

STEWARDSHIP CONNECTIONS

A Newsletter for Financial Connections

Principles of Saving

Richie Lauer

Jesus conducted His earthly ministry for a period of about three years, traveling about between Judea and Samaria and teaching the common people. His teaching method consisted mostly of short, pointed stories that started as earthly examples but ended with spiritual lessons. We call this collection of stories the “parables.”

Matthew 25 and Luke 19 record one of the parables. It’s a story about a rich man who went into a far country, entrusting his possessions into the hands of his servants. A few minor details differ between these two tellings of the story, but it is obviously the same core story. At least seven principles are taught about stewardship in this story that is often referred to as the “Parable of the Talents.” We could also call it the “Stewardship Parable.”

What are the seven principles in the Stewardship Parable?

1. The master-servant relationship. There are two masters in life. You may choose which one you wish to serve. One is good, kind, and benevolent. The other is hateful and spiteful. Of course, these two masters are God and Satan. Whomever you choose to serve, the fact remains that you will be someone’s servant. You will be a participant in a master-servant relationship. In Jesus’ story, the one master had many servants. Three of them were given very specific assets to manage.

2. The principle of ownership. In Jesus’ story, the master owned everything. It was all his at the beginning of the story, and it was all still his at the end of the story. In the same way, we understand that God is the creator and owner of everything. As stewards, we simply take care of the Master’s things while He is away.

What does ownership mean? I define it simply as “having power and control over something.” Whether you travel in a buggy or a car, you understand which one is “yours” when you leave a church service. You don’t hop into the first car or buggy you see and drive away. No, we all understand the idea of ownership. I have my vehicle. You have your vehicle. I should not take yours, and you should not take mine.

The same concept applies when you head for home. You don’t go down the road to the first comfortable looking house, pull in, go into the house, help yourself to the refrigerator, head upstairs, brush your teeth, and plop into the first bed you find. No. We understand that I should go to my house, and you should go to your house. I eat out of my refrigerator, and you eat out of yours. I use my toothbrush, and you use yours. I sleep in my bed, and you should not already be in it when I get to it. We all readily understand this idea of power and control over things. Some things are mine, and I should be able to say what happens to those things.

But wait, who really is the owner of all

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these useful things? Am I the owner, or is God the owner? Does God own my home? Does He own the furniture inside it? I can quickly figure out what I believe by examining my actions and attitudes.

3-4. The principles of trust and expectation. These two principles must be discussed together. They are twins. In Jesus' story, the servants were given things to manage because the master trusted them. Consider the facts of the story:

This master went away into a far country. Quite possibly, the day after the master left, one of those servants had a question. Did he call the master's cell phone? Not an option two thousand years ago. Two months into the master's trip, another one of the servants had a different question, "Should I do this or not?" How did he get in contact with the master? The servant probably couldn't get in touch with the master. There were no cell phones, no faxes, no email, no texting, and no U.S. Postal Service. The servants probably didn't even know where the master was at any given time. If the master decided to go away and give up the ability to micromanage their decisions, he must have placed a high level of trust in the servants.

Please understand that this is not a perfect analogy to our lives. God never "goes away" from us. He is always available through prayer. Additionally, He has left us detailed written instructions and guiding principles in His Word. But the fact remains that God does not make decisions for us or micromanage our lives. He leaves most decisions in our hands without interfering. We will touch on this again in just a bit.

With this level of trust comes expectations. You expect things out of the people whom you trust. When you go away for the day or for an evening, you sometimes leave your children with a babysitter. With whom do you leave your children? You don't drive down the road and simply decide "Oh, there's a house. And there's smoke coming out of the chimney. Stop the van. Children, get out, go into that house, and tell those people you'll be here until late tonight."

No, if you leave your children somewhere, you leave them with someone you trust to feed and care for them. You even trust those people to discipline the children if necessary. If they fail to live up to your expectations in any serious manner, you would no longer leave your children in their care.

God has entrusted many things to our care. What has He trusted you to manage? Perhaps God has entrusted you with the care of a husband or wife. Perhaps He has entrusted you with children. They may be your own children, or they may be children you teach or over whom you have influence. Scripture says that children are "an heritage from the LORD." That word heritage means "special gift."

Most of you have been entrusted with a sound mind and

strong body. Perhaps you were also blessed with a Christian heritage, growing up in a family that went to church and talked about God. You have a Bible. If you have a family, church, and Christian upbringing, you have much more than many others in this world.

