



STEWARDSHIP CONNECTIONS

A Newsletter for Financial Connections

Family Finance Relating to COVID-19 Challenges

By Jason Sensenig, Family Finance Administrator

It was the end of the workday at ABC Construction, and the boss gathered the small construction crew together. "I'm sorry, but it's looking like we are going to need to temporarily stop working. This morning the governor announced that all non-essential businesses must close to help prevent the spread of COVID-19. Our construction business is not considered an essential business. Unfortunately, tomorrow will be the last day of work until further notice. I will meet with each of you individually tomorrow to discuss ways the business can help you through this time. I already talked to some other brothers in the church that own essential businesses, and a few of them are open to hiring you temporarily."

That evening at the supper table, Amos shared the news with Mandy. "You know, I'm so thankful that we started budgeting when we did. Can you imagine how stressful it would be if we were living paycheck to paycheck like we used to, with no emergency fund? And on top of that, we had that credit card balance we let get out of hand. We certainly can't put our trust in money, but I'm a lot less stressed knowing we're being more responsible with how we are spending the money God entrusted to us. It helps us be better prepared for times like this, and we can trust God that He will take care of us."

"I agree," replied Mandy, "but our emergency fund won't last long with no income."

Amos took another helping of beans. "I thought of that," he returned. "The boss said he talked with some other business owners from church that operate essential businesses, and they are interested in temporary help. I noticed Brian's bulk food store was busy when I passed it on my way home from work. That might be an option for me temporarily. It certainly wouldn't be my dream job, and I'm sure it wouldn't pay as well as ABC Construction. But it would be something to do to provide some income. That is, if they even have an opening. After the supper dishes are cleaned up, I'd like to sit down with you and take a close look at our budget to see where we can cut expenses over this time."

"So where do we start?" Mandy wondered as she and Amos sat down at the desk later that evening.

"Well, I think we should start by identifying the categories that are necessary," Amos replied. "We have to keep paying the rent for the house, and we have to put food on the table, and clothes on our backs. Oh, and I'm pretty sure we won't get off the hook for paying our taxes this spring, so we better keep that in our budget."

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“What about the giving category?” Mandy pondered.

“Well, do you remember what the two goals were that we identified when we started setting up our budget?” Amos turned to Mandy. “We had said that we wanted to own our own home someday and be able to help others. I don’t believe we want to give up on those goals. We might not be able to buy our house as soon as we were hoping, but that is just fine. We can trust God to lead us in that one. But God is giving us a wonderful opportunity to help others through this time. Even though our income will not be what it was, we will not be going hungry by any stretch of the imagination! We can use this opportunity to help those that are worse off than us.”

“That’s a good point, Amos. And that reminds me. Earlier today, Emma stopped in to see how we were doing. She said Deacon Eli is concerned because some of the men in church were laid off permanently when the companies they were working for had to downsize. Maybe some of the money we were saving for a down payment on our first home could be put in the alms fund to help out.”

Amos leaned back and looked at his wife admiringly. “You know, Mandy, that is one of the things that attracted me to you. You always had a heart for helping others. Do you remember when we were children, how you used the money you were earning from baking cookies to help pay for my hospital bills after I broke my leg?”

“Yes, I remember,” Mandy smiled. “It wasn’t easy at first, but Dad helped me see that it really wasn’t my money anyway. I still remember what he told me: ‘Everything belongs to God. Even our spending money.’ It was a valuable lesson I want to teach our children if God blesses us with a family.”

Biblical Principles for Uncertain Times

Principle of Owner and Steward.

Principle of Christian Brotherhood Responsibility.

Principle of Christian Brotherhood Accountability.

Principle of Contentment.

Principle of Trust.

“It looks like we’ll be able to make this work out,” Amos said after working on the numbers for a while. “We trimmed 3% from the recreation and travel category, 8% from miscellaneous, 2% from clothing, 5% from housing, and 2%

from food and household. That’s a total of 20% that we’re able to trim from our expenses. With the income from a side job, plus any extra you can make selling your ‘world famous cookies,’ we should be able to make do. If we run short, we can always pull a little from our emergency fund.”

