



STEWARDSHIP CONNECTIONS

Introducing *Stewardship Connections*

by Merle Herr

Welcome to *Stewardship Connections*, a quarterly newsletter for individuals interested in receiving financial perspectives and information regarding Anabaptist Financial and Anabaptist Foundation. Financial services are the backbone and body of our work. This quarterly newsletter is designed to acquaint a broad spectrum of interested persons to information that may be helpful to them in their care of God's earth. From individual investors to church trustees, borrowers, and businessmen, *Stewardship Connections* will provide you with relevant up-to-date information to keep you in-the-know.

We regard your financial participation in Anabaptist Financial as a sacred trust. We believe that trust must be earned and protected. We are committed to building financial trustworthiness for the Conservative Anabaptist community. In order to foster trust, we designed *Stewardship Connections* to offer a steady stream of consistent and honest information of our financial operations. In addition, this newsletter will offer a biblical perspective of stewardship and inspire you to manage money with care.

In addition to reliable information, we intend to bring ourselves to you in a personal way through *Stewardship Connections*. Building financial trust takes more than offering honest information; trust is personal. Trust can only grow in the atmosphere of a warm, authentic relationship between two parties, between real persons. While we have worked hard to build

An Informational Newsletter For Financial Connections

You are invited to attend a **Business Seminar**

from an Anabaptist Perspective
at Carlisle Inn, Walnut Creek, Ohio—May 13, 2008

Speaker	Subject
Bill Mullet.....	Leadership And Business
Ellis Miller	The Basics For Multi-Generational Estate Planning
David Bohlander & David Sauder	Transferring A Business To The Next Generation
Paul A. Miller	Finders/Keepers—Finding And Keeping Good Employees
Richard Shank.....	Surviving Business Crises; What To Do Before The Tornado Strikes
Atlee Raber	From Farm Boy To Entrepreneur
Dennis Martin (moderator)	Panel discussion: The Value Of Business Planning For Financing And Management

To Register, Call 240-675-2175

strong organizational structure and precise procedures, we have given our greatest effort to employing trustworthy people. At the absolute center of the truly trustworthy organization is a Person, Jesus Christ, with people in His humble service. We want a financial relationship with you that includes a familiar face and similar faith.

Sit down and enjoy getting to know us. We appreciate your interest in Anabaptist Financial and Anabaptist Foundation. We have included a special introductory story telling how Anabaptist Foundation and Anabaptist Financial came into existence, and why. Included are pictures of the

men who work on the front lines and behind the scenes. Our commitment is to offer you our very best skills in the field of financial services, as well as the virtue of financial trustworthiness.

Stewardship Connections is a free publication; however, in order to continue receiving it, you must indicate your interest by filling out and returning the enclosed response card. Ω



Merle Herr
Executive
Officer

Operational Report by Timothy Stoltzfus

At the heart of Anabaptist Financial operations is our work with investors and borrowers. As a financial organization, we bridge the relationship between investor and borrower, providing a significant measure of security and accountability to both parties. *Our vision is brotherly aid with mutual gain.* Real brotherly aid through material resources such as money has been a long-standing tradition of Anabaptism. The material assets God has given us can be used in tangible ways to extend our 'hands' beyond the mere reach of our physical hands. We believe that brotherhood, relationship, and group identity are expressed through the way we use our money. For this very reason, Anabaptist Financial has organized its investment and loans program around the relationship principle of *brotherly aid with mutual gain*: the investor brings *aid* to the borrower, and both experience *gain*.

Anabaptist Foundation and Anabaptist Financial are managing \$23,371,068 in assets from IRA's, Foundation investments, and Investors (Assets under Management). The source of these assets come from 584 participants of various types including investors, donors, churches and non-profits. These participants are listed by type and number (Number of Participants). Assets are loaned to 124 borrowers within our Anabaptist communities, spread out across 19 States, including: PA, SC, GA, VA, IN, OH, AR, OK, IL, MD, TN, WI, VT, TX, NY, MN, MI, FL, and AZ. These loans are depicted by type (Number of Loans). Ω

