

STEWARDSHIP CONNECTIONS

A Newsletter for Financial Connections

Critical or Chronic Need by Gary Miller

How can we determine the real need as we attempt to help others? How can we know what kind of help is called for in a specific situation? The answer may be found in part by breaking down material needs into two basic categories: critical need and chronic need.

Critical Need

Critical need results from a calamity such as a house fire, earthquake, medical emergency, or tsunami, where people are suddenly thrust into desperate circumstances. Many times there are disastrous consequences if these needs are not met immediately. The earthquake in Haiti on January 12, 2010, is an excellent example. For the first few weeks after the event, people needed to be rescued from the debris. They urgently needed access to pure water, emergency medical care, food, and shelter. These people had no ability to help themselves. Many were pinned under rubble and would have died if someone hadn't rushed to their rescue.

Critical need results from a calamity where people are suddenly thrust into desperate circumstances

Gerline Louissaint experienced the trauma of the Haiti earthquake. Sitting in front of her home in Port-au-Prince that afternoon talking to her neighbors, Gerline was preparing to go inside to begin the evening meal for her family when the earthquake struck. Her house suddenly collapsed, with huge slabs of concrete falling over her and slamming her to the ground. When the shaking stopped, Gerline found herself buried under the wreckage of her home. She was completely powerless and at the mercy of rescue teams working in the area who finally found and uncovered her the next day. Gerline's experience is a good example of critical need. This event came upon her suddenly and she had no way to take care of her needs. For weeks after that, she was dependent on others for medical care, purified water, and a supply of food. I listened as with tears she shared the tremendous blessing she received from a few foreigners who helped her during this time of crisis. She saw the love of Jesus in them.

There are also people in the world who have not experienced a sudden calamity, yet also fall into this category. It may be those with physical handicaps, mental disorders, and even the elderly who are no longer self-sufficient. They are in a precarious situation and need a specific type of aid. We will look more closely at critical need and how the Bible instructs us to deal with it in another chapter, but right now we want to simply understand what we are referring to when we speak of critical need.

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Comments from Gift Fund Users

"My initial reason for the Gift Fund was for the tax benefit, but after having it, I realized how nice it is to have the Foundation do the homework for me. I can simply shoot an email, and you do the work of collecting the correct docs and paperwork and sending the money." Since I can give anonymously, thanks can go to "God rather than me."

"Keeping track of one donation is easier than a dozen or more."¹

"I like the ability to give a larger donation and remain anonymous. This eliminates the temptation to give for the wrong reason...we need to maintain a humble spirit in our giving. I like the ability to make a year-end donation to the fund, and distribute at a later date. This gives us more time to make donation choices in the future months as needs arise. I also appreciate the prompt manner in which a requested donation is handled."

"When I want to know what an organization is doing with its money or if a need is legitimate, the Foundation is quick to work on my behalf to gain information which I might find awkward to ask for (in a lot of cases, I would not even know how to ask or what all to ask for). They provide me with valuable information."²

¹One contribution to the Gift Fund can be sent to multiple charities.

²AF will research charities to find answers for Gift Fund client questions.

Year-End Donations

Do you want to ensure that your year-end donations are eligible for a 2014 tax-deductible receipt?

Dating your check by December 31 is not enough. According to the IRS guidelines, charities must receipt year-end gifts by the postmark date on the envelope. If you wish to make a contribution to the Charitable Gift Fund and would like a tax-deductible receipt for 2014, make sure you mail your contribution by **December 31!**



Anabaptist
Foundation

CHARITABLE GIFT FUND

A TOOL FOR ANONYMOUS
GIVING TO CHURCHES
AND CHARITIES

STEWARDSHIP is about more than just working hard, controlling spending, and saving for the future. It also involves making careful decisions about how and where to give.

The **CHARITABLE GIFT FUND** Program at Anabaptist Foundation helps families and businessmen make informed decisions about supporting church and charity work, while remaining anonymous and receiving a tax deduction.

