



Business

PRINCIPLES FROM THE DAIRY FARM (PART 2)

by James Landis

"For precept must be upon precept, precept upon precept, line upon line, line upon line, here a little, there a little."

— Isaiah 28:9-10

Factor in the Prime Number

This article will conclude our discussion of business principles from the dairy farm with ten final principles. The very first principle we studied in the last article was the principle of writing legibly, that is, keeping careful records in order to determine the cost of producing your basic unit of production (usually 100 lbs. of milk in the dairy business). The cost of producing 100 lbs. of milk is the ultimate measure of your farm's efficiency and productivity. This is your prime number, and when properly calculated, it will not lie. Even if you do not get the technique exactly right, using the same calculations each month will give you a good indication of which direction your financial go-cart is moving and at what speed.

You must factor this number into all potential changes you make concerning your business. This is paramount and leads to the next principle.

Hunt for the Big Buck

Hunting for a way to lower your cost/100 lbs. of milk means that you must be open to change. Change here means that we are prepared to adopt new practices or ideas if our research shows that they will lower the cost/100 lbs. of milk on our farms. This is where the big bucks are, but remember that change for change's sake improves nothing. Sometimes, as in intensively managed grazing, we are simply returning to methods used by our forefathers, but applying new tools (high tensile fence and power fences).

Work for Bread Today, Not Candy Tomorrow

We must continue to make a profit

as we make positive changes. Some farmers spend large sums of money on the very best genetics in their breeding program. They must wait 3-4 years for the anticipated return from improved production. In the meantime, they have incurred future costs much greater than the original one-time semen straw. The cow may not conceive. A number of the offspring will be bulls. Some of the heifer calves will never make it to the milking string. So, the real cost of buying the popular genetics rises; and, with no im-

"The cost of producing 100 lbs. of milk is the ultimate measure of your farm's efficiency and productivity."

mediate return, even the real productive value often does little to actually reduce the cost of producing a cwt. of milk on your farm. Current profit is always better than future prospects.

This same hard-nosed principle applies to feed purchases, mineral supplements, milking equipment, and every other aspect of your dairy. If you can't see that the product lowers your near-term cost of production, don't buy it.

Always Keep Bread on the Table

When we considered changing to more of a grazing-style operation, one partner said, "All right, let's tear down the silos." My response was that the silos were paid for. Another partner suggested, "If we're going to switch to grazing, let's do it right—let's replace these Holsteins with Jerseys."

We did not make such radical changes. Our Holsteins continued to make

money, and some of them learned to graze. Today, through low-cost genetics we have downsized the entire herd into a mixed-breed herd that grazes well, and we stored thousands of tons of silage in those upright silos before we abandoned them.

The important point is that we continued to make money with each adaptation as we moved toward our hybrid grazing system. Furthermore, many of the changes were relatively inexpensive to implement and could be paid for out of cash flow.

Keep it Simple

Another principle in lowering cost/100 lbs. of milk is to implement a simple system that can work without a lot of stress.

Forget the individual cow. Handle the mob. Go to a fast milking system in a "shed" rather than take-offs in a "parlor." Too much machinery and technology can raise costs and be needlessly complicated.

New Zealand milk-sheds are consistently simple affairs, usually without automatic wash systems or automatic take-offs. But the milk harvested per man-hour is seldom matched by the most technologically advanced systems. Why pay twice as much to milk half as fast? Keep it simple.

Think Efficient, Not Big

"Big" and "efficient" are two very different words. Too many dairymen have the mistaken notion that the big "industrial dairies" are putting the little guys out of business. It's just not true. The least efficient producers, whether big or small, are the ones who will not survive the hard times.

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THE CHARITABLE GIFT FUND

Anabaptist Foundation does not exist to raise money for itself. Instead, it serves as a channel through which conservative people can anonymously support the churches, church districts, and charities of their choice. The Charitable Gift Fund (CGF) program is simple to use:

- Individuals or businesses make contributions to Anabaptist Foundation.
- The Foundation issues a tax-deductible contribution receipt to the donor and places the contribution in a gift fund account.
- The donor recommends which churches, church districts, or charities benefit from the contributions.
- The Foundation disburses the gifts, allowing the donor to remain anonymous.
- The donor receives a quarterly statement from the Foundation showing all activity in his gift fund account.

A very modest fee helps cover the overhead costs of the program, and the Foundation does not require donors to reserve any part of their contribution for the Foundation itself.

