



Confidentiality:

AN ASPECT OF FAITHFULNESS by Timothy Stoltzfus

*Moreover it is required in stewards,
that a man be found faithful.
1 Corinthians 4:2.*

In the biblical setting, a steward was the person to whom the head of the house or proprietor entrusted the management of affairs, and the care of receipts and expenditures. A steward could also be the manager of a farm or landed estate, the superintendent of the city's finances, the treasurer of a city, or even the manager of a king's treasury.¹

Clearly, a large responsibility is given to a steward; therefore, Paul asserts in 1 Corinthians 4:2 that such a person must be faithful, or trustworthy. Thayer defines faithful as one who has shown himself faithful in the transaction of business, the execution of commands, or the discharge of official duties; one who is worthy of trust, one that can be relied on.²

Faithfulness engenders trust; a person who is faithful with little is trusted with more. The greater the faithfulness exemplified, the greater the trust extended. The converse is true as well: unfaithfulness results in loss of trust. To the degree that a person is unfaithful, to that degree trust is lost.

Christ knew the human heart, and His words clearly outline this lesson:

And he said unto him, Well, thou good servant: because thou hast been faithful in a very little, have thou authority over ten cities. Luke 19:17.

One aspect of faithfulness is maintaining confidentiality. A steward is privy to much information, and part of being faithful is keeping that information confidential. Put simply, confidentiality is ensuring that information is accessible only to those authorized to have access.³ Anabaptist Financial has been entrusted with not only the financial assets of our clients, but also with the proper handling of the confidential information accompanying those assets.

At Anabaptist Financial, we cultivate a culture of confidentiality. What is learned at AF stays at AF; it does not become supertime conversation or after-church chitchat. We require each officer and employee to agree to our Confidentiality Policy, which, in addition to outlining internal procedures for handling client information, prohibits sharing personal information outside of the work arena. This aspect of our stewardship is taken seriously.

As a boy growing up, I remember someone commenting about a local bank: "I would never put my money there; if you do, everyone in town will know your account balance!" At one point, someone at that bank evidently

breached confidentiality, and public relations in the community obviously suffered. At AF, we value the trust you extend to us, and have taken appropriate measures to guard that trust.

When a client calls with a question about his account, we ask for his account number. If for some reason a client does not have his account number available, we verify other personal information to confirm his identity.

Maintaining confidentiality includes the proper storage and security of client files and proprietary data. At Anabaptist Financial, we keep all physical data in a secure environment. In addition, we use appropriate procedures to back up our files to prevent data loss.

Keeping confidence is an inherent aspect of faithfulness, a measure of trustworthiness. Someone has noted that the supreme quality required in a steward is fidelity to his trust.⁴ How well are we doing? If you have any concerns or questions about confidentiality at AF, we want to hear from you.



Timothy Stoltzfus
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¹ Thayer's Greek-English Lexicon of the New Testament.

² Ibid.

³ As defined by the International Organization for Standardization (ISO) in ISO-17799.

⁴ Johnson, Barton W. "Commentary on 1 Corinthians 4," People's New Testament.

GIVING AND RECEIVING COUNSEL

In our church settings, we make commitments to give and to receive counsel. Both aspects are vitally important for a healthy church. If we do not feel free to share our concerns and goals, relationships will wither. If we are not willing to accept counsel from others, we live on the dangerous limb of having to be right all the time without the safety net of having someone else looking out for our good.

Our organizations recognize the need to receive counsel. A significant part of the growth of both Anabaptist Financial and Anabaptist Foundation is related to those who have been willing to share counsel with us. Our board of directors, Advisory Group members, friends at Mennonite Foundation, church leadership, and conservative CPAs, have all shaped the directions taken.