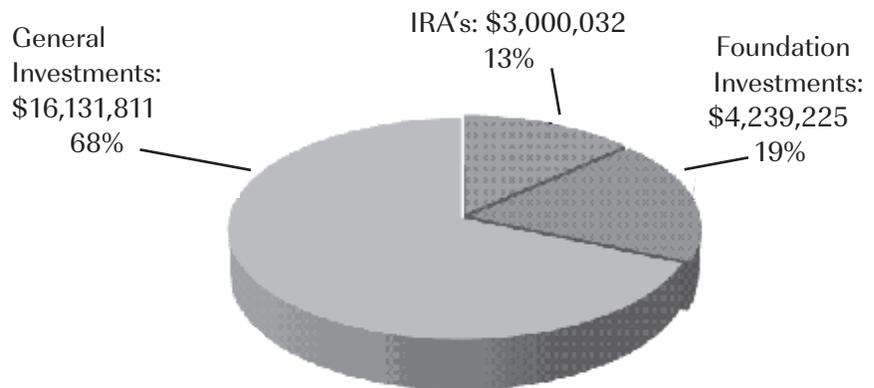


Timothy Stoltzfus
Operations
Administrator

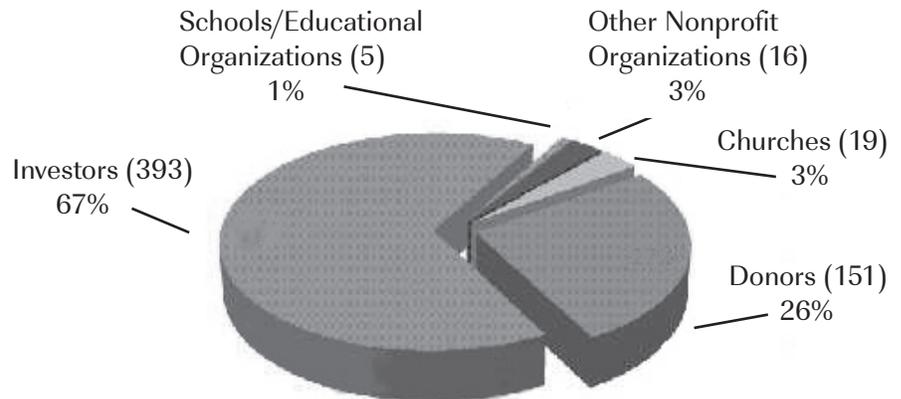


Nathan Siegrist
Accounting
Administrator

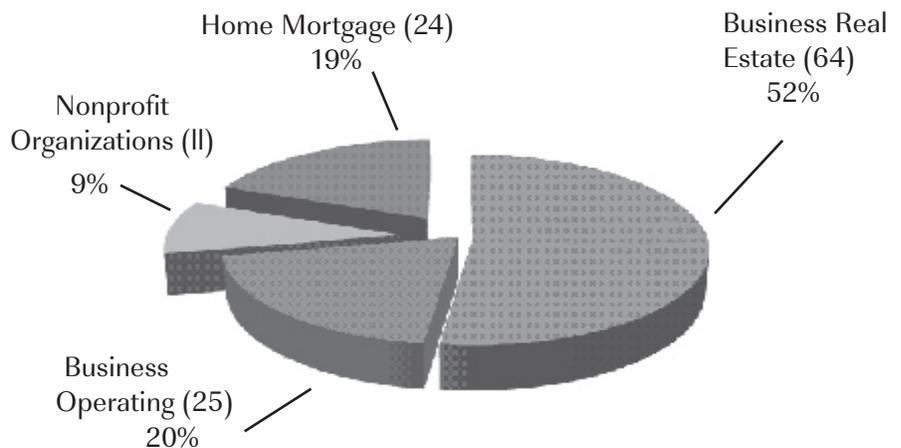
Assets under Management



Number of Participants



Number of Loans



Anabaptist Foundation by Richie Lauer

By way of a short introduction, my name is Richie Lauer, and I serve as an officer in the AF network, with my primary responsibility being Foundation Officer. My wife Kathy, three boys, and a girl round out our family. We live in rural, southwestern Virginia, where I serve as a minister at the Island Creek Mennonite Church. Serving as Foundation Director has been a growing experience for me and learning the legal details is an on-going educational process.

The *mission of Anabaptist Foundation* is to assist the brotherhood in channeling material resources within the Kingdom of Christ and to provide stewards with financial counsel consistent with conservative Anabaptist beliefs and values.

