

STEWARDSHIP CONNECTIONS

A Newsletter for Financial Connections

What is Stewardship Resources?

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Anabaptist Financial is a “four-legged stool,” with four distinct financial services. You are probably familiar with the first two legs of our stool: our investment and loan program, and our charitable services through Anabaptist Foundation. Both provide transactional financial services along with financial advice and Biblical counsel. The third leg of the Anabaptist Financial stool is Open Hands, which extends microfinance services internationally to help those in chronic poverty in Haiti, Kenya, and India. This article focuses on the fourth leg, Stewardship Resources, which provides stewardship education for families and business owners.

If you are like some conservative Anabaptist businessmen, you refine your business skills by learning on the job, by attending seminars, and by studying business books. However, many resources are secular and based on worldly, self-serving philosophy. Other resources undermine the values and practices of our Anabaptist worldview with their Protestant perspective. In contrast, we “harvest” the knowledge and experience of trusted men in our own conservative Anabaptist business communities by providing business seminars, one-on-one business advising, and printed resources for families in business.

Business Seminars

Stewardship Resources holds annual one-day business seminars in Lancaster County, PA, in the Holmes-Wayne County area of Ohio, and in mid-western states with sizeable conservative Anabaptist populations. Our goal is to help business families or partners learn to talk about the real issues, implement best practices, work together in harmonious relationships, and plan for the next generation. We do this through business teaching that integrates Biblical values, spiritual truth, and practical business counsel presented by seasoned men within the Anabaptist community.

Last year we held five different seminars attended by a total of 2,500 people. Seminar sessions systematically cover a broad range of theoretical and practical topics needed to operate all areas of business. Attending our business seminars year after year exposes you to comprehensive business training delivered by those who have gone down this road before you.

Our seminars foster brotherhood by bringing together a variety of fellowship groups to learn business practices, and by engaging brothers from a variety of groups to serve as speakers and representatives on local seminar planning committees. Please join us at a business seminar to take advantage of this learning and networking opportunity. Contact our office to be added to our seminar mailing list or to learn the date and location of the next business seminar in your area.

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Loans for Churches and Nonprofit Organizations

Anabaptist Foundation serves as a channel for charitable giving, helping Amish and Mennonite donors anonymously support church and charity work and providing services for churches and nonprofit organizations. Loans for conservative Anabaptist churches and nonprofit organizations are a special niche for the Foundation. Currently, the Foundation has invested over \$5 million into 47 loans to churches and nonprofit organizations.

On occasion, one of our Charitable Gift Fund (CGF) Program clients wishes to anonymously support a church or charity with a low or no interest loan. Using the funds that donor has contributed to the Gift Fund, the Foundation makes a special, short-term loan to the church or charity. As the funds are repaid to the Foundation, the donor has those funds available again in his Gift Fund account to distribute to other charities. With the loan coming from the Foundation, the church or charity does not know the identity of the donor whose funds provided the loan.

If your church or nonprofit organization fits within the AF constituency and needs a loan, please contact our office (800-653-9817) or visit our website (www.afweb.org) to get more information and a loan application.

Ohio Deacon and Trustees Seminar Recap

On May 20, the Seminar for Deacons, Financial Advisors, and Trustees was held in Holmes County, Ohio, repeating the event offered last June in Lancaster County, PA. This seminar was well received, with approximately 140 in attendance, including 65 deacons and 54 church-appointed trustees. Joel Martin and Gary Miller shared practical topics geared to preparing deacons and trustees for work with those experiencing financial struggles. The next seminar is planned for Lancaster County in June 2015, with a new series of topics.

Transcripts and CD recordings of these topics have been produced. These are available through Christian Learning Resource, and may be ordered by calling toll free 877-222-4769.

NOTE: The *Seminar for Deacons, Financial Advisors, and Trustees*, the transcripts of the seminar topics, and the new resource *What Happened to our Money?* are all supported with gifts from the Stewardship Education Fund at Anabaptist Foundation. **The Stewardship Education Fund supports the teaching of Biblical stewardship among conservative Anabaptists. Gifts to this fund are tax-deductible.** If you would like to support these and other efforts to promote Biblical stewardship teaching in our churches, make your check payable to Anabaptist Foundation with "Stewardship Education Fund" written on the memo line.