Biblical Principles for Uncertain Times

All of us have been affected by the coronavirus pandemic in one way or another. Some essential businesses were able to remain open, and employees could keep working. However, many people were temporarily laid off work or permanently lost their jobs. It is unlikely we will see the economy as strong as it had been for a long time. More than ever, the future looks uncertain.

Obvious by the empty paper supply shelves in the stores, many people panicked as news of the pandemic broke. God’s people have no need to panic during these times. Several Biblical principles should guide us when facing uncertain times.

Principle of Owner and Steward. God is the creator and sustainer of all things. What we have has only been given to us for a short time. We are stewards of these things God has allowed us to have in our possession; therefore, we are responsible to seek His will in how we use them

Amos and Mandy came to this realization early in their marriage, and it changed their spending habits. Amos was shocked how much he was spending on chips and soda when they started tracking their expenses a few years ago. He immediately cut out that unneeded expense. When we are not intentional about where our money goes, it will end up disappearing very quickly. God expects us to live responsibly and use His resources wisely.

He understands that we need some of these resources to survive. But what about the extra resources? Now is a good time to take a good look at what is essential and what is extra. As we grasp this principle of stewardship, it will guide us in many practical ways.

Principle of Christian Brotherhood Responsibility. “Bear ye one another’s burdens, and so fulfill the law of Christ” (Galatians 6:2). We have a responsibility to help lift the burdens of our brother. This includes financial burdens. Part of being a good steward is giving when we see a need.

Our first responsibility is to the needs of our family and church brotherhood. Verse 10 of Galatians 6 says, “As we have therefore opportunity, let us do good unto all men, especially unto them who are of the household of faith.”

Scribes and Stewards

Richie Lauer, Foundation Officer

Have you ever wondered what your occupation might have been had you lived two or three thousand years ago? Ancient people, like us today, worked for a living. They performed tasks and filled roles to provide for the needs of themselves and their families.

Some were farmers, raising crops or tending herds. Others manufactured goods. Potters crafted pots, cups, and dishes for household uses. Weavers produced fabric and clothing out of cotton and wool. Blacksmiths made farm utensils and weapons. Carpenters built furniture. Architects and engineers designed irrigation systems, roads, buildings, city gates, palaces, temples, and fortifications. Masons laid clay bricks and stone blocks. Traders imported goods from afar, selling wholesale to local merchants who then peddled the wares in marketplaces or shops.

The Levites worked in the Tabernacle and later the Temple. Others worked for the government as soldiers, tax collectors, or inspectors.

What might your job have been, had you lived all those years ago?

Some of you would have worked as scribes. Simply defined, a scribe was someone whose job it was to write things down. They scribbled down facts and figures. They worked for the government, the Temple, businesses, and private individuals. A government scribe (a bureaucrat) recorded laws and regulations, tax collection amounts, and property records. The Temple scribes catalogued, counted, and recounted exciting things like gold and silver, but they also recorded and maintained mundane items, such as grain offerings and ration allowances



for priests. Private businesses of any size needed one or more scribes to record transactions and maintain accounts of what was owed to whom.

Private individuals of high rank and significant resources employed scribes to manage their households. Skilled scribes who earned their master's trust became "stewards." A steward exercised broad authority, basically controlling the funds and managing the entire estate of the master. Abraham had a steward named Eleazer of Damascus. Joseph served as a steward for Potiphar and actually knew more about what Potiphar owned than Potiphar himself. The only thing Potiphar knew about his household was what was on his plate at suppertime. Joseph managed all the details and controlled everything else.

Scripture provides fascinating details about the work of Temple scribes. Read I Chronicles 9. Here we are told how certain men were chosen to perform specific tasks. "For the four chief gatekeepers, who were Levites, were entrusted to be over the chambers and the treasures of the house of God. And they lodged around the house of God, for on them lay the duty of watching, and they had charge of opening it every morning. Some of them had charge of the utensils of service, for they were required to

count them when they were brought in and taken out. Others of them were appointed over the furniture and over all the holy utensils, also over the fine flour, the wine, the oil, the incense, and the spices" (I Chronicles 9:26-29).

