

STEWARDSHIP CONNECTIONS

A Newsletter for Financial Connections

How Do You Begin to Help Someone?

by Joel Martin

I was once asked to help a lady who was experiencing some financial struggles. As is often the case, there were credit cards involved. I have found that on average the people I work with who are in financial trouble have about seven credit cards—and all of them are maxed out. I asked this lady if we could make a list of all of her cards. We soon had ten. Then twenty. After an hour and a half, we had reached thirty. But that wasn't all of them. When the whole truth was told, there were fifty-two cards!

How do you begin to help?

When I first began assisting others with their financial struggles, I asked advice from the late Lester Miller.¹ He had invested many years helping people work through financial difficulties, and he asked me, "Joel, have you ever struggled financially? Do you know how it hurts? How embarrassing it is to ask for help? Have you ever felt the stigma of having been a financial failure?" He warned me that until I can offer genuine empathy and comfort, I will be limited in the amount of real assistance I can offer.

As we begin the process of helping someone who is struggling financially, we are often inclined to gasp at their poor judgment, react to the sensational details, and map out rigid, uncompromising guidelines for them to follow. But that is not the best way to help. The goal of this article is to share with you a few of the things I have learned.

Personal preparation

Remove your own beam: Has it ever struck you as odd that the people buried under the debt of fifty-two credit cards can still criticize those reaching out to help them? Has it ever struck you as even more odd that Jesus defends them? He warned that people resist us because we are picking at the "mote" in their eye while ignoring the "beam" in our own eye (Matthew 7:3-5).

The first qualification for helping others is to experience deep change ourselves. The Apostle Paul gave similar advice. He said, "If a man be overtaken in a fault [*including financial struggles*], you which are spiritual restore such a one in the spirit of meekness" (Galatians 6:1). The "spiritual" ones are those who have experienced the changing power of Jesus Christ. They know what it is to have a relationship with the Lord, to spend time in prayer, to bring deep needs, deep sorrows, and even embarrassing failures to Him.

Our personal experiences are very useful when it comes to helping others. Personal preparation begins with personal change.

Come under proper authority: Personal preparation also includes cooperating with a larger group. You will find yourself in situations where you need to know that you aren't in it alone. Having a good relationship with the church leadership and being accountable to them is essential. This is often one of the lessons that the people we are

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¹ *Life Counseling Ministries* (Conestoga, PA) and *Life Literature* (Woodleaf, NC)

Investment Management Agreement (IMA) Program

Anabaptist Foundation operates the **Investment Management Agreement (IMA) Program** for the benefit of conservative Anabaptist churches and charities. It enables churches and nonprofit organizations to integrate faith and values into financial decisions, and blesses them with interest earnings to increase resources for doing God's work.

How Does the IMA Program Work?

Churches and nonprofit organizations (missions, schools, and other charities) sometimes have cash on hand which needs to be held for a period of time. A church might be setting aside money in a building fund to address future needs, or a charity may be accumulating funds for an upcoming project or as a cash reserve. These funds need to be held somewhere for security. While these funds can be placed at a secular financial institution in an interest bearing savings account or certificate of deposit (CD), our religious values are often violated in the secular marketplace, even unknowingly, at a small rate of return. For the benefit of our constituency churches and charities, the Foundation accepts management of these funds, puts them to work within conservative Anabaptist church circles in the form of loans, and pays a reasonable rate of return. Funds work in accordance with our religious values and practices, and additional income is produced for churches and charities.

Who May Participate?

Participation is limited to churches and nonprofit organizations which meet AF constituency guidelines. These include churches and organizations which adhere to the 1963 Mennonite Confession of Faith or to the earlier Anabaptist confessions of faith such as the Schleithem Confession of 1527 and the Dordrecht Confession of 1532. If we determine that a church or organization no longer fully adheres to the constituency guidelines, they are no longer able to participate in the program and their funds are returned to them. Currently, 133 churches or church districts, 11 schools, and 32 nonprofit organizations have placed funds in the IMA Program at Anabaptist Foundation.