Coming Soon! New Resource for Youth and Young Couples

"Looking for a worthwhile gift for a young person or young couple? Start young people on their journey of financial stewardship with the new book *What Happened to our Money?* by Gary Miller. Written specifically to help youth and young married couples, this engaging but easy reading resource traces the financial journey of "Amos and Mandy" as they learn lessons about stewardship and managing finances. Its publication by Christian Aid Ministries was funded with help from the Stewardship Education Fund at Anabaptist Foundation. *What Happened to our Money?* is scheduled to be in print by late summer of 2014.

\$3.99/book. Volume discounts available!"
Order copies now by contacting Anabaptist Financial at 800-653-9817, or at www.afweb.org.

Anabaptist Financial

BUSINESS SEMINAR

FROM AN ANABAPTIST PERSPECTIVE

East Earl, PA
September 23, 2014

Sessions

- A Biblical View of Work, Worth, and Wealth** – *The Scriptures provide directives and warnings that give guidance and meaning to work, worth, and wealth as an integral part of New Testament discipleship.* ▪ **Richard Herr**
- Excuse Me, Does Jesus Work Here?** – *Unsure how extensively your faith should impact your businesses? Implement basic principles for developing and implementing a Christ-centered culture within business.* ▪ **Rex Blevins**
- Father/Son Perspectives on Family Business Transition** – *Listen to the story of Pioneer Equipment's transition from founder to second generation leadership.* ▪ **Panel Discussion**
- Implementing Your Business Transition Plan**– *Avoid common pitfalls by properly and legally implementing a business transition plan.* ▪ **Galen Martin**
- New Product Innovation and Development** – *Make the costly investment of new products effective by understanding the complete cycle from market research through product development to market preparation.* ▪ **Leon Wengerd**
- Paint with Light** – *The Master Artist uses four values to paint the canvas of your career in colors that illuminate Christ in your work.* ▪ **Marvin Wengerd**
- Planning Your Family Business Transition** – *Avoid transition woes and family strife by early, thoughtful, and structured planning.* ▪ **Richard Shank**
- Raising Your Family While Doing Business** – *A family can communicate, plan, align, manage expectations, develop skills, and above all—love each other in business endeavors.* ▪ **Wayne Wengerd**
- The Road Less Traveled: Why You Shouldn't Ignore** – *Stand apart from the competition! Align your customers, company, process and people.* ▪ **Elam Esh**

Speaker Details

- Rex Blevins** Port Royal, PA
General Production Manager,
Keystone Coating
- Elam Esh** New Providence, PA
Owner, Country Value
Woodworks LLC
- Richard Herr** Littlestown, PA
Owner, Ric-Hil Acres; AF
Business Advisor
- Galen Martin** Myerstown, PA
Public Accountant; Managing
Partner, Martin Accounting
Services; AF Business Advisor
- Richard Shank** Hagerstown, MD
Director/Treasurer, Anabaptist
Financial; AF Business Advisor
- Leon Wengerd** Dalton, OH
Sales Manager, Pioneer Equipment
- Marvin Wengerd** Walnut Creek, OH
Owner, Carlisle Press
- Wayne Wengerd** Dalton, OH
Owner, Pioneer Equipment;
AF Business Advisor

Seminar Details

September 23rd 2014 | 8:30 AM – 4:30 PM

Shady Maple Banquet Facility — East Earl, PA

Seminar Fee: If postmarked by September 9, \$89 for the first person; \$79 for additional persons from the same family or organization. Thereafter, \$99 for first person; \$89 for additional persons.

For a detailed program or to register, please contact Anabaptist Financial at
(800) 653-9817, by email at seminars@afweb.org, or register online at www.afweb.org/register.

LEARN CONNECT NETWORK

Interview with Board Members

A Conversation with Amos S. Hurst Jr.

What exact responsibilities and roles do you fill in your current job?