You also live in the richest and freest country on earth, and you didn't do anything to deserve that. You are the rich people. The Scripture says, "Unto whomsoever much is given, of him shall much be required" (Luke 12:48). At the Judgment Day, everyone will stand before God. We understand that He will talk with us about our lives and the choices we made. God will probably be talking to people like us for a long time, because we are the "rich people"—the people who will bear a lot of responsibility.

We have families, friends, a church, and free access to God's Word. On top of these more important blessings, we also have a lot of money and material possessions available for our use. We can expect to have a long conversation with God about the choices we made.

5. The principle of absence. The master went away into a far country. He temporarily gave up ownership of what He had. God gives you His principles and commands, but He does not micromanage your decisions or override most of your mistakes. He leaves the everyday decisions in your hands.

6-7. The principles of return and consequences. In Jesus' story, the master returned and called his servants to account for their choices. You can count on it that the Master is going to come back. And when He does return, there will be consequences—unhappy consequences for those who failed to take their responsibilities seriously and generous consequences for those who managed well what He entrusted to their care. Never forget that the Master is going to come back.

The Stewardship Parable reminds us of our obligation to wisely manage what God has trusted into our care. Saving for appropriate reasons is one step that a wise manager takes.

What does the Scripture say about saving?

Proverbs says, "There is treasure to be desired and oil in the dwelling of the wise, but a foolish man spendeth it up." The principle is simple. Do not spend everything you have. This is a rule of thumb rather than an absolute statement. A wise person may accumulate some resources in their lifetime, but the foolish person will tend to spend whatever they have. If the foolish person goes to town with twenty dollars, the foolish person spends twenty dollars. If the foolish person goes to town with a hundred dollars, the foolish person

spends a hundred dollars. And if the foolish person goes to town with a credit card, there's no telling how much the foolish person spends!

A second principle is found in Genesis 41. In this familiar story, Joseph interpreted Pharaoh's dream. It was a strange dream indeed. Seven fat cows and then seven thin cows come up from the river. The thin cows proceeded to eat up the fat cows. Joseph informed Pharaoh that God was delivering a message via the dream. There would be seven good years and then seven bad years. The good years were sent for a reason, to ease the pain of the bad years, so Pharaoh should plan ahead and save resources to meet needs. I believe this principle holds true in life.

There will be cycles in your life, cycles of plenty and cycles of leanness. If you work by the hour, some weeks you get more hours on the time clock. Other weeks you have fewer hours because you need to go to a funeral or take a sick day. Or, perhaps the boss just doesn't have as much work for you in a given week. Perhaps you are self-employed. Some years, you do really well and then, unfortunately, there are other years you may even go backwards financially, depending on the economy. In certain times of the year, you may make a lot of money. If you work in construction, the spring, summer, and fall are generally good months, but then in the winter time it becomes more difficult to earn money. Such financial cycles are normal, and you can expect them throughout your life.

When you are experiencing part of a cycle where more is money coming in, what should you expect? You should expect that this is happening for a reason. God, in His wisdom, may know there's a week or year coming when it won't be so bountiful. You should set something back in fat times to cover reasonable needs in lean times.

Proverbs 6:6-8 contains an admonition to observe an ant and consider how it lives. The ant has no overseer cracking a whip over its back, but it diligently lays aside for anticipated needs. When should you lay aside for your needs? The answer is simple. You should lay aside for future needs when you have the ability to do so. Did it ever occur to you that it is difficult to save money when you are broke? Gathering for winter must occur in summer.

In southwestern Virginia where I live, we experience real winter due to our high elevation. At times we receive heavy

snowfall, and I must shovel the path to the driveway and the path out to the woodshed. But I've never yet, in the dead of winter, discovered ants scurrying around underneath the snow, gathering up food. Ants are mighty small creatures with small heads and even smaller brains. My friend, the brain you were given is a bit bigger than the ant's. If God gave the ant enough wisdom to know that it needs to gather for needs when it's able to gather, I think He expects the same foresight from us.

How concerned should you be about money?

While saving is encouraged in Scripture, warnings are given against gaining your security from money or your own abilities. You cannot secure yourself against all possible circumstances, nor should you try to do so. Luke 12 provides at least three important principles to guide our view of earthly possessions.