For us, “*assist the brotherhood*” is more than a pleasant saying . . . it has real meaning. It means that we don’t have a charitable agenda of our own, don’t set the priorities, and aren’t interested in administering or controlling churches, schools, or mission projects. It also means that we don’t exist to raise funds for ourselves.

The Foundation was created to assist those who want to do Kingdom work. We assist by acting as a neutral “third-party” and by making our toolbox of charitable gift services available to donors and the church. While we can’t assist in every situation, our goal is to work where our help can make a difference.

The Foundation acts as a *neutral, third-party connection* between donors and charities. We do not represent or favor any one part of the conservative church or promote a particular nonprofit organization. Our board of directors is deliberately diverse, with representation from different church groups. Clients are treated the same regardless of whether they belong to a conservative Mennonite church, an Amish group, or another conservative church group. All of these may need help to make giving possible, and all deserve to have their funds handled efficiently and with accountability.

Because we don’t exist to raise funds for ourselves, we can offer impartial counsel to donors.

In one sense, the Foundation seeks to be a *toolbox for donors*. Our goal is to provide programs and services that enable donors to do what God has moved them to do. The tools in the Foundation’s toolbox are significant, including our accounting and legal infrastructure, our ability to accept non-cash gifts like stock and real estate, and extensive connections with donors and tax advisors. Anabaptist Foundation’s network of support includes my work with individual donors, Nathan Seigrist as in-house accountant, an outside C.P.A. as auditor, two attorneys for legal counsel, and ties to other nonprofit organizations for professional advice based on experience. Guiding all of this is a firm commitment to upholding conservative Anabaptist beliefs and values.

The year *2007 was definitely a time of growth* for Anabaptist Foundation. A growing number of clients are using the Charitable Gift Fund program to support charities, the endowment program was started, and several special projects were undertaken to support Anabaptist charities. We also started helping clients plan end-of-life bequests to charities. I don’t have space to discuss all of our programs, but I’d like to share a few highlights.

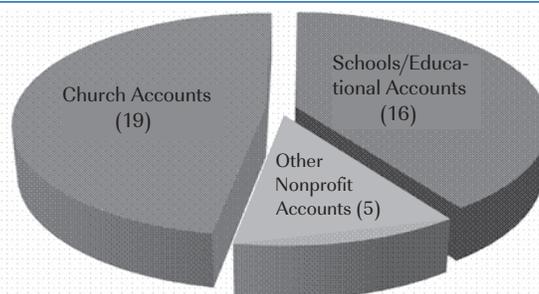
Through early April, many individual donors and businesses have used the *Charitable Gift Fund program* to make contributions of just over **\$700,000** to support about 52 different churches, church districts, schools, camps, and mission organizations. An additional **\$272,000** is pending distribution.

One function of the Charitable Gift Fund program is to serve as a *pr-*

vacy screen for donors. Many clients appreciate the opportunity to make gifts without disclosing their identity to the charity receiving the gift. Other clients use the program because they want to take advantage of tax savings by making *gifts of appreciated assets* (stock, mutual fund shares, or real estate) rather than making a cash gift.

The Foundation has created some *Special Gift Funds* in response to spe-

Anabaptist Foundation
Investment Management Agreement (IMA) Program
Participants



cific requests from our constituency. These “project funds” are good examples of how we believe the Foundation “fits” in the context of the conservative Anabaptist church. First, concerned donors, churches, or nonprofit organizations feel and define a charitable need. Secondly, the Foundation, as a service organization with financial tools, raises and moves resources to address that need. Two examples, the *Nickel Mines School Victims Fund* and the *Wilderness Camp Project Fund*, are detailed on page four.

If you have questions about any of the Foundation’s programs, or just want to talk about some of your own charitable goals, I’d really like to hear from you. Ω

- Phone: 276-733-9947
- Email: richielauer@afweb.org



Richie Lauer
Foundation
Officer

Special Gift Funds *by Richie Lauer*

Hardship Helpers

by Joseph R Fisher

In response to requests from our church communities, Anabaptist Foundation will occasionally create a Special Gift Fund to give donors an avenue to support a particular need. Two examples of this work are the Nickel Mines School Victims Fund and the Wilderness Camp Project Fund.