What Does the Foundation Do with the Funds?

Anabaptist Foundation does not invest funds in secular financial markets. Our faith-based program offers loans only within the same church groups that adhere to the 1963 Mennonite Confession of Faith or to the earlier Anabaptist confessions. The first priority of the IMA loans program is to provide loans to other churches and nonprofit organizations for charitable purposes.

How Does the IMA Program Benefit Churches and Charities?

The program fulfills the Foundation's mission of serving churches and charities by providing four important benefits that advance God's Kingdom.

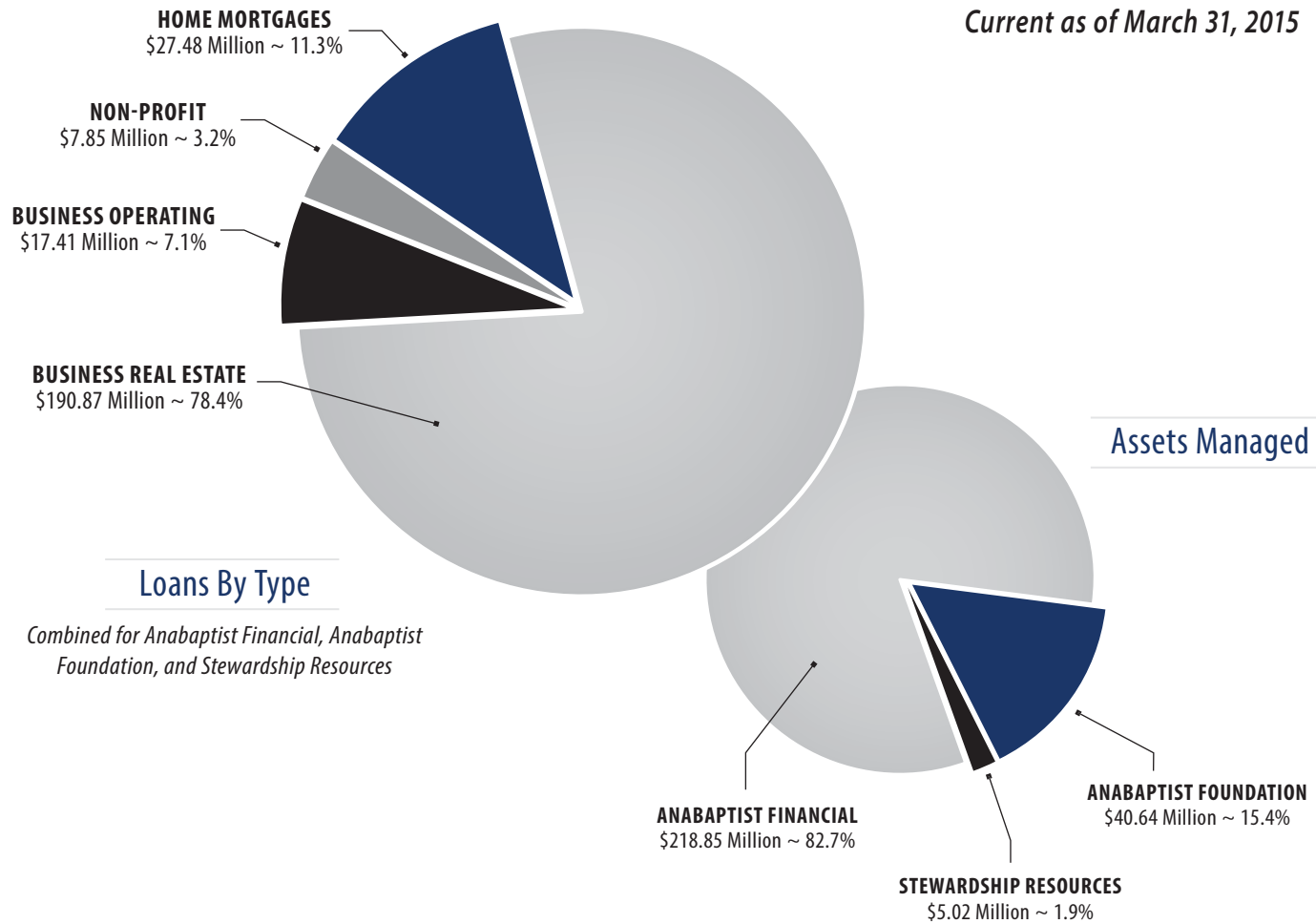
- **The IMA Program enables conservative Anabaptist churches and charities to consistently integrate their faith and values with financial decisions.** Money is a tool which God provides, and we are responsible for where we allow our tools to work. By using the program, participating churches and charities remove their funds from secular markets and invest them instead within the broader Anabaptist church. Churches and nonprofit organizations can fully integrate their faith and religious values with their financial decisions.
- **The IMA Program pushes increased interest earnings to churches and charities, providing them with greater resources for doing God's work.** Without a profit motivation and by keeping overhead expenses modest, the Foundation is able to push the interest earnings back to our churches and nonprofits, providing them with additional resources for doing God's work. In our most recently completed fiscal year, we estimate that the program provided interest earnings for churches and nonprofit organizations of \$385,000 more than what would have been earned if the same funds had been invested in certificates of deposit at secular financial institutions.

