesirable result could

have been avoided by the husband having a simple will in place that left all his property to his wife.

Also, as people get older and accumulate more assets, they may wish to leave specific directions about how their assets are distributed. Or they may wish to leave a gift to charity from their estate after they die. This can be a great idea for people who want to reduce inheritance taxes, avoid burdening children with too much wealth, and bless the kingdom of God. But any charitable gift not made during life must be specified in a will or trust.

Revocable Living Trusts

Another common estate planning tool is a revocable living trust (sometimes simply called a living trust). There are many different kinds of trusts, but for this article, we will only discuss revocable living trusts. Like a will, a living trust typically directs where property should go after death. A married couple can choose to establish either a joint living trust or a separate trust for each spouse.

Creating a living trust involves signing a trust agreement and transferring assets to the trust. Putting assets into a trust is called "funding the trust." People who create and fund a trust are called "grantors." A trust must also have one or more trustees, who are the people responsible to manage the trust. For a living trust, the grantors are often also the first trustees. Successor trustees should also be named to manage the trust after the initial trustees die, resign, or become mentally incapacitated.

Living trusts are often recommended as a way to avoid having an estate go through probate.

Living trusts are often recommended as a way to avoid having an estate go through probate.¹ The cost and complexity of probate varies widely between states, meaning that the significance of avoiding probate depends largely on the state in which you live, as well as the size of your estate.

A living trust has a variety of potential benefits:

- Simplifying or avoiding the probate process, especially for a person who owns real estate in more than one state.

¹ Probate is a process in which a will is taken to the courthouse, executors are given authority by the register of wills, creditors are notified and paid, and the assets of the estate are distributed to the beneficiaries. A similar process is used when a person dies without a will naming an executor, but in such cases someone (usually a family member) must go to the courthouse and request to be appointed as an administrator of the estate.

Introducing Business Workshops

Merle Herr

Our Anabaptist ideals for our businesses are often at odds with secular culture. Our theology and values give rise to a distinct and radical mindset about what a successful life looks like. The principles of love, servanthood, mutual gain, and the common good should be intimately tied to what we believe about business success. Such business can advance the kingdom of Heaven in ripple effects far beyond imagination!

But business servants that make an eternal difference don't just happen. They need to be trained in putting brotherhood principles to practice in business. They need to be equipped to resist soul-sapping materialism and spiritual apathy. At Anabaptist Financial, we have a vision for training business leaders and managers in kingdom-focused business.

The Need

The vision for business workshops emerged as Anabaptist Financial reflected on ten years of doing business seminars. Our seminars reach approximately 3,500 people each year and are an excellent way to create a broader awareness of business knowledge and practices. However, in a large audience with little opportunity for interaction, it's challenging for attendees to absorb the seminar content fully enough to apply it in their own businesses.

Seminars can reach large numbers, but they lack the effective learning and application that is possible in small-group, hands-on workshops. Time and again at our business seminars, attendees have expressed a desire to spend more time with speakers to learn how they can apply the teaching to their specific business situations. Business workshops are a response to this request.

Students will use their real business situations and challenges to work out and apply new business knowledge and management tools.

The Framework

Anabaptist Financial workshops aren't a brick-and-mortar business school for young people not yet involved in

a business. They are for the adult learner already in the trenches of business challenges. We envision the workshops as a mobile classroom bringing instructors to the students.



Students will use their real business situations and challenges to work out and apply new business knowledge and management tools. Such practical-application training creates more traction and yields better results in helping business leaders put Biblical stewardship into shoe leather.

The new business workshops are designed to build on the groundwork already laid in the communities where we hold our existing business seminars. Workshops will typically be two days long and limited to 15–25 students to maximize hands-on learning methods. Most two-day workshops are independent of other workshops, and students can take them in any order or sequence. However, sometimes a two-day workshop will be linked to another two-day workshop offered several weeks later on the same business theme.

Workshops will be held January through April and September through November of each year. We are offering our first two-day workshop on November 13–14, 2018. See the ad on page 9 of this newsletter for details. We anticipate offering additional workshops as we receive feedback on the first workshop and improve the educational impact for business students.