If you are interested in using the Charitable Gift Fund program to anonymously support your church or charities, contact Richie Lauer at (800-653-9817, ext. 709, or richielauer@afweb.org). Ω

We believe that deacons fill an important role in the life of our churches, caring for both physical and spiritual needs. Our deacons serve the church by providing quiet counsel and support to those experiencing spiritual, family, financial, or physical problems. *Are you supporting your deacon as he serves your church family?* Ω

Hopefully, you would not share this feeling:

*"I do my deeds in secret, when no one is about . . .
And yet it is annoying, when not one word leaks out."*

In addition to supporting 45 different conservative churches and church districts in 2010, donors used the Charitable Gift Fund to provide gifts to a wide variety of schools, ministries, and mission projects. Here are some of the many charities supported by CGF donors. This list is not all-inclusive, but it gives a good flavor of the variety of ministries being anonymously supported by donors using the Charitable Gift Fund.

Alleghany Boys Camp
Amish Disability Aid
Amish School Book Society
Ashland Bible School
Asia Harvest Bible Fund
Bald Eagle Boys Camp
Christian Aid Ministries
Clinic for Special Children
Community Therapy Barn
Fair Play Boys Camp
Fairmount Homes Charity Fund
Faith Builders Educational Programs
Faith Mennonite High School
Galilean Home
Global Tribes Outreach (GTO)
Grace Press
Haven of Rest Ministries
Institute for Global Opportunities (IGO)
Lamp and Light Publishers
Life Ministries
Lighthouse Vocational Services
Mennonite Air Missions
Mennonite Gospel Missions
Mennonite Messianic Missions
Northern Youth Programs
Ohio Wilderness Boys Camp
Olive Branch Mennonite Missions
Pure Life Ministries
Shalom Christian School
Sharon Mennonite Bible Institute
SLM (Sonlight) Missions
Sunrise Meadows
Teen Challenge
Tidings of Peace Mennonite School
Voice of the Martyrs
Water Street Rescue Mission
Weavertown Mennonite School
World Challenge

Allow me to introduce the individuals who work here at the main office in New Columbia, and who make the day-to-day operations of Anabaptist Financial happen. We welcomed Laura Beachy to our office team in October, 2010. Laura attends Shekinah Christian Fellowship in Middleburg, PA and is our primary office secretary. Laura handles our telephone switchboard, so if you call into the office, you may have the opportunity to speak with her.

Justin Zimmerman joined our office staff full time in November, 2010. He attends Shalom Mennonite in Milton, PA. Justin specializes in document preparation for borrowers, and in finalizing loan account details after loans are funded.

Rebekah Stoltzfus assists part time in the office. Her help is especially appreciated for quarter-end statements, when we

have about 2,000 statements to prepare and mail. Nevin Beiler is our office accountant, and provides overall management of the Borrower and Investor accounts. I'm Tim Stoltzfus, and serve at the main office as Operations Officer for Anabaptist Financial/Foundation.

Anabaptist Financial is very thankful to God for the office team He has brought together and blessed us with. The goal of our office personnel is to serve you, as together we serve our Heavenly Father Who has called us all to be stewards for Him.

You are welcome to visit our office here in central PA at any time. We are located just off of Route 15, about one mile south of I-80. If you let us know you're coming, we can even brew a pot of fresh coffee for you! Ω

Seminar for
CONSERVATIVE ANABAPTIST NONPROFIT ORGANIZATIONS

March 25, 2011

Anabaptist Foundation and Faith Builders Educational Programs are co-sponsoring a seminar for conservative Anabaptist nonprofit organizations, to be held on the Faith Builders campus in Guys Mills, Pennsylvania. Administrators, board members, and long-term staff are encouraged to attend for education and fellowship. The day will include main sessions, workshops, and interest group roundtable discussions.