LOANS FOR CHURCHES AND NONPROFIT ORGANIZATIONS

To inquire about a loan for a conservative Anabaptist church or nonprofit organizations, please contact Floyd Miller at (800) 653-9817 ext. 217.

Operational Report

Current as of March 31, 2015



- **The IMA Program provides a source of loans for conservative Anabaptist churches, mission work, schools, and other charitable endeavors.** Funding loans for other churches and charities is our first priority. Currently, the Foundation holds \$7 million in loans to 40 churches, 5 schools, and 8 charities and missions.
- **The earnings the IMA Program generates for the Foundation are turned right around into free services for our churches and charities.** A portion of the earnings from the program are used to fund stewardship education projects within our constituency, such as the *Seminar for Deacons, Financial Advisors, and Trustees*. The rest of the earnings fund our operating expenses, which includes time spent advising deacons and boards of directors of charities, and in free assistance helping new charities file state and federal applications for tax-exempt status.

Anabaptist Foundation exists to serve, and the IMA Program is one tool in our toolbox of services for churches and charities. To learn more about the Investment Management Agreement (IMA) Program, contact Anabaptist Foundation at (800) 653-9817 ext. 209.

CHARITY HARDSHIP FUND

The Foundation's Charity Hardship Fund provides short-term low or no-interest loans to church alms or deacon funds in time of need. Church deacons may inquire about this program by calling the Foundation at (800) 653-9817 ext. 209.

trying to help have ignored. They have isolated themselves and tried to find their own way, making it hard to humble themselves and come under the care and support of the church. It is impossible to bring those people back into these supportive relationships if we ourselves try to operate without accountability.

I have found that by simply keeping the leadership team informed with general progress and how advice is being taken, I can both maintain the support of the larger group and keep the confidence of the ones I am helping.

Study the resources: A third way to prepare ourselves is to become familiar with resources and tools that are available. “Winging it” is neither necessary nor satisfactory. Read books that deal with the problems these folks are facing. Ask advice of others who have experience. Familiarize yourself with material that is designed for the situations you’re dealing with. Immerse yourself in God’s Word to familiarize yourself with His principles. These are real people in real trouble. Sometimes we demonstrate how little we actually care by how little we’re willing to invest in preparing ourselves to walk with them through this valley.