Fear God instead of earthly circumstances. Jesus says,

"I will forewarn you whom ye shall fear: Fear Him" (Luke 12:5). In every family, there tends to be a worrywart. Sometimes, it is him and sometimes it is her. Sometimes they worry about the bills, and sometimes they worry about the children. And sometimes they just worry that the other person is not worrying enough about all the things that need to be worried about.

If you are the worrywart in your family, Jesus has solid advice for you related to finances. I'll paraphrase it as, "If you want to worry, I will tell you what to worry about. You worry about Me. Do not worry about your circumstances or your financial life. You worry about Me, and I will take care of you because you are of more value than many sparrows."

God cares for birds in the wintertime, either by having them fly to a place that has more food available or by supplying food in the habitat where the birds stay. You can take great comfort in knowing that God cares about you. He knows who you are, and He knows exactly what your current situation is. He cares about your family's well-being.

Beware of covetousness. Covetousness is a selfish desire for things. These "things" may even be good things. Jesus said to "beware of covetousness" (Luke 12:15). Covetousness is discussed in Scripture as a focus on what others have and a desire to gain those things for yourself. Most of us have a disposition toward selfishness that must be replaced by trust in God and love for others.

The Stewardship Parable reminds us of our obligation to wisely manage what God has trusted into our care.



Don't measure the value of your life by what you possess.

Jesus said that "A man's life consisteth not in the abundance of the things that he possesses" (Luke 12:15). This admonition comes directly from your LORD. The value of your life has no connection to the house you live in, the number of dollars in your checking account, how big your business is, how many acres you farm, what type of truck you drive, or whether you have a nice leather couch. These things have no connection to the value of your life. What a comfort!

What should you save for?

If the idea of saving or thriftiness is modeled for us in Scripture, it is fair then to ask, "For what should we save?" I do not believe we should save for the sake of saving. Nor should we ever save for the sake of "throwing it on the pile." God supplies resources to meet our needs. When we save, we should save for legitimate needs.

We have a problem (it can actually be called a sin) in our churches with regard to money. We have a tendency to "throw it on a pile." Our parents worked hard and were thrifty. Before them, their parents worked hard and were thrifty. Resources pile up year by year, generation upon generation, without due consideration of what God might intend for us to do with the material resources at our disposal. My friends, if you save, please do not save for the sake of throwing things on a pile. Save instead for legitimate needs while looking for opportunities to invest in God's Kingdom.

Scripture models saving for needs and then readily distributing to meet needs. Some needs exist on a short-term horizon, while others are found by looking on the longer-term horizon. If you open the refrigerator and observe that it is bare today, you don't have to be a very brilliant person to understand that you must go get groceries. Other short-term needs include paying the utility bills or paying to repair broken items. The need is present and needs to be paid now.

Needs visible on the longer-term horizon require some preparation. If you shade your eyes and look down the road, you can see an approaching need. It may be way up ahead, but it exists and is drawing closer. It may take about three months to arrive at my doorstep, but it is coming.

What are some examples of these longer-term needs? I suggest there are at least four types of longer-term needs for

which you may consider saving.

1. Emergencies
2. Anticipated Expenses
3. Seasonal Expenses
4. Lump Sum Expenses

Emergencies: You should think long term and save for emergencies that arise. It has been said that the only thing you can expect in life is that unexpected things will regularly happen. You generally don't plan months in advance for root canals or a trip to Missouri for Uncle Henry's funeral. Such unplanned needs arise but can be met with a bit of advance planning. A reasonable family emergency fund provides a ready resource to address a wide variety of sudden needs.

A rule of thumb I suggest is to build a family emergency fund equal to three months of lean living expenses. Consider how much money your family needs to cover expenses for one month. Does a number pop into your head? You should have a pretty good idea of how many dollars you need to pay all your bills for one normal month, or with a bit of pencil work, you can determine this number.

If your income slowed for some reason, you could probably live with less if you "tightened your belt." You would find ways to economize. But, even after you economize, you would still arrive at a minimum number of dollars needed to cover your living expenses for one month. This reduced bare-bones number is what I mean by "lean living expenses."

Whatever your lean living expense monthly number comes out to be, multiply it by three. The resulting amount is a suggested goal for your family emergency fund. If you have enough money set aside for an emergency equal to three months of lean living expenses, you can weather many of the unexpected events that would otherwise wreak financial distress on the family.