Main Sessions:

Vision in Anabaptist Ministries.....	Merle Burkholder (Anabaptist Foundation)
Vision in Action.....	Testimonies*
Compliance and Accountability.....	Mark Payne, CPA
Trends in Voluntary Service Thought and Practice.....	Panelists**
Leading as a Team Member.....	Daniel Beachy (Life Ministries)

Workshops:

The IRS Form 990.....	Mark Payne
Creating Sustainability in Service.....	Bob Miller (Missions Training Center)
How to Clarify Mission, Vision, and Values.....	Merle Burkholder
An Effective Board of Directors—Financial Statements.....	Richard Shank (Anabaptist Financial)

**Vision in Action* Testimonials from:

Ken Nisly (Hillcrest Home), Allen Roth (DestiNATIONS International), and Brian Martin (Bald Eagle Boys Camp)

***Trends in V.S. Thought and Practice* Panelists include:

Amos Esh (North Youth Programs), Eldon Hochstetler (Mountain View Nursing Home), Melvin Click (Mission Interest Committee), Ray Stutzman (Amish Mennonite Aid)

For registration information, please contact Faith Builders Educational Programs at (814) 789-4518

Meet OUR BOARD MEMBERS

This column features interviews with two of our board members responding to questions about work, hobbies, and goals, giving you an opportunity to connect with and learn about them on a personal level. Subsequent issues will feature additional members of the board.

Dennis Martin

Dennis and his wife Geraldine are members at Lebanon Valley Mennonite Church. They have three married children and eight grand children. Each of the children is involved in the family businesses, consisting of Martin Appliance, Martin Water Conditioning, and Classic Furniture.

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

My responsibility is providing general oversight of our various retail and service efforts. General oversight includes regularly scheduled meetings with our corporate managers to review sales and service activity, personnel needs, marketing information, business planning sessions, and special projects. I enjoy the visionary “brain—storming” type of discussions, and interacting with ideas that team-members bring to improve our business model. Recent special projects included the purchase of new software and opening an appliance store in Berks County. Other more specific personal tasks are to monitor the sales and financial information of each company and store location. My office is located in our home near the little village of Kleinfeltersville, Pennsylvania.

What is your favorite part of your work?

Math was a favorite subject in school, and working with numbers is something I always enjoyed and continue to enjoy. However, the best part of my day is meeting with managers and employees—working as a team toward a common goal of serving our customers. Most rewarding is to see the personal growth and achievement of those in our organization as we work together each day.

What are your family’s hobbies?

My wife and I enjoy walking; our typical walk is about 1.5 miles, at sun up or at sun down. The birds are more active early morning, so that is our preferred time. While my wife is reading a favorite book, you may find me on occasion riding bicycle on one of the back roads in our neighborhood or a local bike trail. Also, if you enjoy table tennis, we have some things in common.

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

I serve as board member and treasurer for the work at Bald Eagle Wilderness Boys Camp School located near Lock

Merle Burkholder

Merle Burkholder serves as Secretary on the AF Board of Directors, and as Pastor at Mennonite Believers Fellowship in Sioux Lookout, ON.

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

My wife Edith and I serve under Missions Interest Committee (MIC) with Believers Fellowship in Sioux Lookout, Ontario. As assistant pastor at the Believers Fellowship Church in Sioux Lookout, I share the responsibility for preaching, teaching, and mentoring and discipling men and families in the church. I teach a personal development class for the older male students in our Christian school. I also do the hospital chaplaincy for our church.

What is your favorite part of your work?

I love pastoring. Our church is a multi-cultural fellowship and is made up largely of people who received Christ in middle age. We have many people who are living examples of the transformed life that Christ offers to all humanity. Discipleship is something I enjoy very much.

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

I serve as the board chairman for the Institute for Global Opportunities (IGo), in Chiang Mai, Thailand. I am also on the board of Ashawaabic Ministries, a First Nations organization that ministers to families who have lost a family member to suicide. I chair the MEMO Cuba Sioux Lookout committee that sends sea containers of surplus medical supplies and equipment to Cuba. I am currently the chair of the Pastoral Care Committee at the Meno Ya Win Hospital here in Sioux Lookout.

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

I have been an Anabaptist Foundation /Financial board member since 2004. I have seen the organization respond to requests for services over the years. The services offered within the Anabaptist community have both grown and have been diversified. As a board member it is encouraging to see God

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Haven, Pennsylvania. Recently we were able to assist with a new camp program, Alleghany Boys Camp, which is currently under development near Cumberland, Maryland. Church responsibilities include teaching, serving as outreach committee chairman, and medical program work.

What do you think is going to be the greatest challenge AF will face in the next 5 years?

Growth may be the greatest challenge. Growth at AF has, in general, been viewed in a positive way and is often a good thing if managed wisely. A growing organization will face change--and the related demands associated with increased activity--but the way AF is structured I believe provides a safety net that will give some protection as growth continues. That net is the broad foundation the AF advisory group, board, pastors, and other interested brothers provide. As with any growing organization there will be challenges, but I believe the collective effort of everyone involved should provide for the various needs as growth continues.