A couple of men once decided to reach out to a brother who had been unfaithful in his marriage. Since none of them had ever been in that situation, they realized that they would tend to misunderstand their brother’s motives and thought processes. They decided to spend some time reading about the subject first. In the end, they were able to better identify with their brother and to demonstrate that they really did care. They also discovered that just because they had never been “unfaithful” didn’t necessarily make them good husbands. Their own marriages were strengthened as a side benefit.

Things to keep in mind for the meeting

Choose a location thoughtfully: It is always best to meet at a location that is fairly neutral. If possible, avoid meeting in the person’s home. These meetings can be very emotional, and if a phone rings or a child comes in crying just as you get to a critical moment, the moment can be lost.

A church is a good place to meet since you generally have the place to yourself. Sometimes a casual meeting at a restaurant can be a good way to start. Meeting in your own home is more preferable to meeting in theirs, since you are more in control of the distractions. In general, the goal is to provide an environment where the ones you are helping feel least inhibited while sharing their difficult situation.

Meet with the couple: When the situation involves a married couple, both the husband and the wife should be at the meeting. They are a team. Financial difficulties bring a lot of

stress into a marriage. In fact, financial struggles are one of the biggest reasons for failed marriages in America. As you move forward, both spouses need to be involved in decisions. They will have to work together. Because financial stress has likely taken its toll on their relationship, you are not only helping them restore order to their finances, but also restore confidence in each other.

Require an investment: As you begin making decisions about where to meet, and who to meet, remember that while it’s important for the couple to be comfortable, it’s also important for them to make an investment. When I am helping a couple, I want them to put forth some effort. The more they invest, the more they value it. Don’t be afraid to ask them to drive a few miles or to get a babysitter for a couple hours.

Provide emotional support: Remember that their financial situation has likely been causing the couple a lot of frustration and pain. It is important to provide support for the wife at the meeting. It can be intimidating for her to sit down with her husband and three other men to discuss sensitive issues. I often ask my wife or one of the other wives to join us if there are several married men on the team.

Take notes: Keep a thorough and detailed record of all of decisions. Use them in follow-up meetings to make sure assignments have been carried out, steps have been taken, and progress is being made.

It is also important to take notes as they share their story and give you information. You will think of more questions and suggestions as you mull the situation between meetings. These notes will help you remember the important details and evaluate what has happened. They will also refresh your memory as you prepare for the next meeting.

Take it in chewable bites: I recommend that you limit each meeting to an hour and a half, especially in cases that may take a lot of time to resolve. When a meeting stretches two or three hours, everyone begins to get burned out and you do not accomplish much. You are better off to meet again the following week and pick up where you left off.

Be professional: When there are documents to be filled out, make sure everyone has a copy. In your own business transactions or in bank transactions, each party in a meeting has a copy of every document under review. This situation is just as important. Keep a file, and keep it confidential.

Pointers for productivity

Set the tone: When I sit down to share with someone, the first thing I like to do is spend some time in prayer. This situation is much bigger than only financial struggles. This is spiritual

warfare, and you don't want to go to war without proper preparation. In addition, prayer relaxes everyone. The first time you meet, everyone is a little tense. You don't know their story, and the other party is feeling nervous about sharing it. It's good to just bow your heads and acknowledge to the Lord that you don't have the answers, but that you know that He does. This is a good way to set the tone each meeting.

Cover all your bases: Don't be haphazard when you come to a meeting. Have a plan, have your tools, have copies made of any forms, and bring your notes from the last meeting. Know the important questions to ask and the issues you need to cover. If you are going to plan a budget, have the forms ready ahead of time. Bring your calculator. Bring a pencil for everyone. Be thorough and professional.

Be patient and humble: Go into each session determined to show patience and seek the wisdom of God. Not everyone is going to be agreeable. In fact, often people aren't happy about needing to meet. Sometimes they've been required by dad, or the church, or their creditor to get some counsel. When they've been pressured into these meetings, you have the extra challenge of winning their confidence. Be patient and wise. They won't answer all of your questions thoroughly or helpfully. They only want to do the bare minimum.