Nickel Mines School Victims Fund

Soon after the school shootings, the Amish church created the Nickel Mines Accountability Committee (NMAC) to oversee the financial response to the tragedy. Interest in contributing to this effort was widespread, and, at the request of NMAC, the Foundation created the Nickel Mines School Victims Fund (NMSVF) to receive public contributions on behalf of the Amish church. Support from as far away as Germany and Australia poured in, with mail volume, at the peak reaching 5,000 pieces a day. The Foundation processed over 22,000 separate contributions, along with countless notes of sympathy and support. Of the more than \$4 million received by the NMAC fund from all sources, \$1.8 million was contributed via the Anabaptist Foundation. The Amish church oversaw the use of the funds and the establishment of a trust fund to care for the ongoing needs. The Foundation's Nickel Mines School Victims Fund is now closed.

Wilderness Camp Project Fund

Wilderness camp projects, administered by conservative church groups, provide a place where troubled boys can live and learn, as an alternative to juvenile detention facilities or spe-

cial public school programs. At the request of interested donors and the Bald Eagle Camp in northern Pennsylvania, which is giving moral support to these efforts, the Foundation created the Wilderness Camp Project Fund to support the creation of new wilderness camps. Starting a new camp is a very significant financial undertaking, but efforts are well underway in Ohio, and there is interest in Virginia as well. Donors who want to support these efforts can make a contribution to the Foundation and recommend its use in a particular state. To date, contributions of just over \$100,000.00 have been received. Please contact Richie Lauer at Anabaptist Foundation if you would like more detailed information on this project fund. Ω

Endowed Funds Program

The Foundation's Endowed Funds Program provides dedicated, long-term support for specific nonprofit organizations. Currently, donors can contribute to the following endowment accounts at Anabaptist Foundation.

- + Global Tribes Outreach (GTO)
- + Bald Eagle Wilderness Boys Camp
- + Pequea Christian School
- + Institute for Global Opportunities (IGO)
- + Lebanon Valley Christian School
- + Tidings of Peace Mennonite School

Contact Richie Lauer if you are interested in supporting one of these endowments or want information on creating an endowment for another nonprofit organization. Ω

- Phone: 276-733-9947
- Email: richielauer@afweb.org

Hardship Helpers is an Anabaptist Financial program that offers Christian financial counsel and loans to individuals and businesses within the Anabaptist community that are experiencing distressing financial hardships. Hardship Helpers assists people to honestly face and recover from financial hardship by teaching Christian principles, offering financial wisdom, assisting in business management and lending hardship loans in order to create financial stability and productivity.

We assist with hardships that are induced by calamity and poor management. We offer various levels of supervision depending on the severity of the hardship. In some situations, the local deacon may be the best person to offer supervision. In more difficult situations, a business advisor or committee of trustees is necessary. All loans made under the Hardship Helpers program are made from compassionate private lenders who care deeply about helping those in business hardship.

The Hardship Helpers program was launched in July of 2007. To date, we have assisted nine Hardship situations. If you are in a hardship situation or if you are a lender with compassion toward those in hardship, call us for more information. Ω

- Phone: 800-653-9817 ext. 706
- Email: jfisher@afweb.org



Joseph R Fisher
*Hardship
Helpers
Administrator*

The Grass Isn't Always Greener

The following story is based upon a number of situations. Names, locations, and other facts have been changed to illustrate and simplify the case. As such, any resulting similarity to any one business or person is coincidental.

The phone conversation began with a typical question. "I'm having a problem and I'd like to talk to someone about it." Well, if I were in Tom's shoes, I'd probably say it the same way. You really wouldn't expect him to begin by saying the bank is foreclosing on his house, and his business vendors have all placed him on a C.O.D. status. He doesn't have enough cash to buy supplies to do his work, or cover payroll tomorrow, and neither does he have enough cash in his checking account to cover the batch of checks he mailed yesterday.

Tom Mast was raised in an Ohio community with traditional Mennonite values. He believed that if you worked hard, God would reward you with enough money to support your family, and have money leftover each month to help others. Tom started working for a local plumber when he left school at age 16. Ten years later, he was earning enough money for his family necessities, but he needed to do some scratching to make his pay check reach each week.

It wasn't unusual for Tom to see invoices his employer received from the supply house. He observed that his boss usually made more profit on the sale of plumbing fixtures from just one house job, than Tom did sweating 45 hours to install them. He was

certain being in business was the way to make money.