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?

The conflict or perhaps the greatest challenge in my business experience is to see that my personal values are reflected in every business transaction as our customers are served by various employees each day. The goal is that Christ be honored, not only in what I do personally, but in all we do collectively as a company each day. The challenge then is to effectively communicate our core values to new employees, and then also occasionally remind existing employees of our goals. We have in place a system to measure our customer's experiences; the customer's response is an important gauge as to how well in practice we carry out our stated values.

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

My younger brother Myron passed away at an early age. His death caused me to focus more on the value and shortness of time and the call to be busy in our service for God. No matter the number of years, our time here in reality is short, so it is my purpose to use that time to serve others and be busy with Kingdom work, as long as time permits. Ω

leading the organization in new endeavors, and to see the response and appreciation of the Anabaptist community. In 2004 we could not have articulated all that God has brought to pass in the last seven years. Opening our own office and being able to hire fulltime staff has been a major step in bringing maturity and stability to Anabaptist Foundation /Financial. God has blessed us with very qualified and knowledgeable people as staff and operational officers.

AF is involved in a lot of things (Foundation, investment and loans program, seminars, business advising). Which of these programs or activities matters the most to you?

I serve as the chairman of the Anabaptist Foundation Open Hands Fund Committee. I am thrilled to see what Anabaptist Foundation is doing to provide economic development opportunities for the poor in third world, or developing countries, where Anabaptist missions are doing spiritual work. I am encouraged by the fact that Anabaptist Foundation is not only providing foundation and financial services to relatively wealthy North American Anabaptists, but is also reaching out to help those living in poverty. The services that Anabaptist Foundation provides to donors and charitable organizations here in North America are also a very important part of the organization. Richie Lauer, the Foundation Officer, is very effective in providing the kind of advice and support that is helpful to both donors and charitable organizations.

What do you think is going to be the greatest challenge AF will face in the next 5 years?

We live in unsettled and uncertain times. Anabaptist Foundation and Anabaptist Financial will need the wisdom and direction of God's Holy Spirit to be wise and discerning. We will need to courageously pick up the challenges that God brings into our hands. Yet at the same time we must be prudent and careful. None of us can accurately predict the economic conditions we will be experiencing even a few years from now. As a board we need the advice and counsel of the brotherhood, and the direction of the Holy Spirit, in order to provide appropriate services with integrity and stability. Ω

Anabaptist Financial Expands its Investment Opportunities into Maryland

For the first five years of its existence, Anabaptist Financial could only receive investments from Pennsylvania residents. Recently, we achieved operating authority to receive investments from Maryland residents. If you are Maryland resident and wish to invest funds at Anabaptist Financial, we can receive investments from you. Call the office at 1-800-653-9817 and request an investment packet. Ω

A small producer can be very efficient. He can grow all his own feed, control all his labor force, have little machinery and have only a small investment in buildings. A small producer can make a profit every year.

Most dairies decline in efficiency as their operation grows in size. The cost to produce a 100 lbs. of milk goes up, not down. The result is a lower profit margin per 100 lbs. of milk spread out over a greater volume.

This inverse relationship between size and efficiency is the reason that a small farmer who does not regularly make a small profit should never attempt a major size increase in his operation. It is almost certain that such an expansion will result in a disaster.

Imitate the Tortoise, Not the Hare

A steady earning of small sums is better than a risky, rapid, take-all or lose-all, approach.

Several things mark an operation as financially sound: debt is serviced from productive income, debt is not serviced by increased borrowing based on rising farm values, margin is adequate to cover normal setbacks, margin allows for frugal living expenses.

Don't Shop 'til you Drop

It's easy to spend money, but will the spending lower your cost/100 lbs. of milk?

For instance, the old loader tractor suffers many breakdowns and creates much aggravation. But the question is, will a new loader tractor lower the cost/100 lbs. of milk on your dairy?

When faced with such a decision, one must think of alternatives. Could the farm be reorganized to eliminate the use of the loader tractor? Could the old tractor be repaired and run well enough to get by for another year or two? Can a few operations be hired out to minimize the need for the tractor?