A growing part of our work is to help give counsel. These opportunities have included helping families understand estate planning issues, helping businessmen know how to put their dollars where their hearts are, and helping other nonprofit organizations work through difficult funding issues they face. Currently, we are assisting three different budding nonprofit organizations as they work to file applications for tax-exempt status with the IRS. Our ability to give counsel in these areas is a direct result of the counsel we have been blessed to receive. Ω

MICRO-FINANCE UPDATE

London Swarey (Stuarts Draft, VA) has made a three-year commitment to serve as our on-the-ground coordinator for the savings-based project we plan to begin in the Miragoane area of Haiti. We are undertaking this effort in cooperation with HOPE International after completing

an extensive feasibility study in the area. Miragoane was chosen because many Anabaptist mission programs operate in that area and many native Mennonite congregations exist there.

Why a "Micro-Finance" project?

Micro-finance is the term used to describe a program of small loans (\$60 - \$250.00) designed to provide economic opportunities to people in chronic poverty. The goal is to give people access to capital and training so that they can become financially self-sufficient. These loans may be used only for starting or growing a business, and require a short-payback period—typically 6 months. Before and during the loan, participants are required to attend training sessions that focus on spiritual input, financial education, and group accountability.

Anabaptist Foundation does not operate many programs of its own, but instead focuses on serving donor goals and the needs of Anabaptist charities. Why is AF undertaking this particular project?

Anabaptist Financial and Anabaptist Foundation were created to provide financial and charitable services to our constituency. This project extends that mission by providing financial services and economic development to Anabaptist people outside of North America. Also, some of our current Foundation clients are already actively supporting this type of work, and this project will assist them in pursuit of their charitable goals.

Some humanitarian needs seem like bottomless pits that swallow resources without effecting any serious changes or improvements. Is this project just another avenue for throwing more money at Haiti?

Poverty is chronic in countries like Haiti. While we want to obey the Biblical injunction to help the poor regard-

less of the surface results, this project is a direct effort to deal with the root causes—not just the results—of poverty in Haiti. HOPE International, our partner organization, has a proven track record in Haiti. With an outstanding 97% repayment rate on their loans program,



they have proven that the program works to move people from dependence on charity to self-sufficiency.

Is this real mission work or is it just a social welfare program?

We believe this program compliments existing mission efforts in two important ways. (1) We will intentionally focus on areas where Anabaptist missions are already working so that local congregations can direct their members to needed financial services and teaching. This can help local congregations become independent of outside aid. (2) The services of the program will be open to the broader community as well, enabling those outside the church community who respond to this "love-in-action" and Christ-centered teaching to be pointed beyond just financial aid to spiritual aid as well.

Does this type of program even work?

As stated above, this program of accountability, loans, self-discipline, and training is already achieving 97% repayment rate in Haiti since 2006. It would be difficult to name one other charitable project in Haiti that has 97% of the

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Upcoming EVENTS

INDIANA SEMINAR

SEPTEMBER 22, 2009

Characteristics of Effective Leaders..... Bill Mullet
Leadership and management are two different functions. As others have stated, "Too often organizations are over-managed and under-led." This session will help leaders develop personal strengths to increase their effectiveness.

Anabaptist Foundation Services Richie Lauer

Making Pro-active Responses
in an Economic Downturn..... Panelists
Working your way through a tough time in your business is challenging enough, but navigating through a major recession can really test your staying power and your belief in what you are doing. The most critical ingredient your business needs during this time is leadership that demonstrates confidence and vision as you make changes.

Marketing Methods Ervin Raber
We will discuss different methods of marketing, sales, and advertising. What are key marketing principles to guide your strategy? How do you make sales a success? What type of advertising brings the best results?

Business Advising..... Richard Shank

Anabaptist Financial
Investment & Loans Program..... Tim Stoltzfus

Customer Service: Delivering it
Exceptionally and Consistently Panelists
In this session we will explore the dynamic collaboration that is unleashed when loyalty to your clients is built on the principle of adding value. The most effective leaders and managers are those who have discovered this fine art.