The vehicle may need repairs, the little boy may break his leg falling out of the tree, and the wife may suddenly need a root canal, but you have set something aside to address these and other needs that are bound to occur. All such expenses must be addressed on the spot, whether you saved in advance for them or not. You cannot say, "Well, we don't have any savings, so we'll do the root canal two years from now." No, not when your wife is moaning in pain. You're going to do the root canal right now. Such cases are exactly

What should you save for?

- *Lean Seasons*
- *Seasonal Expenses*
- *Taxes*
- *Replacement Cycles*
- *Lump Sum Expenses*
- *Old Age*
- *Helping Others*



what a family emergency fund is intended to address.

Remember, the only thing a young family can expect is that unexpected things will happen regularly. You do not know what will occur, but you know that you will incur unexpected costs. This month it will be one thing, and the next month it will be a different thing. You should be prudent enough to foresee this and have some resources set back to address needs that occur. And remember, it is very difficult to save money when you are broke. If you are going to have some funds set aside to address emergencies, you must build that emergency fund when you have extra income.

Anticipated Expenses: You can be confident that certain expenses will occur. Unlike emergencies, no doubt exists whether you will need to pay for certain items. When I did construction work, I had to learn to set aside funds in the summer months to address shortfalls in the winter months. The setting aside had to occur in June, July, August, and September—the months of higher income. If you have regular lean seasons in your life, you should anticipate the need to set back money for those times.

Seasonal Expenses: I once knew a newly married man who was renting a home in the first year of their married life. Fall arrived and with it the need to buy fuel for winter. This young man had never bought fuel before. Dad always took care of such things.

So, the young man took steps to address their need. He called the fuel company. They wanted to know how much fuel he wanted to order. He didn't actually know. They wanted to know how big his fuel tank was. He didn't know. "Well, what do you want us to do?" they asked. "You want us to fill it up?"

"Yeah, I guess so," he replied.

Later, the young man related that he came home from work to find a little tag hanging on the door. The fuel company had been there, and they had filled the tank. It turned out the tank was rather large. I do not remember the young man's exact words, but he either said, "I almost cried" or "I almost died."

This young family managed to scrape up the money to pay the fuel bill, but it took all the slack out of their financial rope. They had been caught unprepared for an expense they should have been able to predict and measure. If you can predict and measure a need, you should know enough to save for it. They learned their lesson.

They now knew that "we have to buy fuel every year. It will be a large expense, and we have to save up for that large expense a little at a time." During May, June, July, August, and September when the heat is not running, the dollars are being saved up to address this seasonal expense.

Taxes are another example of seasonal expenses. You may have real estate or self-employment taxes to pay. As our boys

grew up, my wife helped them learn to save for paying their taxes. All of the boys, at one time or another, were classified as self-employed and had 1099 income. No one else was withholding taxes on that income, so they had to learn to do it themselves, one paycheck at a time. Every time a paycheck came home, mom and boy would sit down at the kitchen table, get the calculator out, and figure how much money had to be set aside in the boy's "taxes kitty." And then, when April 15 arrived, they had the funds they needed to pay their taxes.

You can anticipate that taxes will need to be paid in tax season, so you should take steps to set aside what will be needed. That might be for income taxes, real estate taxes, or school taxes or tuition.

Lump-Sum Expenses: You're newly and happily married. Lord willing, you're going to have children. Guess what? Children are not free. They cost money, and you usually have to pay the large bill for the hospital or midwife in one lump sum. So, if you expect to have a family, what should you be doing? You should be setting money aside to meet the lump sum expenses which are incurred.

You should also think about replacement cycles. If you're newly married, you may not realize things do not last forever. Items wear out in family life. Washing machines, vehicles, and even couches and mattresses need to be replaced. If you know something is going to wear out, save money in advance to buy a replacement. You will need to buy it whether you save for it or not, but if you fail to save, you may be trapped into charging the expense to a credit card.

Saving for Old Age

You should also save for old age at some point in your life. I do not encourage young couples to focus on this need yet. Young families should use their money to meet family-raising expenses and pay off their home. When you get to be my age (middle-aged), you don't have little children depending on you in the home, and you can focus on providing for old age needs.

When you turn fifty years old, you don't need to start going on cruises or blowing your money on things you never needed before. If I have more spare income now, and if my expenses are lower, then perhaps God is expecting me to prepare for a coming need. I promised to take care of my wife as long as we both shall live. Perhaps it's time to start setting something aside for anticipated years of declining health and income.