Even if someone is not being pressured by the ministers or their wife, they have only volunteered because the situation has deteriorated to the point where there is no other option. You will discover that pain and frustration have built up. There may have been arguments and tension in the home. Remember that you are there to help and to care. Be motivated with compassion as Jesus was. Don't carry a "big stick." If you do, they will simply shut down and refuse to cooperate.

If there is a conflict of interest, you should be humble enough to refer them to someone else for help. An example of a conflict of interest would be if the person owes you any money. Without exception, once a person is indebted to you, the relationship changes and you are not the best person to counsel them.

Begin gathering the puzzle pieces: Glean all of the useful facts. If the situation involves a husband and wife, get the story from each perspective. You will discover that their stories will be different. It's important to hear these differences as you piece together the facts to complete the picture.

Be aware that you will never gather all of the facts in the first session. As you are listening, write down questions that come to mind. If you run out of time, your notes will help you bring up appropriate questions in the coming sessions. Understand that there is information that they won't tell you until you have earned their trust.

Stay away from questions that don't pertain to the story. It's easy to get sidetracked. This doesn't mean the meeting needs to be all seriousness and gravity. Just remember that sometimes it's easier to talk about irrelevant issues instead of the ones that offer real benefit. Giving in to that temptation can set you back, and it wastes everyone's time.

Search for the root causes: Your goal is to understand the root problems. The solution to a runny nose is not tissues. The tissues only deal with the symptoms. Find the source of these financial misjudgments. What are the underlying motivations and beliefs that allowed or caused these problems?

Offer hope: Always offer hope. Once a situation has deteriorated to the point that someone is coming for help, they usually feel desperate and hopeless. Because of the pressure in our communities to be financially successful, when someone fails there is a stigma attached. Let them know that you are going to walk with them. No matter what the reasons for their struggles, you won't reject them, but you will help them find God's solutions. And as you begin to share, support your suggestions with Scripture. If you are going to give lasting solutions, they must be based on Biblical principles.

A few basic rules

Require honesty and transparency: Be sure that everyone understands that honesty is essential. They are going to have to be open, honest, and put everything on the table. If the person doesn't give you all of the facts, it is impossible to help them. Don't be embarrassed to ask pertinent questions. At the end of a meeting, you should have the inner assurance that you asked every important question that you were aware of.

Pledge confidentiality: Assure them that everything will be kept strictly confidential. If you need to share with someone else, assure them that you will get their permission first, and that you will not bring in anyone else to help without their approval. Remember that you are asking them to expose details that embarrass them. They must feel safe.

Be gentle: In spite of the tough issues you will need to address, always display a kind and gentle spirit. Not all details will come out in the early sessions, but your gentle spirit will go a long way toward helping them trust you with all of the facts. Never forget the stigma they feel for needing to ask for help.

Don't react: You can imagine what I was thinking as the sister who came for help began to list not ten, not twenty, but fifty-two credit cards! I wanted to exclaim, "You've got to be kidding!" Or, "What were you thinking?!" But I didn't. It took just as much courage for her to expose the embarrassing details of her finances as it would take for me to expose details of my own weaknesses.

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You should respond without shock or reprimand. Offer gentleness and understanding. Write down the facts. You can discuss them later. Begin by just listening and offering understanding and support. What seems like foolishness to us may be innocent misjudgment or misunderstanding on their part.

For example, a 72-year-old lady we once helped misunderstood the way credit cards work. She said someone had told her that all you have to do to buy something is give the credit card to the cashier. She thought it was an amazing idea. She really thought that now she could do without money, and that if one card was good, three would be better. She was genuinely surprised when she started receiving bills from the credit card companies. She started paying the minimum amount due and even quit using the cards, but the bills kept coming. She was baffled.

Don't assume that what you know is common sense. There are many other things which you and I would be just as ignorant about, and just as innocently surprised.