The Curriculum

The curriculum will feature a servant-focused business training that is distinctively Anabaptist. This isn't a surface distinction of merely inserting Bible verses into student workbooks or moralizing content during workshop training. Instead, the uniqueness of a servant-focused business training lies in how seasoned instructors teach from an Anabaptist, Biblical worldview, what business skills and knowledge areas receive particular emphasis, and the insistence on integrating our faith into all business activity.

The curriculum will feature a servant-focused business training that is distinctively Anabaptist.

The workshop curriculum will use multiple training approaches to fit various learning styles of students. A committee of developers, instructors, and seasoned educators are working together to develop quality content, interactive learning exercises, and student workbooks. Lecturing will be limited to no more than 50 percent of workshop time. Peer learning, discussion, guided practice, and case studies will be used to round out an optimal learning environment.

The workshop curriculum will be structured around the Ten Blocks of Business Knowledge currently used to guide Anabaptist Financial's business seminars. Each workshop will focus on a different business theme: for example, sales training, employee relations, or business transition. Our goal is to provide an educational experience that not only informs but transforms students' business management.

While curriculum matters, instructors are always more important than content. Each workshop will have two instructors to provide greater interaction between instructors and students. We choose reputable instructors that have a lifetime of practicing business. They aren't professors that gleaned their knowledge from a sterile atmosphere of academics and books. Instead, these instructors are our own seasoned Anabaptist business leaders with an aptitude to teach and train others.

Conclusion

Finally, the business workshops will be characterized by a culture of collaboration. Business students, educators, instructors, and donors are all stepping forward to together create a unique, credible learning environment. A godly business education takes place in the context of the people of God and prepares committed men and women to serve their congregations and their communities. This reflects the New Testament tenor of unity, brotherhood, and mutual care within the Body (Eph. 4:11-16).

In a time when many pursue business for self-interest, a rising generation of leaders is eager to make a difference with kingdom-focused business. As a people, we have a wealth of business opportunity in our hands! We could squander our talents and never fully harness business for kingdom building. A wiser route, one that could make a great difference in a broken world, is to invest in teaching and training business principles from our Anabaptist perspective. Let's bring together our best people in this educational effort and develop and train business leaders and managers to become humble, loving, and faithful servants. 

ACCOUNTANT POSITION AVAILABLE

Anabaptist Financial has a staff position available at our office in central Pennsylvania. We are in search of someone to assist in our accounting department. Requirements include accounting experience and/or training.

Please direct inquiries to:

Tim Stoltzfus • 800-653-9817 ext. 201 • timstoltzfus@afweb.org

TWO-DAY BUSINESS WORKSHOP

Subject: Human Resources



Dates: Tuesday, November 13, and Wednesday, November 14, 2018

Shady Maple Banquet Center – 129 Toddy Drive, East Earl, PA 17519

Workshop Summary

This business workshop will teach and train participants in the four fundamental principles of Human Resources:

- **Understanding Relationships**
- **Hiring Effectively**
- **Developing People**
- **Evaluating Employees**

Under the guidance of an instructor with 30 years of experience in Human Resources (HR), participants will learn transformational concepts about human resource principles and receive practical tools to apply these principles in their own businesses. Fifty percent of the

workshop time will be dedicated to instructor-guided tasks that engage participants and enables them to use HR concepts and tools to work on their own business-specific situations.

The workshop's primary areas of focus will be to help business owners develop effective practices for hiring people, create effective plans for employee development, and identify a clear framework for evaluating employees. Participants will leave the workshop with new knowledge, practical management tools, and the know-how to implement HR practices that reflect the values of the kingdom.