Saving for the ability to help others

So, we've learned we should be responsible to save for needs. When a young couple in your church has a sick baby and faces

a \$100,000 hospital bill, a test of your Christianity is what you do with the funds you had saved to address your own needs. “You know, we have money saved up to go on vacation this summer. But helping Amos and Mandy pay their baby’s hospital bill is more important than a vacation. We’re going to take money out of our vacation fund to help them.” Or perhaps you have money set aside for the new couch you would like to buy, but Amos and Mandy have that \$100,000 hospital bill. “We’re not getting a new couch next month after all. It is more important to help the young couples in our church.”

The only people who can do nothing to help others are

the people who have saved nothing. Save prudently for legitimate needs but remain open to God’s leading on all you have. A real test of Christianity is met when you have prudently saved for your own needs, but are willing, at His leading, to redirect those savings for His work. Remember, God, our good Master, owns it all anyway. Our use of His things should reflect His purposes. This includes our reasons for saving and what we do with the money that is saved. ✎

Article adapted from a presentation given at an Anabaptist Financial Family Finance seminar.

Ohio Business Seminar

*Heritage Community Center | Millersburg, OH
March 12, 2019*

- Leading the People** | Marcus Yoder
- Developing Trust in the Workplace** | Wilbur Hershberger
- The History and Potential of our Work Ethic** | Marcus Yoder
- Why an Employee Handbook Matters and How to Use it**
Eddie Wengerd
- Job Alignment at Work** | Jud Schrock
- Growing the Business** | Kevin Weaver
- Orientation and Initial Training for New Hires**
Wilbur Hershberger
- Developing Long-Term Employees** | Jud Schrock
- Delegating Effectively** | Bart Hoblit

Ohio Employee Seminar

*Heritage Community Center | Millersburg, OH
March 13, 2019*

- Following the Leader** | Marcus Yoder
- Deepening Relationships and Trust Within the Team**
Wilbur Hershberger
- Full Alignment and Engagement with Work** | Jud Schrock
- Taking Responsibility and Initiative** | Bart Hoblit
- Become Indispensable** | Jud Schrock
- The History and Potential of our Work Ethic** | Marcus Yoder

To register for either the business seminar or the employee seminar:

Call: 800-653-9817

Online: www.afweb.org/resources/business-seminars

Email: seminars@afweb.org

Register before **February 26** to receive an early registration discount.

SEMINAR FOR DEACONS, FINANCIAL ADVISORS, AND TRUSTEES

Thursday, June 6, 2019
Millersburg, Ohio
Heritage Community Center
8:30 a.m. – 4:30 p.m.

Saturday, June 8, 2019
Nappanee, IN
Claywood Event Center
8:30 a.m. – 4:30 p.m.

Topics include:

- *A vision for stewardship in the church community*
- *Forming and serving on a committee*
- *The role of the deacon*
- *Handling the church medical fund and more!*

Speakers:

Gary Miller; Caldwell, Idaho

Marvin Wengerd; Walnut Creek, Ohio

David G. Martin; Richland, Pennsylvania

TWO-DAY BUSINESS WORKSHOP

Subject: Human Resources

March 19-20, 2019

Yoder's Restaurant and Buffet, New Holland, PA



Instruction



Collaborative learning



Hands-on work

This business workshop will teach and train participants in the four fundamental principles of human resources from a Biblical perspective. Topics include:

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

You will receive practical tools through collaborative learning and hands-on work. This is not a seminar but instructor-led, classroom style learning.

Workshop Instructors

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

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

FOR QUESTIONS CONCERNING THE WORKSHOP

call Dale Savage at 570-261-7203
or email dalesavage@afweb.org.

TO REGISTER

Call: 570-468-1268 or
Email: seminars@afweb.org
Registration due by February 20.

\$550 per attendee for two days.

Includes:

- Lunch
- Student workbook
- HR management tools

Gift Fund Program – How It Works



1

Individuals or businesses look for a way to anonymously support charities or church work. Our case worker helps them set up a Charitable Gift Fund, which works like a “charitable checking account.”



2

The donor mails a check to the Foundation. Our office processes the contribution, credits the donor’s account, and issues a receipt to the donor.

December is the heaviest month of activity, but people open and contribute to Gift Fund accounts all year long.

If the donor has real estate, farm commodities, stock shares, or mutual funds to contribute, the Foundation takes ownership, liquidates the non-cash asset, and places the proceeds in the client’s Gift Fund account.