While discussing the matter with his wife Teresa, she said, "Why don't we start our own plumbing business?" Tom knew he was a good craftsman. His boss rarely needed to explain how to do a job. After thinking about it for several months, he asked his Uncle Fred if he would consider giving him a \$50,000 loan. Uncle Fred liked Tom and his hardworking ways, so he agreed. Although Tom didn't have any business management or administrative experience, those omissions didn't bother him. He was certain he could handle it. He'd learn as he went along. So with the loan, Tom was 'ready to roll.' That was two years ago. The \$50,000 has long since disappeared, but neither Tom nor Teresa has any idea where it has gone. You see, they didn't know about proper record keeping. But they clearly knew they were in much worse financial condition than two years ago. Tom was working late almost every evening, and most Saturdays. Teresa complained that he didn't even know his own children. Although Tom enjoyed plumbing work, it was a different story working with employees and customers, and doing the 'paperwork.' It was a nightmare he couldn't handle. Worse, he had no idea where to turn next, or what to do about it.

Fortunately Tom heard about the help which was available from Anabaptist Financial Advising. With the assistance of a Christian businessman to guide him, Tom started the long road up from the bottom. Tom's basic problem was he didn't know how to run a business before he began. He didn't understand how to properly price jobs, figure his true cost of operating, or decipher a Financial Statement or Balance Sheet. Neither did he have a solid business plan. He didn't understand budgeting, cash flow requirements, nor did he have

What is Business Advising?

Business Advising is a service of Anabaptist Financial which brings together seasoned business advisors with business clients desiring business-related advice. Advisors are Anabaptist brethren with practical business experience. They work to assist businessmen in making realistic and practical business improvements. Areas covered include helping with business start-up issues, resolving problems, teaching business principles and management techniques, helping businesses to grow, family relationship issues, and business analysis. Rates are affordable for even very small businesses. During our first year, eight advisors have joined our team of Business Advisors. Together, this team of advisors has assisted more than thirty-eight businesses. If you would like more information about our Business Advising program, call or email us. Ω

- Phone: 240-675-2175
- Email: rshank@afo.net



Richard Shank
*Business
Advising
Administrator*

a 'road map' to guide him in reaching his goal. In fact, Tom's only goal was to get a little more income each month. He now realizes he should have asked for advice about 'setting up' the business properly before he started.

We receive calls from several 'Toms' each month. If you are interested in learning 'tried and true' business principles from a Biblical viewpoint, or assistance in implementing them, give us a call. We may be able to help you as we helped Tom. Ω

The History of Anabaptist Financial

Timeline Of Events:

October 2003 -----	The Vision Committee meets to evaluate the need for forming a financial organization
January 2004-----	A public meeting is held to verify the need for a financial organization and a Steering Committee is elected
November 2004 -----	The Board of Directors and Advisory Group is chosen and organized
May 2005-----	Anabaptist Foundation is formed
September 2005 -----	Anabaptist Financial is formed
February 2006-----	The Pennsylvania Securities Commission approves investment and loans program
June 2006-----	IRS 501(c3) status is approved for Anabaptist Foundation
May 2007-----	The first AF Business Seminar is held in East Earl, Pa.
June 2007-----	AF Business Advising program is launched
July 2007 -----	AF Hardship Helpers program is launched
April 2008 -----	Information newsletter Stewardship Connections begins publication

Future events

May 2008-----	AF will begin offering investment opportunities to qualified investors in all 50 states
May 13, 2008 -----	Ohio Business Seminar/Open House event
September 23, 2008 -----	Indiana Business Seminar/Open House event
October 7, 2008 -----	Georgia Business Seminar/Open House event
October 21, 2008 -----	Pennsylvania Business Seminar
October 2008 -----	Educational business newsletter Business Leader begins publication
2009-----	A Micro-Loans Program for third world countries is under development.

Our purpose

In early January, 2004, a group of 30 conservative Anabaptist businessmen met in Lancaster to address the financial and spiritual needs that exist in the business community. The consensus that developed centered on two main needs: First, conservative Anabaptist churches need a financial organization to assist the brotherhood in channeling material resources within the Kingdom of Christ, and to provide stewardship counsel consistent with conservative Anabaptist beliefs and values. Second, Anabaptist businessmen are experiencing a disconnect between business and spiritual reality, and need teaching and resources to help them participate in the Kingdom of Christ more effectively and faithfully.