Note the types of responsibilities they carried:

- ✓ *They took care of the money and "stuff." If it belonged to the Temple, they were in charge of it.*
- ✓ *They were responsible to know what was happening at the Temple. It was part of their job to live on-site and to "watch."*
- ✓ *They made activity happen at the Temple. When it was time to open for the day, they unlocked the doors.*
- ✓ *They counted and recounted the valuable things to ensure nothing went missing. Everything got counted twice for accountability and accuracy.*

What a serious job! Everything in the Temple belonged to God, but certain men were entrusted to be stewards, taking care of God's things.

In the Book of Ezra, we find another telling account regarding the work

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of the scribes. As the Jewish people returned from Babylonian captivity, certain men were put in charge of the remaining Temple treasures and utensils released by the government. In the old Babylonian practice, double-receipting was common. The person releasing the funds or items got a copy of a receipt on a clay tablet. The person taking possession of the funds or items got an identical receipt on a separate clay tablet. When Jews departed from captivity, the treasures they were given were carefully counted, weighed, and noted in writing.

I find it fascinating that they received and later delivered “nine and twenty knives” (Ezra 1:9). Not *about two dozen knives*. Not *thirty or so knives*. But exactly twenty-nine knives are noted. The word translated “knives” in our English Bibles is an unusual word, the meaning of which is not certain. These might have been knives

as we know it today, but some think a better interpretation might be censers that were used for burning incense. That does not matter as much as the exactness of the count. Whatever these items were, they belonged to the Temple and therefore to God. And the scribes counted them exactly.

Where did Ezra get his exact facts and figures? I believe he copied them off of his receipt. Wouldn't it be grand to be an archeologist, digging in an ancient archive in northern Iraq and finding an old clay tablet that records the handing over of twenty-nine Temple knives from the government treasury to Jewish officials? If it hasn't crumbled to dust, that duplicate receipt is probably still there somewhere.

Some of you are scribes in the same sense as the old Temple scribes. Some of you serve as deacons, handling the alms money for your church. Others of you

serve as board members or treasurers for charitable organizations. Perhaps you work in a charity organization as an administrator, project manager, secretary, or bookkeeper. Your work involves facts and figures, writing things down, maintaining records, managing projects, and generally “making it happen.” God is the owner (or at least He should be), and you have been trusted enough to serve as a scribe or steward of His things.

Do you work faithfully? It matters. Those who donate funds do not “owe it to you” to supply the money needed for the work at hand. When they give, they are (or should be) giving to God. And handling *God's money* is a serious responsibility. Someday, you will answer for how you managed God's things. As we are told in 1 Corinthians 4:2, “It is required in stewards that a man be found faithful.” 

UPCOMING

Family Finance & Budgeting Seminars



A rescue squad is urgently needed when someone falls over a cliff, but it would be much better if there were a fence to keep people from getting too close to the edge in the first place. These seminars are designed to help youth and young married couples avoid painful falls over financial cliffs.

Topics include:

- *How to use debt*
- *Four things to save for*
- *When and how to give*
and more!

Bainbridge, OH	Friday, October 2, 2020 Young Family Finance seminar
Intercourse, PA	Monday, January 18, 2021 Young Family Finance seminar
Quarryville, PA	Tuesday, January 19, 2021 Young Family Finance seminar
White Horse, PA	Wednesday, January 20, 2021 Young Family Finance seminar
Intercourse, PA	Monday, February 22, 2021 Budgeting seminar
Quarryville, PA	Tuesday, February 23, 2021 Budgeting seminar
White Horse, PA	Wednesday, February 24, 2021 Budgeting seminar

To reserve your seat, call 570-468-1268 and leave a message, or email seminars@afweb.org.

NOTICE: Family Finance seminars will be held in compliance with local COVID-19 requirements.

SEMINAR FOR DEACONS, FINANCIAL ADVISORS, AND TRUSTEES

September 1, 2020 Spring Hill Mennonite Church
35937 Hwy E, Latham, MO 65050

September 3, 2020 Pleasantview Activity Center
4823-5307 S Dean Road, Hutchinson, KS 67501

Our church groups believe in offering counsel and support to members who struggle financially. Deacons and other individuals are asked to serve as financial counselors, advisors, or trustees. Helping a struggling brother or family in this way is an act of service, but often the problems are challenging and complex. Personal, financial, and spiritual issues are usually mixed together.