3

When the donor is ready to distribute the gift, he or she contacts their case worker to provide gift recommendations or to request information about charitable needs. Gifts may be sent to churches or charities, but not for the benefit of individuals.

Charitable Solicitation Registration Program

Many states require nonprofit organizations to register with the state, or to receive a formal exemption if they solicit contributions from that state’s residents. These annual registrations, called Charitable Solicitation Registrations, require the organization to submit financial information and a copy of their annual Form 990. Penalties may be assessed on charities soliciting without an up-to-date registration on file. Requirements vary from state to state.

Keeping track of where your organization must file what paperwork and meeting the varying deadlines can become frustrating, and especially so for smaller nonprofits that operate mostly with volunteer staff.

Anabaptist Foundation appreciates the work done by conservative Anabaptist nonprofits and wishes to be of service. We have created the **Charitable Solicitation Registration (CSR) Program** to assist charities in becoming compliant and maintaining

proper standing with these legal requirements. This pilot project has been running for about a year now.

If your nonprofit organization is interested in learning more about the state-by-state requirements and how the **CSR Program** can help you manage those responsibilities, contact us for more information. Call **Mark Anthony Peachey** (program manager) at **800-653-9817**, or email him at markpeachey@afweb.org.



4

The case worker writes up an electronic gift recommendation in our software system. He confirms the tax-exempt status of the charity, the amount to be given, and any recommendations on how the gift should be used. All gifts are issued anonymously unless the donor requests otherwise.



5

Our Charitable Gift Fund manager reviews the recommendation vouchers and approves which charities meet our *Guidelines for Giving* and IRS regulations. If a request falls short of the requirements, or more information is needed, the request is sent back to the case worker for resolution.



6

Our accounts manager processes the approved gift recommendation, issues a check to the church or charity, and includes a cover letter that says, *"An anonymous friend has recommended that you receive this gift..."*



7

Quarterly reports are mailed out to the donors with a record of all of the incoming and outgoing activity in their Gift Fund account.

Update on 2018 Year-End Giving

Our services for donors continued to expand in 2018. Last year Anabaptist Foundation received \$15,612,389 in contributions. Most of these were received into the Charitable Gift Fund program, which allows conservative Anabaptist families and businesses to anonymously support charities and church work. We now host over 300 different Gift Fund accounts.

In addition to \$15,044,538 of cash contributions, we processed \$567,851 of farm commodities, stock/mutual fund share gifts, and gifted real estate.

Five case workers—Andrew Beachy, Amos Kauffman, Richie Lauer, Paul Miller, and Mark Anthony Peachey—help donors research charities and issue gifts.



If you are interested in learning how you could anonymously support charities and church work through the Charitable Gift Fund program, contact **Richie Lauer** at **800-653-9817** or richielauer@afweb.org.

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Timothy Stoltzfus, and Teresa Sommers (graphic designer)

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Wayne Keim, Marvin Mast

You are invited

Free Seminar 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 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!

Dayton, VA Saturday, March 16, 2019 | 9:30 a.m.–12:00 p.m.
ONYX HILL FRUIT 6918 Onyx Hill Road, Dayton, VA 22821
Register by March 14.

Baltic, OH Tuesday, April 2, 2019 | 6:30–9:00 p.m.
FARMERS EQUIPMENT AND REPAIR 3589 S.R 643, Baltic, OH 43804
Register by March 29. (Walk-ins also welcome.)

Millersburg, OH Thursday, April 4, 2019 | 6:30–9:00 p.m.
YODER WOOD PRODUCTS 2760 S.R. 160, Millersburg, OH 44654
Register by March 29. (Walk-ins also welcome.)

Topics and speakers will be the same at both Ohio locations.

Liberty, KY Friday, February 22, 2019 | 3:30–9:00 p.m.
EVONA FIRE HALL 467 Sloan Fork Road, Liberty, KY 42539
CASEY COUNTY PRODUCE AUCTION
524 South Fork Creek Road, Liberty, KY 42539
Register by February 20.

Location Change!

Guthrie, KY Saturday, February 23, 2019 | 9:30 a.m.–3:30 p.m.
KENTUCKY SORTING CENTER
3330 Old Railroad Lane, Guthrie, KY 42234
Register by February 20.

To reserve your seats, call **570-468-1268** and leave a message
or email sierraherr@afweb.org.