Workshop Instructors/Facilitators

Doug Ramer—Myerstown, PA; Personnel Manager, Martin Water & Appliance

Dale Savage—Arcanum, OH; Business Resource Developer, Anabaptist Financial Stewardship Resources

Workshop Objectives

DAY 1

1. Introduction
 - a. Envision an ideal business culture
 - b. Understand the basics of business
 - c. Clarify your mission statement
2. Build Relationships with People
 - a. Help employees establish identity and belonging
 - b. Recognize employees as "whole" people
 - c. Align employee's roles within their passion and talents
3. Build an Effective Workforce
 - a. Write clear job descriptions
 - b. Attract and interview the right employees for the job
 - c. Orient and initiate employees into the workforce

DAY 2

1. Develop Employees
 - a. Give clear job instruction
 - b. Provide performance feedback and coaching
 - c. Have one-on-one conversations
2. Evaluate and Set Goals
 - a. Develop annual employee reviews
 - b. Learn performance indicators and goal setting
 - c. Navigate difficult conversations with grace

TO LEARN MORE

Call Dale Savage:
1-800-653-9817 ext. 226
dalesavage@afweb.org

TO REGISTER

Call: 1-800-653-9817 ext.222 or
email: seminars@afweb.org
Registration due by
October 12, 2018

\$550 per attendee for two days.

Includes:

- Lunch both days
- Pre-workshop reading materials
- Student workbook with instructional content and workshop activities
- HR management tools

- Potentially saving money on legal fees and probate costs.
- Allowing for easier property management if the grantors of the trust become incapacitated.
- Avoiding all the details about the grantors' estate being filed as a public record (as is done with a will).

Not everyone is best served by a living trust because of the extra cost and administrative burden involved.

Despite these benefits, not everyone is best served by a living trust because of the extra cost and administrative burden involved. An estate plan that includes a trust costs more to prepare. *Also, a living trust is not effective at avoiding probate unless all of the grantors' probate assets are transferred into it before death.* Unfortunately, some attorneys seem content to collect a fee for drafting a living trust, but they fail to ensure that the trust is properly funded. If you have a trust and aren't sure whether it has been properly funded, you need to speak to an attorney. Otherwise, your plan may not work out as you intended.

Also, there's a great deal of misinformation about living trusts on the internet, among the general public, and even among some financial planners and attorneys. People or companies that sell living trusts often talk about how expensive and complicated probate is and how having a living trust can completely avoid probate and all its hassle and expense. The truth is that, in some states like Pennsylvania, probate doesn't need to be particularly expensive or difficult.

Furthermore, getting all of a person's assets into a trust before death is unfortunately not very common, and most estates that involve living trusts still end up having some assets that need to go through probate because the trust wasn't properly funded. And finally, most estates that involve a living trust will still require the services of an attorney to settle the estate, so not all estate administration costs are eliminated by having a trust.

In summary, while having a living trust is certainly a good option for some people, many are better served by simply having a well-written will. The key is finding a trustworthy advisor who gets to know your situation and goals and can advise you on the best course of action. If anyone who doesn't know you or your situation tells

you that you absolutely need a living trust, get a second opinion to ensure that you are making the right choice for you and your family.

Other Important Estate Planning Documents

In addition to a will, and in some cases a trust, most people can benefit from having a durable power of attorney (for property and financial management) and an advance medical directive (for medical decisions) as part of their estate plan. Both of these documents are only effective while you are living and expire upon your death.

Durable Power of Attorney

A durable power of attorney (or POA) allows you to give another person authority to make legal and financial decisions for you. This person is called your "agent." A POA document can give your agent very broad powers or just specific limited powers to manage things like your real estate, business, and bank accounts.

A POA document that grants broad powers to a trusted family member, such as a spouse or responsible child, can be very helpful if an illness or accident makes it difficult or impossible for you to manage your financial affairs. Please remember that you need to get a POA *before* you become mentally incapacitated. Once a person loses mental capacity, they are legally incapable of creating a POA, even if they are physically capable of signing their name.

While having a living trust is a good option for some people, many are better served by a well-written will.

If you become unable to make your own decisions and don't have a valid POA, your family may need to petition a judge to appoint a guardian for you. Depending on your mental state, physicians may need to be consulted for medical opinions and testimony. This process can be time consuming, stressful, and expensive. A durable POA is an essential part of most estate plans, especially for the elderly.