Don't take sides: When you help married couples, the husband and wife often do not see things the same way. You will be tempted to take sides, or play peacemaker. Don't. Your goal is to bring them together, but not to sit as judge between two sides. Let them know that regardless how differently they see things, they have to get to where they can work off the same page.

Prevent bickering: Sometimes the tension over finances has been brewing in a relationship for years. Don't be surprised if arguments break out between spouses. When this happens, quickly take control of the conversation. Sometimes I stop the conversation and pray. This has a calming effect and we can refocus on getting back to sorting out the facts.

Narrow down the problem: As each spouse shares their view of the issue, begin to determine basic problems such as whether it is an income problem or a spending problem. Sometimes the problem stems from an unusual event such as a fire, storm, or even an illness. As soon as you understand the general nature of the issue, you can focus on the more specific problems and steps of action.

Often the financial issues are related to a spending problem, but not always. Our church requires young couples to put together a budget as a part of preparation for marriage. They often don't realize the cost of rent, utilities, and all the incidentals involved in providing for themselves. One couple I met with had only a \$500 difference between income and expenses. This was an income problem. He was working for his dad on the farm, and Dad wasn't paying him enough. So we had to meet with Dad to address the income.

In conclusion

Beyond suggestions of personal preparation or general tips and guidelines, we must all learn the basic principle of stewardship. I have tried to be a good steward of what God has given me. Many times I have told the Lord that everything I have is His. Sometimes He tests us.

Some years ago we were raising guineas for the live markets in New York City and my birds began to die for no apparent reason. I noticed the first dead birds on a Saturday morning. I promptly took a few samples to an expert for an autopsy. He couldn't find a cause. By Saturday afternoon the situation had worsened, so I hunted up an old vet for another opinion. He too could find nothing wrong. By Monday morning, seventy-five percent of my flock was dead. I had lost \$50,000.00!

For three nights I hardly slept. I was stressed, upset, and irritated. Then I remembered that I was only a steward. My job was to take the best care of God's property that I could. I told my wife, "I always told God that everything I have is His, and He just took me up on it—He took His guineas." We decided to reaffirm that the birds were His, and allow Him do what He wanted with His property.

To this day we don't know what was wrong with the birds. I sent samples to Ohio State and Penn State for tests, but they all said there was no reason for those birds to die. I still don't understand the full reason, but that experience taught me a lot about stewardship. Since then, I have not only had the opportunity to share with others the lessons I've learned (and am still learning), but I am able to look across the table at a brother or sister struggling financially and say, "I know how that feels."

God bless you as you begin helping others.

*This article is one of seven topics presented at the Seminar for **Deacons, Financial Advisors, and Trustees**, held in Lancaster County, PA, in June 2013 and in Holmes County, OH, in May 2014. Through its Stewardship Education Fund, Anabaptist Foundation offers free transcripts and audio recordings of these topics for church deacons and for those serving on church-appointed financial trustee committees. To order please contact Christian Learning Resource at (877) 222-4769.*

STEWARDSHIP RESOURCES

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Seminar for Deacons, Financial Advisors, and Trustees

Our concept of brotherhood involves helping those with financial struggles. Many in our church circles serve others as private advisors, church-appointed trustees, or as church deacons. Gary Miller (SALT Program/ Christian Aid Ministries) and Timothy Thomas (Anabaptist Financial) will share topics designed to outline Biblical principles and offer practical advice for helping those in financial distress.

To register, please contact the AF office at (800) 653-9817 or by email: info@afweb.org.

Lunch is provided. Deacons, ministers, bishops, and all church-appointed trustees are welcome to attend free of charge. Others may attend on a donation basis.

◆ ◆ **Registration deadline is May 22 due to limited seating.** ◆ ◆

WHEN: May 27, 2015 8:30AM – 5:00PM
WHERE: Martindale Reception Center
352 Martindale Road, Ephrata, PA 17522

WHEN: May 28, 2015 8:30AM – 5:00PM
WHERE: White Horse Fire Department
111 White Horse Road, Gap, PA 17527

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

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