As one of the former original partners of Binkley and Hurst, a retail sales and service center for farm equipment, I continue to work there in the service department in the position of warranty administrator. As warranty repairs are completed, my job is to send a repair claim description to the manufacturer for reimbursement. I handle the claims for three of the seven locations, and I also oversee the maintenance of the facility at the main location in Lititz, PA.

What is your favorite part of your work?

My hours are flexible and this gives me time for the other committees and organizations that I'm involved in. I also enjoy my work and my co-workers.

What are your family's hobbies?

We're empty-nesters but we enjoy gardening and spending time with our children and grandchildren, most of whom live out of the area.

Other than AF, what efforts are you and your family involved in?

I'm a deacon at New Haven Mennonite Church, and the assistant treasurer of Mid-Atlantic Mennonite Fellowship. I am a board member and the treasurer of Mennonite Air Missions, which is active in Guatemala. I serve on the board of Equip Nepal, an organization working with orphan children in Nepal in conjunction with Christian Aid Ministries and IGO.

How long have you been involved at AF and what would you see to be the important changes happening along the way?

I was involved with the initial vision as AF was getting started, then I was on the advisory board, and now I serve on the executive board. In addition to offering a place for investments and loans, an important thing I see happening is the way we've been able to incorporate stewardship teaching and business consulting—which are just as vital to the health of the Christian community and which come alongside and support what the church is teaching.

AF is involved in a lot of things (Foundation services, investment and loan program, seminars, business advising, Open Hands). What part matters the most to you? Where is your heart most engaged?

I would like to see the continued development of stewardship education. There was not a great deal of teaching in my generation about stewardship and giving, and I want to be a part of helping people learn about stewardship and practicing the Lordship of Christ in their finances. I also feel strongly about the purpose and vision of Open Hands because that ministry is a way for us demonstrate what we teach in stewardship education at AF. (Open Hands is a savings group and micro lending program operated by Anabaptist Financial to facilitate Biblical principles of finance and savings in disadvantaged countries.)

An organization's board of directors provides vision and direction. What do you hope to see more fully realized in the next five years?

I would like to see AF continue to structure itself to handle growth. One aspect of that is putting personnel in place to handle the growth and at the same time to avoid burnout of those we do have on staff. We can always be visionary and envision growth, but we need to bring the structure along with it.

Putting values into practice is a priority at AF. In your personal business experience, where have you experienced the greatest challenge in putting your values to work?

I received a lot of my business training in the secular world which had its focus on "what is in it for me?" It is so easy to separate business from our faith. The challenge was and always is to see business as a mission for the Lord. We are called to work as unto the Lord and then to give as the Lord has prospered us to bless others, not hoarding for ourselves.

What is one of your best memories from your own childhood or from your child-raising days as a family?

Growing up with my siblings on the family farm and working alongside Dad and Mom was a blessing to me. When I was

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A Conversation with Joel Martin

What exact responsibilities and roles do you fill in your current job?

I'm the owner of J.M. Hatchery, and my responsibilities are pretty broad, but my primary responsibilities are managing the breeder flocks and overseeing a lot of the sales. We have five different lines of poultry that we hatch as a family.

What is your favorite part of your work?

The favorite part of my work is seeing the chicks hatch each week—every week it's a miracle repeated to see those eggs turn into chicks. The other part of my business that excites me a lot is the opportunity to help other families engage in home business and be able to work with their children in a family endeavor. We contract with a lot of other families who grow breeder flocks for us, and I have discovered there a lot of families looking for a source of income so that dad can stay at home and raise their family in that way. It is rewarding to be a part of that. I also find sales enjoyable. We hatch a large percent of our birds to supply the live poultry markets in New York City. We also do mail order sales to individual customers all over the US. We get a lot of customers that we interact with and it's always enjoyable to build those relationships. We also share our testimony on our website and it is amazing how many responses we get to that.

What are your family's hobbies?

Probably the thing that we enjoy the most as a family is spending time together at a cabin in Sullivan County.

Other than AF, what other efforts are you and your family involved in?

I am an ordained minister at Blue Ball Mennonite church, so I'm deeply involved there in the work of the church, including preaching on a regular basis. We have also been involved in Urban Mennonite Ministries in Baltimore from its beginnings, and we are still deeply involved and support the work in anyway we can. I also serve on the board of Fresh Start as the Mid-Atlantic conference representative.