Advance Medical Directive

An advance medical directive has two primary functions: (1) naming an agent to make medical decisions on your behalf and (2) expressing your wishes about whether you want certain types of medical care (often called a living will).

A medical directive is a good way to appoint someone who can make medical decisions for you if you can't make them yourself. For example, if you are unconscious from an illness or accident and your doctor is considering a major surgery, your agent could authorize or decline the surgery. Your agent can be your spouse, a child, a trusted friend, or multiple people that you have appointed.

Also, having a medical directive will serve as a guide to your doctor and health care agent about the types of care you want or don't want. This can be useful at any time of your life, but it's especially important for older people and people facing serious illnesses. For example, a common directive that people state is that they don't want to receive life-prolonging treatment (such as being kept alive by a breathing machine) if there is no reasonable chance that they will ever recover from an injury or illness.

Other Important Issues

In addition to the documents we looked at thus far, there are a variety of additional things to consider when planning for end of life. These other issues are commonly missed, so bring them up with your attorney if he or she doesn't address them. Here are a few of the most common ones.

Discussing your plans with your heirs can give them the assurance that a good plan is in place. It can help avoid unpleasant surprises and conflict down the road.

Beneficiary Designations and Joint Ownership

Some types of assets can be transferred upon the owner's death by a beneficiary designation or right of survivorship, rather than being directed by the person's will. Examples include jointly-owned real estate and bank accounts, IRAs, 401(k) accounts, insurance policies, some investment accounts, and investments at Anabaptist Financial.

If you own one or more of these types of assets or accounts, make sure any beneficiary designations are up-to-date and consistent with your overall estate plan and that you actually want your share of jointly-owned property going to the joint owner(s).

If you have a tax deferred account such as an IRA, then for tax reasons it may be a good idea to name one or more beneficiaries (direct recipients) of the account,

rather than the account being distributed to your estate after you die. An estate planning attorney can help you determine the right structure of property ownership and beneficiary designations to achieve your goals.

Many disagreements and hard feelings have arisen among family members when dividing out possessions like guns, tools, furniture, and family heirlooms. Leaving instructions about how these possessions are to be divided can be a big help.

Instructions for Personal Property

Possessions like guns, tools, furniture, and family heirlooms are difficult to divide fairly. Many disagreements and hard feelings have arisen among family members when dividing these types of possessions. Leaving instructions about how these possessions are to be divided can be a big help.

When writing your will, you can leave instructions in the will or a memo mentioned in the will, specifying that certain personal possessions be given to certain people. Or the will or memo could describe a system for distributing household possessions, such as having the heirs take turns picking items grouped into lots of approximately equal value and/or desirability. Some people instruct in their wills that all their possessions are to be sold at a public or family auction, thereby avoiding the need to divide possessions directly among heirs.

Whatever option you choose, taking some time to plan for this distribution could be a big blessing to your family when you pass away.

Letter of Instructions

Leaving a letter of instructions for your executor can be a huge help. This could include information such as (1) the location of any safe deposit box, (2) where your important records are kept, (3) passwords to accounts that your executor will need to access, and (4) a list of your financial accounts. Taking a few hours to organize and write down this information will likely save your executor many times that amount of time, and perhaps hundreds or thousands of dollars in legal fees.

The foundation of estate planning is being responsible with what God has entrusted to us and caring for those we leave behind.

Communication With Your Family

Consider having a family meeting with all your heirs to discuss your plans, especially if you are in your sixties or older. If you aren't comfortable sharing all the details of your finances or your estate plan, you don't need to, but be as open and detailed as you can.

Discussing your plans with your heirs can give them the assurance that a good plan is in place. It can help avoid unpleasant surprises and conflict down the road. And it might raise issues you missed in your plans, which can then be addressed before you pass away. This type of communication can be difficult, but it is a key way to show love to those you are leaving behind.