Four-wheelers, pickups, buildings, feed, cattle—every purchase should face these tough questions. All buying decisions should be based on whether or

How to Find Operating Cost/100 lbs. of milk

1. Determine your **Operating Inventory**. To do this you must take a physical inventory at the beginning and end of a one-year period. This includes grain in the bin, silage in the silos, hay in the mow, cow numbers, money in the checkbook, supplies on hand, bills owing on items included in inventory, milk produced but not yet paid for, growing crops in the field. When calculating the value of these items, use the same modest value (per ton or per cow) at the beginning and end of the year. It is the change in number and amount of these items that interests us. For instance, if a silo is half full at the beginning of the year and empty at the end of the year, there has been a decrease in value of the stored feed. If the silo is half full at the beginning of the year and full at the end of the year, there has been an increase in value. The same is true for cattle numbers. We want to adjust the cash costs to reflect this inventory change.
2. Now find your **Gross Operating Expenses** for the year. Add together all the operating costs for the year—feed, fertilizer, supplies, breeding, vet & medicine, utilities, maintenance & repairs, fuel, seed & chemicals, living expenses or cash paid out as salary, all labor expenses, custom hire, freight and hauling, cattle purchases, and miscellaneous expenses. (Note: DO NOT INCLUDE INTEREST OR PRINCIPAL PAYMENTS OR PROPERTY TAXES).
3. Next you want to find your **Net Operating Expense** for the year. Subtract from your **Gross Operating Expense** all sources of cash income during the year (cattle sales, crop sales, refunds, government payments, machine work). Now adjust your expenses for the change in your **Operating Inventory**. This is known as accrual accounting. If your **Operating Inventory** increased during the year, subtract the amount from your **Gross Operating Expense**. If your **Operating Inventory** decreased during the year, add the amount to your **Gross Operating Expense**. The result is the **Net Operating Expense** for your dairy.
4. Now take the number of 100 lbs. of milk sold during the year. Pay no attention to DHIA or other calculated figures. Divide your **Net Operating Expense** by the number of 100 lbs. of milk sold. This is the **Operating Cost/100 lbs. of milk** for your farm.

How to Find Capital Use Cost/100 lbs. of milk

1. Take an inventory at the *end of the period* of all the capital items involved in your dairy. This includes feed, fertilizer, supplies on hand, cattle, machinery, buildings and land owned (not rented), all machinery—everything of value.
2. Place an appraised value on each item at *estimated sale value at the end of the period* (not book value). Add up the estimated sale value of all the capital used in your dairy. Multiply it by the current interest rate of what it would cost you to borrow the money.
3. Add to the #2 figure all property taxes on owned land, buildings, machinery, vehicles, cattle, etc.
4. Add rental payments on rented land, buildings, machinery, or cattle that are not already included as an operating expense. (Hopefully, there will not be any leased cattle on the farm. Cattle are the very best investment on any dairy farm and you should own them if you have to lease everything else.)
5. Divide the total of #2 through #4 by the number of 100 lbs. of milk sold on your farm. This is your **Capital Use Cost/100 lbs. of milk**.

How to Find Production Cost/100 lbs. of milk

Add the *Operating Cost/100 lbs. of milk* and the **Capital Use Cost/100 lbs. of milk**. The combined figure tells you your **Production Cost/100 lbs. of milk**. How does your **Production Cost/100 lbs. of milk** compare to your **milk payout price** for the year? This figure tells you the health of your business in one number. Ω

Ohio Business Seminar

April 19, 2011

Buckeye Event Center—Dalton, OH

A sampling of topics includes:

1. Business Agreements With No Surprises
2. How to Develop an Annual Christian Business Plan
3. Preparing a Business for Selling
4. From Christian Values to Effective Practices
5. Building a Foundation for Good Relations
6. How to Handle People Problems
7. Everyone is in Sales
8. Lean Manufacturing—Implementing Systems

For more information, or to register, call 1-800-653-9817.

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not the product or service will lower the cost/100 lbs. of milk.

Pay Attention to the Danger Signs!

Debt is like machinery. Used carefully it can multiply power; used carelessly or without understanding it can kill or maim.

Aim to pay debt off out of productive income. You don't want to have to sell out to pay off your debt. Never be comfortable with debt. At best, it's a community of leeches. At worst, it's swimming with crocodiles.

Make sure that debt is your servant and not your master.

Step on the Scales

Finding the actual cost/100 lbs. of milk for your farm is not as simple as rushing to the barn with a calculator and dividing the pounds of milk in the tank by the amount of feed used for that day. Neither can it be calculated by how much cash is left over, or short, after the bills are paid.