Anabaptist Foundation has received requests to provide teaching for those who serve as financial counselors in our church settings. The **Seminar for Deacons, Financial Advisors, and Trustees** addresses this need and provides basic training for working with those who have financial difficulties.

NOTE: This seminar is for those who help other people with financial difficulties. *It is not designed for individuals in our church communities who are personally struggling with finances.*

Cost: There is no charge for the seminar. Ordained brethren (bishops, ministers, deacons) and those who have served or are serving as financial trustees/advisors are welcome to attend free of charge in appreciation for their service to the church.

Registration: Seating is limited, so advance registration is required by August 25. To register, contact Sierra at 570-468-1268 or email seminars@afweb.org. You can also fill out the form below and mail it to: Anabaptist Financial, 55 Whisper Creek Drive, Lewisburg, PA 17837.



Cut out or copy this form and mail to the address given below.

Sessions:

8:30 a.m. – 4:30 p.m.

Principles of Stewardship

–Amos Kauffman, Lewisburg, PA

A Vision for Stewardship in the Church Community

–Gary Miller, Caldwell, ID

Relating to Those in Need

–Richie Lauer, Hillsville, VA

Breakout Session A

Forming and Serving on a Committee*

–Gary Paul Miller, Hutchinson, KS

Handling the Church Medical Fund

–David G. Martin, Richland, PA

Breakout Session B

Budgeting – A Critical Component of

Recovery* –Jason Sensenig, Tyrone, PA

Debt from a Biblical Perspective

–Gary Miller

Breakout Session C

Require Accountability & Achieve

Restoration* –LaVerne Miller, Partridge, KS

The Role of the Deacon

–David G. Martin

Proactive Leadership

–Gary Miller

**Recommended for first-time attendees*

Three ways to register:

1. Complete this form and mail to:

Anabaptist Financial
55 Whisper Creek Drive, Lewisburg, PA 17837

2. Call: 570-468-1268

3. Email: seminars@afweb.org

Which seminar do you plan to attend?

- September 1, 2020 Latham, MO
 September 3, 2020 Hutchinson, KS

What is your role?

- Deacon Financial Advisor Trustee Other

Name _____

Address _____

Phone _____

Email _____

Name of Congregation _____

Our natural tendency when facing economic uncertainty is to stop giving and hold on to everything we can. In Luke 21, when Jesus and His disciples watched a poor

brothers in need. The church leaders had an active part in this work. Don't wait to communicate with your church leaders as a last resort. Rather, cultivate an openness with them regarding your finances.

Practical Financial Pointers for Uncertain Times

Evaluate spending.

Use a rainy day fund.

Start a budget.

Be a Good Samaritan.

Communicate with creditors.

Communicate with your deacon.



widow put two small coins into the temple treasury, Jesus used the opportunity to teach us something about giving. Paraphrasing it, Jesus said, "Others have given out of their abundance, but this woman gave out of her poverty." We feel a responsibility to give when we have abundance, but what about when things get a little tight?

Principle of Christian Brotherhood Accountability.

When it comes to financial decisions, we should be open to the direction and input from our church leaders and brotherhood. Communicate with your deacon on your financial affairs. Be open with your needs and your willingness to help others. Several examples in the Book of Acts relate how the early believers sacrificed to help their

Principle of Contentment. You may have financial goals, like Amos and Mandy wanting to purchase their own home. Just make sure your goals are God's goals for your life. Be content with what God has given you. First Timothy 6:8 says we are to be content with food and raiment. While it is wise to save up for a large purchase, such as your first home, maybe God wants you to use that savings to help someone in need.

Principle of Trust. When we understand that God gives and takes away at His will, we have no need to worry. There are no unexpected financial bumps in the road for God (Matthew 6:25-35).

This is a good time to ask yourself where you have been placing your trust: God? Your savings account? Brotherhood? Insurance?