SIMULTANEOUS WORKSHOPS

Horror Stories in Estate Planning,
and How to Avoid Becoming One Ellis Miller
Practical, easy-to-remember scenarios and ideas to help with stewardship beyond your lifetime.

Business Entity Choices &
Financial Reports Needed..... Lamar Hochstetler
Should you be a sole proprietor, an LLC, or an S-Corp?

SIMULTANEOUS WORKSHOPS

A Christian Response
to Delinquent Payments Richard Shank
How to minimize payment problems and what to do when customers don't pay.

Hiring, Developing, and
Retaining Good Employees..... Steve Jones
Hiring, educating, training, developing, and retaining employees.

PENNSYLVANIA SEMINAR

OCTOBER 20, 2009

Grace at Work..... Amos Kauffman
Are faith and business compatible?

Marketing Aesthetics and Message Harold Horst
Can we be aesthetically cultured and still reflect Anabaptist values? What guides consumers in choosing services?

Tradesman Conduct in a
Customer's Home or Office..... Panelists
Issues, problems and challenges tradesmen face.

The Importance of Business Values..... David Sauder
Many businessmen never infuse their business with their deeper values because they never do the hard work of focusing and clarify their values.

Partnering with your Husband in Business Panelists
How can wives be involved in business?

Teambuilding and Delegating through
Managers David G. Martin & Warren Zimmerman
Define tasks clearly so that managers understand the goals and the expected results.

Introduction to Excel Nathaniel Gingrich
Layout, functionality and features.

Managing a Productive Work Flow Panelists
How can we find, inspire & maintain a productive workflow?

Data Entry, Formulas & Charts in Excel..... Nathaniel Gingrich
Calculating & Displaying information.

Preparing Financial
Statements with Excel..... Nathaniel Gingrich
Break Even, Average Dollar of Sale, Profit & Loss, and more...

Business Management Tips
in a Competitive Market..... Jake Esh
Organizing your company's information to answer today's management questions.

Using Databases for
Mail Merge in Excel..... Nathaniel Gingrich
Managing a database and printing form letters.

Managing and Influencing People
in Skills, Motivation and Spirit Doug Ramer
Developing and influencing people may be your biggest challenge as a manager.

To Register, Call 800-653-9817

Anabaptist Financial ended its fiscal year on June 30, 2009, with just over \$34 million held in 691 investment accounts. This growth comes with about three years of operations. The following chart shows Anabaptist Financial growth by year (see also the Historical Graph on this page):

Year	Investments	% Growth
June, 2006	\$1,015,000.00	
June, 2007	\$8,750,000.00	88%
June, 2008	\$23,030,000.00	62%
June, 2009	\$34,110,000.00	32%

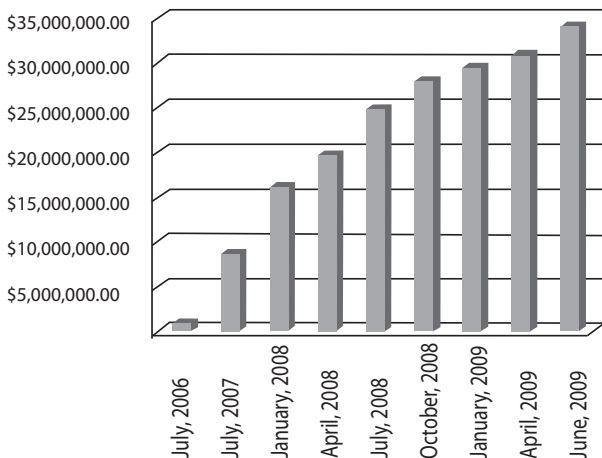
Currently, Anabaptist Financial is registered to receive investments from Pennsylvania participants alone. The AF Board of Directors has authorized us to expand into Ohio, and it is likely that we will be able to receive investments from conservative Anabaptists there by January, 2010, or soon thereafter. We give a special thank you to the individuals in Ohio who funded the cost of Anabaptist Financial's growth into Ohio. Anabaptist Financial will expand into additional states in the future as we are able.