Conclusion

The foundation of estate planning is good stewardship and love for people. It is being responsible with what

God has entrusted to us and caring for those we leave behind. It is also, for many of us, a lifelong process. So take some time to plan, regardless of the stage of life you are in. Update your plan as your life changes. Seek trusted counsel. Communicate with your family. And may God bless you in your journey. ✍️

Nevin Beiler is a PA-licensed attorney (not licensed in any other states) who lives in Lancaster County and works primarily in the areas of estate planning, probate, business law, and nonprofit law. Nevin and his wife Nancy are part of the conservative Anabaptist community. Prior to becoming an attorney, Nevin served as the in-house accountant for Anabaptist Financial. He can be contacted by email at info@beilerlegalservices.com or by phone at 717-287-1688. More information about Nevin and his law practice is available at www.beilerlegalservices.com.

This article is general in nature and not intended to provide specific legal or tax advice. Please contact an attorney to discuss your specific legal questions. Anabaptist Financial is not permitted to give legal advice or provide legal services.

How Does Anabaptist Financial Relate with Other Loan Groups?

IRON SHARPENETH IRON; SO A MAN SHARPENETH THE COUNTENANCE OF HIS FRIEND. PROVERBS 27:17

People sometimes ask what is Anabaptist Financial's relationship with other Amish and conservative Mennonite investment and loans groups. Each August, Anabaptist Financial participates in a National Loans Group meeting, which includes investment and loan organizations from various conservative Anabaptist groups. The meeting is well attended with more than 200 board members, ministerial advisors, and staff members from 27 organizations in 11 states. This year, Anabaptist Financial is hosting the event.

Since we overlap in some areas, we seek to cooperate for the benefit of our conservative Anabaptist church communities by knowing and respecting each other. The day consists of fellowship and educational topics related to stewardship, brotherhood, mutual aid, board governance, legal compliance, investment and loan policies, and other best practices. As iron sharpens iron, we help each other toward the goal of "helping without harming" as we receive investments and make loans among our people. The time together always reminds us of our fiduciary duty to the investors, and even more, our solemn accountability before God to be good stewards of the resources He has entrusted to us.





JOIN US AT THESE FREE SEMINARS FOR THE FAMILY!

Young Family Finances Seminar

The rescue squad is certainly appreciated when someone falls off a cliff, but how much better would it be if there was a fence to keep people from falling in the first place? This seminar from a Biblical, Anabaptist perspective is designed to help youth and young married couples avoid falling off the financial cliff. Topics include debt and its consequences, key principles of saving, when and how to give, 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.

*Learn how
to use our new
Family
Budget Planner.*

FREE SEMINARS

Nappanee, Indiana
Tuesday, November 6

Budgeting Seminar
6:30-9:00 pm

Ramer Mennonite Youth Center
24647 County Road 44
Nappanee, IN 46550

Nappanee, Indiana
Thursday, November 8

Young Family Finance & Budgeting Seminars
4:00-9:00 pm

Claywood Event Center
13920 N 1100 W, Nappanee, IN 46550

LaGrange County, Indiana
Wednesday, November 7

Young Family Finance & Budgeting Seminars
4:00-9:00 pm

Location to be determined

Penn Yan, New York
Saturday, December 8

Young Family Finance & Budgeting Seminars
9:00 am - 3:00 pm

EB Martin Roofing
2845 NY-364
Penn Yan, NY 14527

There is no cost for these seminars, but we would appreciate if you register in advance. This helps us prepare adequate seating and handouts. Resource materials will be provided free of charge.

To reserve your seats, call 800.653.9817, ext. 222 and leave a message, or email sierraherr@afweb.org.