Practical Financial Pointers for Uncertain Times

Here are some practical pointers to consider:

Evaluate Spending. You can cut expenses quickly, but it is harder to increase income. Take a hard look at what you can cut out during uncertain times. While you are taking a close look at your expenses, ask yourself how they got there in the first place. What can you do to keep those extras from creeping back into your budget? Make sure you are spending less than your income.

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BUDGET LEDGER		MONTH _____ YEAR _____												
Date	Description	Total	Giving	Tax	Savings	Housing	Food & H.H.	Transportation	Clothing	Education	Medical	Miscellaneous	Rec. & Travel	
	Budget Percentage ▶	100%	11%	3%	0%	19%	3%	10%	7%	4%	2%	8%	4%	1%
	Carry-over from previous page ▶													
1/1	Paycheck	+1,000	+110	+30	+190	+310	+100	+70	+40	+20	+80	+40	+10	
		1,000	110	30	190	310	100	70	40	20	80	40	10	
1/2	Groceries	-80					-80							
		920					20							
1/3	Shoes	-20							-20					
		900							20					
1/3	Groceries	-90					-90							
		810					-70							
1/7	Transfer from savings to Food & H.H.				-70		+70							
					120		0							
1/9	Paycheck	+1,000	+110	+30	+190	+310	+100	+70	+40	+20	+80	+40	+10	
		1,810	220	60	310	620	100	140	60	40	160	80	20	
1/9	Rent	-500				-500								
		1,310				120								
1/9	Gifts	-20										-20		
		1,290										60		
1/11	Alms Fund	-200	-200											
		1,090	20											
	Ending Balance ▶	1,090	20	60	0	310	120	100	140	60	40	160	60	20

Sample page from Budget Workbook

Use A Rainy Day Fund. If you've never had a "rainy day fund," it may be a difficult time to start one. However, use this as an example of what rainy day funds are for. Generally it is a good idea to have at least three months' worth of lean living expense saved. This is the amount needed to cover your absolute needs for three months. If you have a rainy day fund, be thankful for it and be willing to use it not only for yourself, but also for the needs of others.

Start A Budget. If you do not have a budget, now is a good time to start one. The best way to get started is to simply start tracking where every penny goes. This will give you an idea how much you are spending in each category. You can call us to request a copy of our Family Budget Planner Workbook or download the Family Budget Planner Spreadsheet at www.afweb.org/resources/family-finance/tools.

Be a Good Samaritan. You can always find people worse off than you. Use this opportunity to share your time and resources with them. God will bless you for it. Prioritize your giving. First give to those who are of the household of faith—your family and local church. Give also to Anabaptist charities. Avoid giving to people you don't know, such as telemarketers, foreign bank accounts, or mail advertisements from unfamiliar organizations. Many of

these people and organizations increase their requests for money during a time of crisis to take advantage of people's emotions. Don't fall in this trap.

Communicate with creditors. If you aren't sure you will be able to make your agreed-upon payment, be proactive and contact your creditors. Let them know your concerns and ask for their help and advice. After all, if you owe them money, you are their servant.

Communicate with your deacon. If you find yourself in a tight spot financially, be humble enough to talk openly about it with your deacon. Deacons sometimes find it hard to know how many questions to ask, so offer information to them. Your deacon can help guide you through this difficult time by giving advice or helping out if needed through your brotherhood sharing program. 

"For my thoughts are not your thoughts, neither are your ways my ways, saith the LORD.

For as the heavens are higher than the earth, so are my ways higher than your ways, and my thoughts than your thoughts."

ISAIAH 55:8-9



The Family Budget Planner

Budgeting Worksheets \$7

A blank ledger to create and maintain your own budget.

Seminar Booklet \$7

Walks you through the simple steps of creating a budget with notes from our Budgeting seminar.

plus shipping and handling, and sales tax (where applicable).

To order call 570-800-2191.

Request your **free copy** of the children's book *God Owns it All* with the purchase of a Budgeting workbook.



CANCELLED: We regret to announce that, due to COVID-19 concerns, Anabaptist Financial is cancelling its Pennsylvania Business Seminar for this year. We plan to resume the annual Business and Employee Seminar in September 2021.