Key Aspects of the Charitable Gift Fund Program

- Contributions to the Charitable Gift Fund are tax-deductible.
- You, as the donor, may recommend which churches and charities benefit from your gift.
- Gifts can be sent to support church alms funds and deacon funds. Gifts earmarked for individuals are NOT permitted.
- Automatic monthly or quarterly gift disbursements can be set up to support specific charities you wish to support on a regular basis.
- You can remain anonymous in giving, since AF issues the gift checks.
- Quarterly statements help you keep track of your giving.
- The Foundation can help you research needs and learn about opportunities.
- A family gift fund can be used as a tool to help your children learn your values.

For a FREE information packet, please contact Anabaptist Foundation:
Address: 1245 Old Route 15
New Columbia, PA 17856
Phone: (800) 653-9817, ext. 209
Email: giftfund@afweb.org

Establishing a Gift Fund is simple, and all information is kept strictly confidential.

The Foundation of Entrepreneurship by Wayne Wengerd

Have you ever stood at the base of one of America's great skyscrapers, and squinted up along its narrow sides to that distant peak which seems to sway in the clouds? Did you know that it does actually sway? Inside those towers on a windy day you can hear creaking in the door frames and popping sounds from around the windows, and can observe a noticeable unsteadiness on the surface of water in a bowl. Imagine what it takes to keep a building like that from toppling! How are they kept standing?

It all depends on the foundation. Skyscraper foundations are well-planned structures made of concrete and steel, buried deep in the ground, with the entire building fastened to and built upon that unyielding structure. This article will address the foundation of entrepreneurship. Like the skyscraper, an entrepreneur starting a business needs a foundation to carry him through the inevitable winds and downpours ahead.

Bedrock

When engineering foundations for skyscrapers, architects take samples from far below the surface to find a place where the ground will never move—on the bedrock, often a hundred or more feet below ground level. We too need a steady place to lay our business foundation. We can talk about leadership, markets, and planning, but if our approach to those elements isn't founded upon the bedrock principles of the Bible, we will sway in the winds and downpours until our resolve cracks and our organization is full of crooked walls and compromised safeguards.

What are some of those principles? Our foundation of entrepreneurship will be made of three core business elements: business leadership, market need, and business planning.

Business Leadership

Some misunderstand leadership to mean delegating the burden of responsibility to others, and watching over them with sharp eyes and a big stick. John Maxwell said it well, though, when he observed: "A leader is someone who knows the way, goes the way, and shows the way!" In other words, a leader is someone who goes first. He doesn't just talk the talk. While it's good to walk the walk, a good leader is defined by who he is, rather than only by what he says or does. A leader who knows the way because he has gone the way, can show the way because he inspires others.

Sacrifice Over Brains and Power

The Biblical approach to leadership is servanthood: "Whosoever will be chief... let him be your servant" (Matthew 20). Leaders must be quick to give credit, and always ready to take the blame without excuse. Servant leadership is more about sacrifice than it is about brains, courage, and power. If you're going to weather the storms, it's not going to happen as a result of your brawn and ego. The length and strength of your leadership will depend upon your ability to own your mistakes and correct them. When things go wrong, management always bears some of the fault. Always.

Six Essential Qualities

Talent and skills can never replace character. Servant leaders need additional leadership qualities:

1. The first is *integrity*.
2. Add to your integrity, *motivation*. Integrity alone has no ambition, but motivation alone is dangerous.
3. Add to your motivation, *capacity*. Motivation without capacity is limited, but add capacity, and motivation has room to explore.
4. Add to your capacity, *understanding*. With understanding, capacity is not wasted.
5. Add to your understanding, *knowledge*. If you can understand it, knowledge brings meaning and purpose to leadership.
6. Add to your knowledge, *experience*. With integrity, motivation, capacity, understanding, and knowledge, experience is quickly and effectively put to use.

The Real Test of Leadership

Faith has no value unless there is doubt. In similar fashion, effective leadership is exhibited during a challenge or crisis. Only then is the real nature of your leadership revealed.

6 Essential Qualities for Servant Leaders:

*Integrity, Motivation, Capacity,
Understanding, Knowledge, Experience*

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Interview with Board Members

A Conversation with Ben Stoltzfus

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

I own a masonry business, and my primary role is the estimating and scheduling. We also have a hobby farm where my son and I make hay in small bales.