Oregon Business Seminar

*Halsey Mennonite Church | Halsey, Oregon
Tuesday, October 23, 2018*

Business as Mission | Jason Schrock

How Our Values Impact Business Decisions | Nolan Bechtel

Synergy in the Christian Business | Wyatt Pegg

Leading Effective Meetings and Discussions | Leonard Meador

The Importance of Business Planning | Larry Troyer

Fair Negotiating for the Common Good | Leonard Meador

What Do the Numbers Mean? | Larry Troyer

Growing Your People

Know Your People | Phil Kauffman

Develop Your People | Leland Zehr

Empower Your People | Dan Weaver

Inspire Your People | Karl Birky

Love Your People | Jake Kropf

Local seminar committee:

T.J. Bear, Blackstone Construction

Raymond Zehr, Smith Seed

Dan Weaver, Smith Seed

Joel Schrock, Smith Seed

To register,

call 800-653-9817 ext. 222,

register online at www.afweb.org,

or email seminars@afweb.org

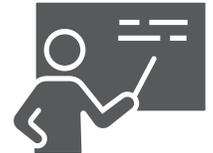
Early registration discount:

Register before October 8.

BUSINESS PLANNING ONE-DAY WORKSHOP

Halsey, Oregon | October 24, 2018

(day following the business seminar)



Receive in-depth learning, interaction with instructors, and tools to apply business planning to your specific business.

**THE EARTH IS THE LORD'S,
AND THE FULNESS THEREOF;
THE WORLD, AND THEY THAT DWELL THEREIN.**

PSALM 24:1



PA Business Seminar

*Shady Maple Banquet Center | East Earl, PA
September 18, 2018*

*Antrim Brethren in Christ Church | Chambersburg, PA
September 21, 2018*

THEME: Business Communications

The Value of Effective Communication | Rick Rhodes

Biblical Principles of Communication | Anthony Hurst

Leading Effective Meetings and Discussions | Marcus Beiler

Effective Business Communication Methods | Anthony Hurst

Overcoming the Barriers to Good Communication | Marlin Nolt

Listening Well | Doug Ramer

Basic Principles of Mediation and Conflict Resolution | Nevin Beiler

Effective Business Writing | Paul A. Miller

Crucial Communication in Disagreement and Conflict | Marcus Beiler

To register,

call 800-653-9817 ext. 222,

register online at www.afweb.org,

or email seminars@afweb.org

Early registration discount:

Register before September 3.



PA Employee Seminar

*Shady Maple Banquet Center | East Earl, PA
September 19, 2018*

THEME: Business Communications

Good communication applies to both business leaders and employees. The topics in this seminar are similar to the ones in the business seminar but are geared specifically to the role of employees.

The Value of Effective Communication | Rick Rhodes

Biblical Principles of Communication | Anthony Hurst

Participating in Effective Meetings and Discussions | Marcus Beiler

Effective Business Communication Methods | Anthony Hurst

Overcoming the Barriers to Good Communication | Marlin Nolt

Listening Well | Doug Ramer

Basic Principles of Mediation and Conflict Resolution | Nevin Beiler

Effective Business Writing | Paul A. Miller

Crucial Communication in Disagreement and Conflict | Marcus Beiler

To register,

call 800-653-9817 ext. 222,

register online at www.afweb.org,

or email seminars@afweb.org

Early registration discount:

Register before September 4.

NEED A TRUSTED BUSINESS ADVISOR?

Do you wish for input from a seasoned businessman for challenges you are facing in your business? Do you feel alone in your leadership decision making, planning, and vision?

Surround yourself with the counsel and wisdom of a mature business consultant through our business advising services. Our business advisors are experienced men from within the conservative Anabaptist community who can help you reach your goals of operating a business for God's glory.

We offer a broad spectrum of business counseling and consulting with an emphasis on kingdom values. Our business advising services provide a confidential, safe place to address challenging issues and receive fresh vision and perspective.

*For more information,
call David Sauder (Advising Facilitator)
800.653.9817 ext. 206.*

Our business advisors offer expertise in many areas, including:

- Developing annual business plans
- Resolving challenging family disagreements in business
- Motivating and training employees
- Interpreting and understanding financial statements
- Developing standard operational procedures
- Transitioning the business to another owner
- Developing effective sales processes and procedures

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

Stewardship Connections • Volume 11, Issue 3 • August 2018 • A quarterly publication of Anabaptist Financial

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Anabaptist
Financial
Stewardship Connections with Integrity

STEWARDSHIP CONNECTIONS
A Newsletter for Financial Connections