Our journey

In the fall of 2003, four men met at Dublin Airport in Virginia to evaluate the need for forming a financial organization. In January of 2004, the first public meeting was held, as described above. In November of 2004, a 10-member Board of Directors and a 40-member Advisory Group was formed to offer governance to the vision. In May of 2005, Anabaptist Foundation, a 501c3 tax-exempt public charity, was created as a charitable organization to assist individuals, families, churches, and businesses with charitable giving, funding of charitable projects, and stewardship resources. In September of 2005, Anabaptist Financial, an investment and loans organization, was created to offer brotherhood-based investments that strengthen and invigorates our concept of brotherhood aid

by enabling investors to partner with borrowers through a loans program. Investors and borrowers experience mutual aid with mutual gain within the Kingdom of Christ.

In 2007, we turned our efforts to developing three services to target the specific needs of businessmen. One-day Business Seminars are offered in various locations to provide practical business education for growing entrepreneurs. Business Advising empowers seasoned businessmen to offer their knowledge and skill to younger businessmen in a one-to-one consulting environment. The Hardship Helpers program reaches out to businessmen in distress by combining business capital and business advising into a united force to help struggling businesses return to profitability and stability.

In 2008, we are developing and publishing two newsletters. Steward-

ship Connections is an informational newsletter and Business Leader is an educational newsletter for businessmen.

Our participation

We are encouraged by the broad participation from a variety of church groups. Small but broad-based beginnings create the groundwork for solid growth. Anabaptist Foundation currently manages 4.5 million dollars in charitable assets. These assets come from 151 donors, 19 churches and 21 nonprofit organizations. Anabaptist Financial currently manages 19 million dollars of investor's assets. These assets come from 380 investors. These combined assets are currently reinvested with 121 borrowers in Home Mortgages, Business Real Estate, and Business Operating loans. Our people have been blessed with significant material resources and a traditional emphasis on stewardship. Anabaptist Foundation and Anabaptist Financial exist to serve our people in building the Kingdom of Christ with financial resources for families, churches, and communities.

Our gratitude

"The earth is the Lord's and the fullness thereof." We give thanks to Christ for His guidance to us in this vision. In addition, many individuals have joined in contributing time and treasure to flesh out this vision. We cannot mention all those who have participated but here are a few to whom we own a debt of gratitude. Thanks to Leonard Martin of Myerstown for suggesting the need for a financial organization and for helping to birth the idea. Thanks to the Advisory Group of 40 men that joined this vision with financial support and seasoned wisdom. Thanks to Rod Diller and Bill Hartman of MMA for all the support and advice that was an immense help to us in understanding the process of forming the Foundation. Thanks to

Board of Directors:



Pictured left to right: Richard Shank, Merle Burkholder, Amos L Kauffman, Kenneth N. Burkholder, Marvin Weaver, David G. Martin, Dwayne Borkholder, Timothy C. Thomas, Dennis Martin, Elmer Stoltzfus (not pictured)

Mark Martin of Weaverland Financial Aid for answering endless questions about setting up an investment and loan program. Thanks to all the individuals on committees who do gratis work behind the scenes empowering our financial services. Thanks to all the unmentioned individuals that offered time, prayers, wisdom and financial support in this work. Ω

Announcement to Investors outside of Pennsylvania

Since our beginnings, Anabaptist Financial has only offered investments to Pennsylvania residents under PA Securities Commission guidelines. However, we have started a process which enables investors from our Anabaptist communities in other states to participate as well.

We are in the process of submitting a federal 'Regulation D' filing which enables us to receive investments from accredited investors (as defined in Rule 501(a) of Regulation D under the US Securities Act) in all 50 states.

If you live outside of Pennsylvania and have interest in investing \$25,000 or more with Anabaptist Financial, please contact us at 800-653-9817. Ω

Stewardship Connections

Editorial Team

Merle Herr
Richie Lauer
Donald Sauder
Timothy Stoltzfus
Geryll Zehr

Managing Editor

Geryll Zehr

To contact *Stewardship Connections*, call, email, or write:

- 800-653-9817
- stewardshipconnections@afweb.org
- Stewardship Connections
PO Box 27
Mifflinburg, PA 17844



BUSINESS LEADER

Introducing Business Leader

Welcome to *Business Leader*, a quarterly newsletter for businessmen interested in receiving business insights and educational business information. *Business Leader* is designed to live out its name: to lead businessmen to become competent business leaders of integrity. Its content is wholly devoted to business education, not organizational information. This newsletter is about business concepts, business ideas and business wisdom designed to create a unique one-of-a-kind educational experience.