What is your favorite part of your work?

My favorite part is the flexibility of schedule. I really enjoy business, especially the contacts with clients, subcontractors, and suppliers. I really like the flexibility I have to be involved in other projects and ministries.

What are your family's hobbies?

We enjoy doing things together, and we do quite a bit of traveling. Last summer we were in Europe, and a few years prior to that we spent about five weeks together in a motor home traveling to the West Coast.

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

We have a small children's club that we do as a family for the children here in Morgantown. I also am involved at the Terre Hill High School as a board member, and I serve as the lead pastor at our church.

How long have you been involved at AF?

I was involved right from the beginning—I was at the steering meeting, and since then I've been involved on the Advisory Group up until I was elected a board member.

AF is involved in a lot of things (Foundation, investment and loans program, seminars, business advising, Open Hands).

What part of that matters the most to you? Where is your heart most engaged and passionate?

Probably the investment part is where I have the most care—I like to see our people excel in businesses and be able to invest back into God's people and into the Kingdom.

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?

Our practice of nonresistance and our emphasis on honesty and truthfulness are things that are challenging because I find that a lot of people I interact with on a daily basis aren't concerned about those things. For instance, a client may tell us that a particular job will be ready July 1, and I know that it is very likely that project will not be ready for us July 1. Responding well to these sorts of situations is challenging.

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

As I look back on life, the thing that I've enjoyed the most is simply being a dad and having the privilege of being a husband and being a father to my five children. I just find a lot of fulfillment and joy in that. It hasn't been without its challenges, but I feel really privileged in those roles.

What is on your "to do" list?

Sometime I would like to do a three or four week trip with a whole passel of grandchildren and have their parents responsible—I could just go along and enjoy the trip!

Mark your Calendars

UPCOMING BUSINESS SEMINARS

Area: **Memphis, Missouri**

Facility: Hillcrest Mennonite Community Center

Date: Tuesday, February 17, 2015

Area: **Seymour, Missouri**

Facility: Ozark Mennonite Church

Date: Thursday, February 19, 2015

Area: **Yoder, Kansas**

Facility: Journey at Yoder

Date: Saturday, February 21, 2015



A Conversation with Jake Stoltzfus

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

I'm starting my 39th year in the silo business. 13 years ago we started the Agri-Door, Inc. business selling silos, silo doors and silo unloaders. My wife, children, and I make silo doors using Western red cedar, poly-wood, and CDX plywood. We also have custom-made hardware for almost all silo doors, and we sell silos ranging from 12' x 40' to 30' x 120'. We also sell silo unloaders and silo unloader replacement parts.

What is your favorite part of your work?

I enjoy doing my office work early in the morning with little distraction. Another thing I enjoy is matching hardware for silos that are over 60 years old. I do most of the hardware mounting on the silo doors. I also enjoy sales. And after 36 years of working away from home, for the last two years I have been able to work at home with my wife.

What are some of your hobbies?

Keeping the yards mowed is one of my hobbies, and raising pigeons for the New York City live markets is another. I've been doing that for forty-five years, and at this time I'm developing a new cross breed. Another "hobby" is taking my six grandchildren, aged three to five years, fishing, and spending time with them.

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

I was involved with the Haiti benefit auction for over fourteen years, and treasurer for five years. I have been doing business consulting for eight years. We have developed a roundtable group for businessmen, which has been meeting for seven years. As an outgrowth of that, I have helped facilitate and set up over 20 similar Amish roundtable groups in five states.

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

I was on the Advisory Group for five years before I was elected to the board of directors about a year ago. An important change that I see happening is more involvement with business consulting. That is where my heart is and I love that.

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

I do enjoy my work, but I will stop and try to help my fellow man. Most times when someone comes and says, "Jake, do you have a minute?" I try to give twenty.

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

Eating fried mush after milking forty-five cows, jumping off of a twenty-foot high cliff into a natural pool in a rock quarry, and teaching our sons to make the best fried chicken you ever tasted.

Is there an experience in your life that really changed you or how you think about things?

There were a lot of things along the way that changed my way of life and thinking. I always say, "I love the Lord, I love my church, and I love a lot of people," and that gets me into a lot of different things!