How long have you been involved at AF?

I've served on the advisory board for about eight years, then I came on the executive board about a year ago.

AF is involved in a lot of things (Foundation, investment and loan program, seminars, business advising, Open Hands). What part of that matters the most to you? Where is your heart most engaged and passionate?

I appreciate all the work that Anabaptist Financial does, but I would say the area that gets my attention more than the others is the teaching ministry. I would like to see that grow—not only the business teaching but teaching in the area of personal finances as well. I've helped with some of that already in assisting with the Seminar for Deacons, Trustees, and Financial Advisors, and I would like to see that aspect of the ministry grow. Open Hands, the savings and micro loan program, is another area that I care about and connect with personally. I also really appreciate the work of the Foundation and how it enables businesses or individuals to give their funds to ministries that they have a heart for.

The board of directors provides vision and direction for an organization. What do you hope to see more fully realized in the next 5 years?

Something that I would like to see growth in would be greater financial strength for the organization in case of a downturn in the economy. I want Anabaptist Financial to have the strength to carry through if there would be a downturn in the economy or interest rates would take off and become an issue.

Putting values into practice is a priority at AF. In your personal business experience, where have you experienced the greatest challenge in putting your values to work?

Probably my greatest challenge is that I'm a very driven person, and I tend to over-extend and over-commit, which can lead to giving too much in the wrong places and not having enough time for my family and church.

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Business Resources

Stewardship Resources harvests the business training presented at seminars and in articles written by Anabaptist businessmen and condenses it into simple, easy-to-read booklets. These printed business resources, like all of our efforts, integrate Biblical and Anabaptist principles with practical business knowledge for 21st-century business challenges. They enable you to continue learning on the job on your own schedule.

We also recommend books and other articles for learning significant business principles and best practices. While these books are generally in alignment with Anabaptist values, we do not endorse every aspect of their content. We present them as helpful resources to be read and applied with discretion. Our offering of business resources is constantly growing. Booklets may be ordered from our website at www.afweb.org, or you may contact our office for a current order form.

Business Advising

Our business advising services provide one-on-one business consulting with experienced fellow Anabaptist businessmen. Our model is built on Christian principles, rather than worldly ethics and philosophy. With your business advisor, you can safely address issues that are causing difficulty and find solutions to your business challenges. The goal of our advising services is to help families in business cultivate and harvest financial success and spiritual blessing through their business operations.

Business Advising is custom tailored to your business and your needs. We help you select a business advisor who best understands your business and market. Advisors are like-minded persons who form a relationship with you and analyze your business operations to help you think about problems and apply practical solutions. Areas of focus include business start-up, business expansion, accommodating

growth, conflict resolution, family matters, business transition, and more. You may engage a business advisor for a one-time specific issue, or for ongoing business consulting with fees based accordingly. We find that long term relationships are more effective. Our advisors deliver the greatest value when they join your leadership team and offer their strategies over an extended period of ongoing interaction.

Personal and Family Finances

Anabaptist Financial's initial focus has been on stewardship education for business. More recently, we have begun to develop resources to nurture Biblical stewardship in personal and family finances. The consumer culture in which we live can gradually undermine and weaken our financial values, leaving some in financial distress. In response, Stewardship Resources is developing financial resources to encourage stewardship teaching among us and to assist those who provide financial counsel.

We take both a preventative and remedial approach. The preventative approach is taking shape as we develop study materials for teaching in churches and small groups. Through seminars, the remedial approach prepares deacons, financial advisors, and trustees to assist families who are in financial distress.

Educational Materials

The Kingdom-focused stewardship educational materials available to our constituency are piecemeal, resulting in sporadic use by our churches. Without comprehensive, easy-to-use study materials, our people are increasingly turning to Protestant resources that may subtly encourage

If you would like to engage a business advisor, begin by contacting the Business Advising office at 800-653-9817. We will assist you by answering questions and will send you additional information to get the process started. The application process includes the following:

1. Completing an application and paying an initial application fee of \$50.00. All information is held in confidence.
2. Your application is reviewed and the profiles of two or more business advisors who appear to be the most suitable are sent to you for your selection. You may also contact those advisors to help you decide who you feel will be the most compatible for you.
3. After you select an Advisor, the office arranges for the selected advisor to contact you in approximately one week to schedule the first meeting.