PA Business Seminar

Shady Maple Banquet Center | East Earl, PA | Tuesday, September 15, 2020

Antrim Brethren in Christ Church | Chambersburg, PA | Thursday, September 17, 2020

THEME: BUSINESS LEADERSHIP

Visionary Leadership Myron Miller

Creating A Culture of Trust Daryl Weaver

Harnessing Business Stress and Disruption Myron Miller

Business Management Software—Beyond Accounting

Clyde Zimmerman

The First Ten Years—Building a Solid Business Foundation

Clyde Zimmerman

Leading Through Succession Gary Garber

Only One Life—Leading As A Servant Manny Zook

TO REGISTER,

Call 570-468-1268

Register online at
www.afweb.org/resources/business-seminars

Email seminars@afweb.org

Register before September 1 for a \$10 early registration discount.

NOTICE: Seminars and workshops will be held in compliance with local COVID-19 requirements.

LOOKING AHEAD: BUSINESS SEMINARS

- Halsey, OR – October 22, 2020 **CANCELLED**
- Munfordville, KY – January 2021
- Memphis, MO – February 23-24, 2021
- Versailles, MO – February 26, 2021
- Berlin, OH – March 16-17, 2021

TWO-DAY Marketing Workshop

November 11-12, 2020 | Berlin, OH



This business workshop will teach and train participants in fundamental principles of marketing from a Biblical perspective. The content is equally applicable to new business start-ups and established companies. Topics include:

- Market Research
- Marketing Strategy & Planning
- Generating New Customers
- Brand Building

You will learn processes and receive tools to create and execute an effective marketing plan. If you want to learn how to create continuous improvement in marketing, how to calculate marketing return on investment, and how to position your brand for maximum impact, this is the workshop for you. Classroom exercises will give you the opportunity to learn by doing.

Continuous Q&A and personalized coaching is embedded into the structure of this workshop. Diligent participants will go home with a clear action plan with some of the hard work already completed. Class size is limited to ensure a high-quality experience for everyone.

Marketing Workshop Instructors

Roy Herr, Myerstown, PA

Co-founder of Rosewood Marketing

Co-instructor – To be decided

TO REGISTER

Call 570-468-1268

Email workshops@afweb.org

\$550 per attendee for two days.

Includes:

- Lunch
- Preworkshop reading materials
- Student workbook

More Business Workshops this Fall

Workshops provide in-depth business education with a kingdom focus. Quality business curriculum, taught by seasoned Anabaptist businessmen, utilizes both instruction and hands-on activities.

Human Resources, Arthur, IL – September 8-9, 2020

Business Planning, Berlin, OH – September 22-23, 2020

Business Succession, Berlin, OH – September 24-25, 2020

Human Resources, Camden, IN – October 13-14, 2020

Business Planning, New Holland, PA – October 20-21, 2020

Business Succession, New Holland, PA – October 22-23, 2020

Human Resources, Berlin, OH – November 17-18, 2020

FOR QUESTIONS CONCERNING ANY OF OUR WORKSHOPS,
call Dale Savage at 570-261-7203 or email dalesavage@afweb.org.



"I was looking for a place to gain the confidence to start with business planning. I found it. Thank you!"

–workshop attendee

55 Whisper Creek Drive
Lewisburg, PA 17837

* * Address service requested * *

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Wayne Keim, Marvin Mast



DAVE SWEARINGEN



DAVID SAUDER

New Business Advising Administrator

Anabaptist Financial is pleased to welcome Dave Swearingen as its new Business Advising Administrator. Dave comes with 25 years of experience as a business owner. After graduating from Ball State University as a Licensed Landscape Architect, he started his own landscaping company in 1995. Dave sold portions of the business to five key men and served as the company's president for 20 years.

Dave is stepping into the role David Sauder has filled since 2013. We are grateful for David's seven years of expert service. Although he is transitioning out of the facilitator role, he will continue with Anabaptist Financial as a business advisor.

Our business advisors have assisted many clients in the transition of their business to someone else. Our own transition from David to Dave provides a practical opportunity to execute a smooth changing of roles within Anabaptist Financial.

For business advising information, call Dave Swearingen (Advising Administrator) at 800-653-9817 or email daveswearingen@afweb.org.