What is on your "to do" list?

I hope my family, my wife, and I are an inspiration to my church, friends, and others. I hope my wife and I can pass our business along to our children, and be a blessing to them. We would like to build a smaller house with a porch, that has a porch swing for my wife and I, and patiently wait till the Lord comes.

Market Need

Beyond leadership, market need is also part of your business foundation. Let's begin discussing this area by admitting that in order to stand the test of time you will need to pursue something that not only sells, but that you enjoy producing. Learn a lesson from the duck carver. Your long term success depends upon your ability to discern what people need. During the depression of the 1930s, Howard Tuthill owned a large manufacturing facility in Chicago that produced woodworking equipment. In the sagging economy, there was no demand for his products. One day he noticed long lines of people at the YMCA waiting while volunteers handed out bread by tearing off chunks from large loaves. This sparked an idea. He literally ran back to his factory and designed the world's first bread slicer. Today, his company serves over 80% of the supermarkets around the world. He found a need and filled it. For long term success, you must discern what people need, or there is no market for your products or services.

Business Planning

For many entrepreneurs, the greatest weakness in their foundation is lack of planning. Goals and objectives provide direction. Once you have a clear idea about where you are now, and what you want to accomplish, you will have a much clearer vision of what it will take to get there. Write a Mission and Purpose Statement to define your wills and won'ts—we will do this; we won't do that. And before you need one, write a code of conduct. Create a business budget to map out your finances. This is a critical part of planning. Businesses must make a profit to survive. Most who fail do so from lack of financial planning. Experienced businessmen stress the importance of regular business meetings. These meetings should be regular and require the presence of all involved, including spouses and stakeholders.

Write It All Down

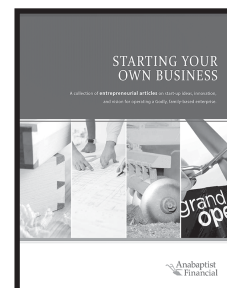
The most effective way to communicate clearly without misunderstanding is to have everything written down. Get input from all stakeholders, and write down the discussion and the conclusion. Once everything is written down—goals and objectives, mission and purpose, a financial plan, and minutes from meetings with all involved—they can be reviewed and amended, but it is essential that shared information is written down.

The Bible not only speaks of writing down your vision (Habakkuk 2:2), but also exemplifies it. Everything God wanted us to know about Him and His ways, He wrote down for us.

In conclusion, as you are building a strong foundation, surround yourself with wise counselors. Add to your integrity, some ambition and motivation, and then build capacity so that your ambition has room to root down and stabilize your efforts. Then add to your capacity lots of understanding so that your energies have direction and purpose. Finally, add experience and become a man of wisdom who plans carefully and thoughtfully.

Wayne Wengerd is the owner of Pioneer Equipment, a family-oriented manufacturer of horse-drawn farming equipment, located in Dalton, OH. He serves as an Anabaptist Financial Business Advisor.

“The Foundation of Entrepreneurship” is an abridged article from our booklet, *Starting Your Own Business*, published by Anabaptist Financial. To read this full article and other entrepreneurial articles, order *Starting Your Own Business* by calling Anabaptist Financial at 800-653-9817, or go to our website www.afweb.org.



Chronic Need

Other people living in poverty do not fall under the category of critical need. In fact, we could argue that most do not. Much poverty is ongoing. We can think of entire countries where there is adequate rainfall, plenty of land, and sufficient man power, yet they have difficulty making things work. It seems they always struggle to feed and clothe their citizens. We refer to this as chronic need, and this is entirely different from critical need. In these situations the root cause of the need is harder to determine. When a family's house burns down, the root cause is easy to identify. One day they were doing fine, and the next day they didn't have a roof over their heads. They had a sudden crisis, and it is easy to pinpoint the time and place it occurred.