To get an accurate idea of what it costs you to produce 100 lbs. of milk on your farm, you must have records showing income and expenses for a period of one year and a physical inventory taken at the beginning and end of the period. The change in inventory values must be used in figuring your cost (accrual accounting) because inventory changes during the year mask the gain or loss that occurs there.

To get started you can use some estimates, but the better your numbers, the more meaningful the cost figures will be.

The Operating Cost/100 lbs. of milk is the crucial figure in this system. If the operating cost is too high, the farm is doomed unless immediate changes can be made to lower the Operating Cost/100 lbs. of milk. The longer a farmer with a high operating cost/100 lbs. of milk stays in business, the farther in the hole he goes.

Conversely, lowering the Operating Cost/100 lbs. of milk almost always increases the profitability of the operation. If the milk payout price is low, the farmer can survive and maybe even make a small profit. When the payout price goes up, the profit margin increases. Therefore, lowering the Operating Cost/100 lbs. of milk should be a constant goal. Ω

James G. Landis has been involved in dairy farming, business, education, and church work all his life. James and his wife, Doris, presently spend much time researching, teaching, traveling, and writing as well as serving in an advisory capacity to seven children and 38 grandchildren. They presently reside in the farming community at Waynesboro, Georgia and attend the Burkeland Mennonite Church.

James has written articles, stories, and five published books that range across a wide range of subjects: Anabaptist and Native American history, living our faith, farming, economics, and human interest tales. For more information on his books, visit his website at www.conquestpublishing.com.

by Richard Shank

Follow the Leader

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

Frank was not in a good mood. Employees! He knew he couldn't operate his bulk food store without them, but most of them reminded him of an unbroken horse. They wouldn't follow his instructions and commands, and instead did whatever they wanted.

Take this morning, for example. He had caught Annie placing one of his new marking pens in her pocket-book. He didn't really know how many things she may have taken in the past, but he did remember seeing her run a personal envelope through his postage meter.

Janie was a good worker—one of the best he had ever hired. But why was she so gruff and sassy with the customers? His wife told him the women at sewing circle were talking about how Janie had treated them. Hilda had said if there was any other place to purchase bulk foods in the community, she would never go to Frank's store again.

But it was Sam who was primarily responsible for Frank losing his hair. You'd think Sam had never gotten past first grade in school. He made more errors in a day than Frank thought possible for a man to make. The worst thing, in Frank's opinion, was that Sam didn't even appear to care. He'd just laugh when Frank called the mistakes to Sam's attention.

Just this morning Frank's wife Sally had told him Harry must go! She couldn't stand to see him every time she came to the store. Frank kept dragging his feet on the subject, because Harry was an excellent stocker—fast,

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accurate, and a really hard worker. But he wore the same shirt all week! Sally said that just because he was a bachelor was no excuse to wear a filthy shirt. By the end of the week it was a chronicle of that week's events. Monday's coffee spill. The mustard from Tuesday's ham sandwich. Grease from lubricating the scales and meat cutter on Wednesday. Evidently he had used his shirt sleeve for his bad cold Thursday. And you don't even want to hear what his shirt told about the episode Friday morning.

You get the idea. Almost anyone else with a crew like Frank's would have replaced them all a long time ago. He would have also, except this was a small community and plain employees were really difficult to hire. But Charlotte had been different. She was the best in

everything, the perfect employee. But when he had queried her about why she was quitting, she had mumbled something about her ethics.

Charlotte was at that moment visiting her cousin who asked the same question. "It's like this," Charlotte said, "I found he had 'fixed' the scale so it overweighed the meat. When Junior bought 100 pounds of sugar last week, Frank just put the money in his pocket without ringing it into the cash register. After I asked him if he forgot, he said something about needing a way to save on taxes. But what really caused me to be upset was the way he talked to the Valley Wholesale salesman. He yelled, used bad language, and called him terrible names."

"That's not all. Our paychecks are usually in the wrong amount. The funny thing is that his calculation 'errors' are

always in his favor; never in ours."

Charlotte looked around her to see if anyone was listening. "What's more, He doesn't change trousers, clean his shoes, or wash his hands after cleaning the cow stable before coming to work. You have no idea what it's like to eat lunch with Frank in that small room."

Woebegone Frank. He obviously doesn't realize that 'Follow the Leader' is more than a child's game.

To help you discover the truth about your business, and for information on the services Business Advising has to offer, contact Richard Shank:

Phone: 800-653-9817, ext. 701

Email: richard@reshank.com

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