On the loans side, we ended the fiscal year with 186 borrowers spread across 25 states. We thought it might be of interest for our participants to see the distribution of these loans by state (Loans by State).

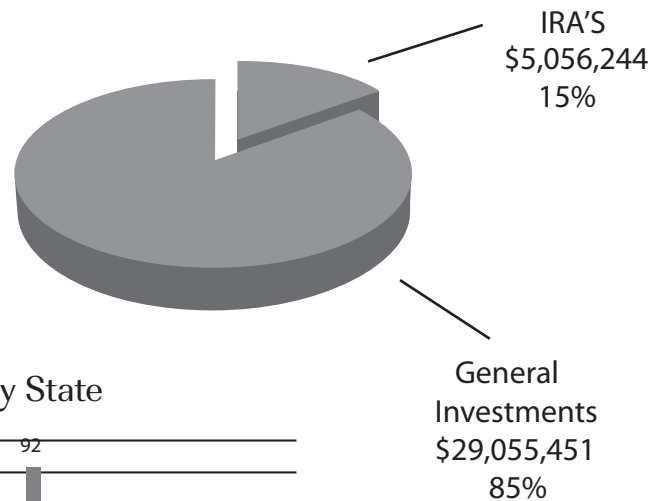
The phones at the AF office stay busy, not only in maintaining our nearly 900 existing borrower and investor accounts, but also in answering questions and servicing new clients. In 2009, our daily average has been 37 incoming calls, 27 outgoing calls, and a total of more than 3 hours on the phone. If you have a question about your account, or would like to learn more about Anabaptist Financial, please give us a call during our normal office hours of 8 AM – 5 PM, EST.

We recently initiated a survey among our investors and borrowers, and appreciate the many responses we've already received; if you are a client and have not yet returned your survey, please consider doing so. We are intent on increasing client satisfaction and perfecting our overall operations. Our goal is to continue providing a service where our conservative Anabaptist people can put their funds to work within our own constituency, and ultimately for the cause of Christ. Ω

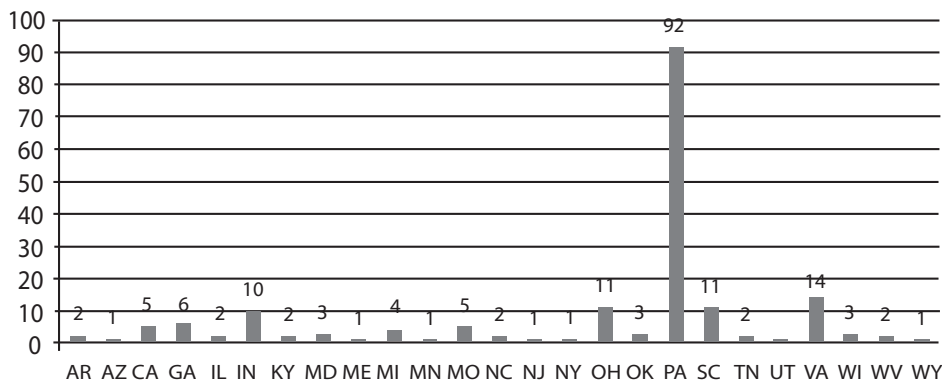
Historical Graph



Investments by Type



Number of Anabaptist Financial Loans by State



“To be forewarned, is to be forearmed.”

The following story is a composite of several situations. Names, locations, and other facts have been changed to illustrate and simplify the case.

Keith tried to change his position in the hospital bed to lessen his pain. He tried to recall what had happened. He remembered seeing the blinding lights and hearing Sally’s screams, but there his memory stopped. Sally told him yesterday he had been unconscious for fifteen days. When he asked how soon he could leave the hospital, she had evaded his questions, so he knew that probably meant it would be a long time.