Business Leader is designed for the small Anabaptist businessmen. Our goal is to have most of the articles coming from Anabaptist businessmen and Anabaptist financial service providers. We believe one's faith informs every business impulse and decision. *Business Leader* is dedicated to shaping business ideas from the mold of Anabaptist thinking and practice. We are committed to producing a rich stream of common-sense business counsel, flooding these pages with practical ideas, business stories and wisdom consistent with Anabaptist business ingenuity.

Business Leader will address the issues surrounding family business enterprise. We care about how business affects family life, family values, and family relationships. *Business Leader* is up to the challenge of tackling the family issues of preserving a family culture of harmoniously working together, even in the environment of commercial business. Business enterprise does not need to weaken and destroy strong family roots and relationships. This business newsletter will attempt to plow up old-yet-fresh ideas for families in business and teach how to cultivate family values and relationships in order to harvest a faith-vibrant business family.

Business Leader stands alongside of another newsletter publication called *Steward Leader*. Both are published by Anabaptist Financial. *Steward Leader* is a free organizational newsletter designed to provide information to a broad audience for the purpose of building trust. *Business Leader* is offered specifically to Anabaptist businessmen.



A guide to integrity and competence in business management, relationships, and leadership

FEATURE ARTICLE Possession, Use, And Trust In Wealth

by Merle Burkholder

North American Anabaptists are among the wealthiest people of the world. The World Institute for Development Economics Research of the United Nations University (UNU-WIDER) released the results of a study of global household wealth which gave the following facts regarding the distribution of world wealth:

"The richest 2% of adults in the world own more than half of global household wealth according to a path-breaking study released today by the Helsinki-based World Institute for Development Economics Research of the United Nations University (UNU-WIDER)."

"The most comprehensive study of personal wealth ever undertaken also reports that the richest 1% of adults alone owned 40% of global assets in the year 2000, and that the richest

10% of adults accounted for 85% of the world total. In contrast, the bottom half of the world adult population owned barely 1% of global wealth.

The research finds that assets of \$2,200 per adult placed a household in the top half of the world wealth distribution in the year 2000. To be

"most North American Mennonite households are in the top 10% of the world's wealthy"

among the richest 10% of adults in the world required \$61,000 in assets, and more than \$500,000 was needed to belong to the richest 1%, a group which — with 37 million members worldwide — is far from an exclusive club.

"Although North America has only 6% of the world adult population, it accounts for 34% of household wealth. Europe and high income Asia-Pacific countries also own disproportionate amounts of wealth."

Using the results of this study, we can assume that most North American Mennonite

continued on page 6

¹ Worldwide, the results of the WIDER study on The World Distribution of Household Wealth, 5 December 2000; New York Foreign Press Association, 2006; http://www.wider.unu.edu/cewery/pdfs/wider2000summary_en_02/02-12-2006/; February 5, 2006.

In addition to *Stewardship Connections*, Anabaptist Financial is publishing an educational business newsletter called *Business Leader*. Its content will primarily consist of articles and information aimed at supporting and developing business leaders. *Business Leader* is offered specifically to the Anabaptist small businessmen, empowering them to become wise, competent business leaders. It will be presented on a subscription basis to businessmen desiring a reliable educational business resource. Our goal is to provide refreshing business insights that increase your bottom line and energize the bottom of your heart. Some of the titles in the first issue include *Possession, Use And Trust In Wealth*, by Merle Burkholder; *Keys To Successfully Transitioning Your Business (Part 1 of 2)*, by David Bohlander; and *Strategic Thinking, Planning, and Implementing*, by David Sauder and Merle Herr.

If you would like to receive a free introductory copy of *Business Leader*, fill out and return the response card included with this issue of *Stewardship Connections*. ☺

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www.afweb.org

phone: 800-653-9817

fax: 866-230-6253

email: info@afweb.org

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Address service requested

PO Box 27
Mifflinburg, PA 17844

ANABAPTIST
FINANCIAL



An Informational Newsletter For Financial Connections

STEWARDSHIP CONNECTIONS

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