My Experience on Getting a Loan at AF

An Interview with Enos Byler, July 2014

Enos Byler owns and operates County Kettle Jams, which he recently relocated from Pennsylvania to Ohio.

I can sum up my experience in two words—satisfaction and simple. We had plans to move from Pennsylvania to Ohio, and in order to move our business we needed to buy a facility in Ohio to move into, while maintaining our current facility in Pennsylvania. I had some previous contact with Anabaptist Financial, so I called their loan facilitator. It was very nice to talk with him and to run some numbers past him. We had a conversation about our needs and our situation—it wasn't all based on numbers, tax returns, and documents. Obviously they needed tax returns and such information, but they were also interested in the personal side of things.

Our real estate agent was totally flabbergasted at how easy and pleasant

Anabaptist Financial was to work with, so much so that she went online to try and see if they were legitimate! She was very impressed with the simplicity and ease of working with them throughout the closing process.

It took about a year from the time we purchased the new facility in Ohio until we were able to sell the old property in Pennsylvania. We were at Calvary Bible School over that time cooking for the staff and students, and I called AF and told them, "Closing is coming up on our property in Pennsylvania and I would like to make sure that we get our credit line established out here before I pay everything back to AF."

They said, "You are sweating it too much. Just wait until you get back from Bible school. Then we will go over all the numbers and will make sure that you're happy and that everything is taken care of on our end." So that's what we did,



and it was a very smooth experience. They looked at the numbers, but they were also concerned about us.

The nature of our situation and our need for a bridge loan would have made it difficult to obtain financing through a bank, because of the extra risk involved. It was very refreshing to work with AF and build a relationship of trust. Currently our church, Calvary Chapel, is in the process of buying an existing church building and is obtaining financing through AF.

materialism, leading to further erosion of a Kingdom-focused view of finances. Our goal is to provide a comprehensive curriculum for both children and adults that can be used in our churches and schools.

In summary, Stewardship Resources, the "fourth leg" of our stool, works with its sister organizations Anabaptist Financial, Anabaptist Foundation, and Open Hands to practice and promote

faithful Biblical stewardship. We believe sound teaching in financial stewardship helps us to overcome the materialism of our age and to be more effective members of God's Kingdom in our generation.

For more information about the services offered through Stewardship Resources contact :

Stewardship Resources
1245 Old Route 15
New Columbia, PA 17856

phone - (800) 653-9817
email - resources@afweb.org
website - www.afweb.org

Amos Hurst Interview Continued »

in my early twenties, my brother and I became partners in Binkley and Hurst Bros. Eventually, with us boys gone from the farm, dad sold out and started working for us in the business. Again, it was a blessing and a privilege to be able to work with him, and today he continues working in the business even though he is 87 years old. We also enjoyed being involved in the lives of our three daughters as they were growing up—helping out with their schools, chaperoning field trips, getting involved in school events, and traveling together as a family during the summer. We were regularly involved with the 6th Street mission in Philadelphia for a number of years while our children were young, which was a wonderful opportunity for them to experience another culture and which eventually led them to serve in missions. I also find it a blessing to be doing things with our six very active grandchildren—getting down on their level with things like reading stories, throwing ball, and wrestling on the floor with them. Life continues to move on. Only God knows the future, but may we all be found faithful in the Lord.

Joel Martin Interview Continued »

What is one of your best memories from your own childhood or from your child-raising days as a family?

I don't have any one particular memory which stands out, but overall I would say the opportunity that I had of being raised on a farm—helping my dad to bale hay, going swimming in the pond with my four brothers, and just being raised on the farm.

What is on your "to do" list?

We were out west years ago and stopped at Bryce Canyon in Utah. My wife and I said that someday we were going to go back and hike Bryce Canyon. So that's a dream of ours.

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

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STEWARDSHIP CONNECTIONS
A Newsletter for Financial Connections

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