His mind drifted to his business. How were his 12 employees fairing in his absence? Were his customers being serviced adequately? Were the bills being paid in time to earn cash discounts? Was there adequate money in the bank to operate? Were customer quotations being calculated profitably? What was the situation with the big Hamilton contract? His body jerked as he remembered what Jack told him about his experience. He’d had brain surgery, and by the time he was discharged from the hospital, his business was in such bad condition that Jack couldn’t salvage it. A few weeks later Jack received about 25% of the value of his inventory and equipment at the auction of his business. He was left with a mountain of debt.

Then Keith relaxed. In his foggy condition he gradually remembered the many hours he had spent teaching his staff what to do in an emergency, so his business would not end like Jack’s. The plan he had set up was akin to having his employees call 911

in the event of a fire. He had used a 3-part teaching method: a checklist of things to do if he wasn’t around, the thought processes he used in making decisions, and the occasional hands-on situation in which they were allowed to make decisions as if they were the owner.

Keith fondly remembered the vacation he and Sally had taken. That four-week trip to Alaska stood out in his memory. Before they left, he had reviewed with the department managers the decisions each would need to make, and each received a refresher course. Some of them were apprehensive about having the responsibility to make decisions which could cost the company big bucks if they were made wrong, but Keith had reassured them. “Just use your

“The plan he had set up was akin to having his employees call 911 in the event of a fire.”

best judgment. You’ve observed my decisions in the past, and I’ve taught you my thought processes. When I return, if I find you have made some bad choices, I won’t scold you, providing you did your best. It will be the best training you will ever learn. But what I will do is to review the poor decisions with you, and explain what would have been a better choice, and why it would have been better. Then we’ll all be wiser and better prepared for a future catastrophe.” Keith was amazed at how they had risen to the occasion, and of the few mistakes they had made.

Now his personal catastrophe was here. Keith relaxed. He remem-

bered how well the business had operated in his Alaskan absence, and the new confidence his staff exhibited as they went about their daily work in his presence. Gone were the days in which it seemed someone was at his elbow constantly. How much is this? How do we do that? There isn’t enough money in the bank. Which bills should be paid? Harry arrived 15 minutes late this morning, what should I do about it? The customer wants to have it delivered some evening rather than during the day. Will we do it? He now knew that the constant barrage of questions from his employees were the result of prior poor teaching.

Yes, pain caused his body to wince every time he moved. But he knew his business would still be running profitably when he returned. He smiled when he thought how each of them would react when he praised their dependability.

Keith also remembered what he had often heard. “To be forewarned is to be forearmed.” He resolved to teach his strategy to some of the younger businessmen in his church group, so they could avoid the tragedy of negligence. Ω

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Continued from page 2 »

funds returning back into the program to be reused over and over again. Every dollar loaned out in this program cycles many times and multiplies its effect.

Why is Anabaptist Foundation working with a non-Anabaptist mission organization to begin this project?

We are comfortable partnering with Hope International on a temporary basis for the following reasons. (1) We believe that HOPE International's program is proven effective and that Anabaptists should be using this type of program to compliment our mission efforts. (2) Among the micro-finance organizations we researched, HOPE International's program had the clearest Christ-centered focus. (3) HOPE International is willing to allow us

to participate in their program with the clear understanding that they are teaching us to do this work so we can eventually do it on our own. (4) During this learning period, Anabaptist Foundation will benefit from using their structure and program while retaining control of where the funds work, the staff members, and the Biblical and financial teaching that is provided to participants.

Ways you can participate in this new project.

This savings-based loans program works because it invests heavily in up-front teaching of accountability and financial principles. Our program costs of \$55,000.00 will cover both the investment in the local Haitian participants, some field equipment, and the training/overhead associated with hav-

ing Lyndon Swarey learn to manage the project under the HOPE International program. We are looking for donors who want to help make it possible. Please contact Richie Lauer (276-733-9947, richielauer@afweb.org) if you would like to contribute, or Merle Burkholder (807-737-2238, mburkholder@xplornet.com), our micro-finance project administrator, if you have more questions.

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