But ongoing need is different. Daw Aye, the mother of a growing family, lives in a small village near the southern end of Myanmar. Just providing food for her children takes all her focus and energy. In addition to cooking food and taking care of laundry, Daw is also self-employed. Her business consists of buying and selling vegetables from a small table in front of her home. Her entire sales display is about four feet long and two feet wide, and when I visited her home in 2009, her entire business inventory consisted of one watermelon, two squash, and about fifteen fresh avocados. You don't need to walk in the door to take a tour of Daw's home. It is constructed of bamboo slats and covered with a thatched roof, and in daylight you can see completely through the house. There is no need to vacuum the carpet or mop the floor. All the houses in her village have dirt floors. Daw is one of billions in our world who constantly live

on the ragged edge of survival.

But you couldn't go back in Daw's history and pinpoint a time when this poverty began. She grew up in a home similar to this one, and abject poverty is all she has ever known. She is able bodied and works hard every day, yet her situation has continued to worsen year after year. Daw Aye is an example of chronic need.

We need to realize that not all need is as easy to categorize as the examples we have given. Properly identifying what kind of need we are dealing with take prayerful discernment. In addition to the difficulty in properly diagnosing each situation, another factor makes discernment even more difficult: almost everyone believes that his own situation is critical need!

This is a Crisis!

Recently I met with a small group of people in Ghana who were asking for help. These people obviously had resources and good health, so to me it seemed clear the need was chronic. I presented a plan in which they would begin saving small amounts of money and until they had enough to begin small enterprises. When I had concluded, one of the ladies spoke up. "Sir," she said in a disgusted tone, "you don't seem to understand. We are extremely poor here in Ghana. We don't have anything to save! Unless you first give us something to begin, we can never start a business."

I had implied that their situation was not critical and that they had resources they could use more efficiently. She was saying, "You have misdiagnosed our situation. This is critical and we need a gift." But I was confident this situation was more a problem of management than of money, so I told them I would

Almost everyone believes that his own situation is critical need!

be glad to help set up a savings group, but nothing free would be given.

When they saw that no money would be handed out, they became interested in saving and started asking more questions. At the end of the meeting they began to visualize what they could accomplish as a group, and they became excited about starting to save. Before I left, the same woman who said they had nothing to get started with offered me \$60 to help start a savings group! This money had been in her wallet even as she begged, but she first wanted to see if this American would give out gifts before she committed any of her own assets.

This scenario is very common in third-world countries. Some have received so many gifts over the years that they have come to expect more. But in situations like this, more gifts can compound the problem and prevent them from addressing their real need.

Conclusion

For too long, many governments, organizations, churches, and well-meaning people have tried to treat all types of need the same way. But just imagine what would happen if a mother tried this with her children. Consider for a moment two scenarios. In the first, a four-year-old boy runs into the house crying. The mother asks him what is wrong, and between sobs he says his arm hurts. The mother continues to investigate and discovers that he fell off his bike and landed on his arm. In the second scenario, a four-year-old boy again runs into the house crying. The

mother asks him what is wrong, and between sobs he says his arm hurts. But the mother continues to investigate and discovers his father had told him to hoe the garden. He doesn't want to hoe and says that when he hoes, he gets tired and his arm hurts.

Notice, the external symptoms look the same. The child cries, runs to Mother, and says his arm hurts. But wouldn't most wise mothers respond differently after investigating? If the young boy had been hurt in an accident, she would probably hold him, comfort him for a moment, and maybe even tell him to lie down and rest. When a child is injured he needs love and immediate affection. But the second scenario is completely different. A child who refuses to work does need attention, but probably a completely

different kind—perhaps even a trip to the woodshed!

The importance of categorizing need is easy to understand in our homes, yet sometimes we forget how important it is to determine the real need when trying to help the poor. But make no mistake – it is no less crucial.

This article is Chapter 19 from *The Other Side of the Wall*, by Gary Miller, Manager of Christian Aid Ministries' S.A.L.T. program. Publisher TGS International; used by permission. *The Other Side of the Wall* is available from Anabaptist Financial. It may be ordered from our website at www.afweb.org, or by calling 1-800-653-9817.

Open Hands, an arm of Anabaptist Financial, operates savings groups such as described in this article. Open Hands addresses chronic need in the third-world countries of Haiti, India and Kenya. For more information about Open Hands, contact Merle Burkholder at (800) 653-9817, ext. 212 or visit the Open Hands website: www.afweb.org/open-hands.

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