



STEWARDSHIP CONNECTIONS

An Informational Newsletter For Financial Connections

THE LOAN PROCESS AT ANABAPTIST FINANCIAL *by Timothy Stoltzfus & Merle Herr*

What happens to a loan application in the AF office, from the time the application arrives until the loan is funded? The process, from start to finish, can be divided into three stages: loan application, loan review, and loan origination.

Loan Application

We have four primary types of applications: home mortgage, real estate, business, and nonprofit organization or church. The office will gladly send you an application, or you can download one at our website: www.afweb.org. Interested parties wishing to obtain funds must fill out a loan application showing all assets, liabilities, expected costs, and other applicable information. In addition, applications must be accompanied by copies of the previous two years of tax returns. We ask the loan applicant to provide his church deacon as a reference.

Loan Review

Anabaptist Financial has a Loan Review Committee consisting of three persons. Each loan granted is reviewed and approved by this 3-man committee. After the loan application is submitted to the committee, our loan officer contacts the applicant to review and discuss the application. The average time needed to receive a loan approval is three to four weeks.

Current property values are always evaluated using various methods. An appraisal can help, but is not always required. Pre approvals can be given with certain conditions.

Loan Origination

After the office receives an approval from the Loan Review Committee, we send an approval letter to the borrower detailing the next steps to take. We facilitate two types of closings—those involving a closing agent, and those which do not.

Loans involving a closing agent

For real estate purchases, we ask the borrower to provide us with the contact information for the attorney or title company who is handling settlement. We then communicate with the closing agent, and provide our loan documents to be signed at closing. Typically, all our real estate loans require a Promissory Note and Mortgage to sign at settlement, along with other documents depending on the type of loan.

We communicate with the borrower to confirm the term length and amortization schedule for the loan, and ask the borrower to provide proof of insurance or verification of participation in a mutual brotherhood plan prior to settlement. Our office wires funds in the amount of the loan to the closing agent the day before settlement. Normally, the closing agent files the mortgage at the local courthouse on our behalf, and sends the original loan documents to our office.

Loans not involving a closing agent

For loans that do not involve a transfer of property, our office works directly with the borrower to fund the loan. We order a title search for the collateral property. Anabaptist Financial has an account with several title search companies who hire local abstractors to search the title at the county courthouse. When the title search results are returned, we provide them to the borrower and review as needed. We then send the loan documents to the borrower, who is responsible to properly sign and return them. Mortgages and certain other documents need to be notarized; the borrower is responsible to find a public notary to execute the documents.

After the loan documents are returned to our office and all other requirements are satisfied, including confirmation of a property coverage plan, we fund the loan. Typically, if the loan is a refinance, we ask the borrower to provide us with a payoff letter from his bank and we send the payoff directly to the bank. We then mail the mortgage to the courthouse to be filed, and send proof of filing to the borrower for his records.

Continued on page 4 »

{IN THIS ISSUE}

- P. 2 Anabaptist Foundation
- P. 3 Operational Report
- P. 4 Announcement: Ministry Convention
- P. 6 Wealth: Its Possession, Its Use and Our Trust in it
- P. 7 Business Advising

April 15: What Did That Date Mean for You?

April 15 carries some negative connotations in our culture as the day when tax returns are to be filed and when checks for taxes due are to be mailed. Is it a good day or a bad day?

When someone moans about paying taxes, another person will occasionally respond by saying, "If you are paying taxes, then that generally means you are making money." While I do not enjoy paying taxes any more than others, and sometimes wonder if tax dollars are being spent wisely, I believe we do have positive causes for reflection around April 15. We need to be thankful for what it means to pay taxes.

- If we are paying taxes, we likely have been blessed with a sound mind. There are many mentally-handicapped people who, through no fault of their own, cannot hold gainful employment. Having the mental capacity to work is a blessing
- If we are paying taxes, we have employment, business income, or investment income. In many parts of the world, there are people who want to work but have little profitable work available. Being able to work is a blessing.
- If we are paying taxes, we also enjoy the public safety benefits those taxes provide. In some parts of the world, people leave their homes at the hazard of their lives, deal with government authorities who are brazenly corrupt, drive on roads that are barely passable, try to conduct life and business without dependable electricity or clean water, or have no fire departments or ambulances to call on in emergencies. Living in relative safety is a blessing.

Paying taxes isn't the most pleasant part of life, but it does mean you happen to be a very blessed person. Render unto Caesar the things that are Caesar's.

We also enjoy the blessing of a government which still allows tax-deductions for charitable contributions. This is not a universal privilege: in some countries, taxes must be paid on the entire income. If one wishes to give to a church or to charity, one can do so, but only after paying taxes on it. Being permitted to receive a tax deduction instead of paying taxes is a blessing that enables us to give more freely.

The Charitable Gift Fund Program provides an efficient channel for supporting church work and charities. By opening a gift fund account, you can receive a tax-deductible contribution receipt, recommend which churches and charities benefit from your gift, and receive a quarterly statement that records your giving...all while remaining anonymous. The program is simple to use. For more information on the Charitable Gift Fund Program, visit our website (www.afweb.org), or call Richie Lauer (800-653-9817, ext. 709).

Decisions for Young Couples: Controlling Spending

The first few years of marriage establish patterns that will have a lasting impact on your family. This is especially true in the area of finances. Financial decisions are part of your spiritual life, so, as a young couple, you would do well to start right. Spending money is a very practical part of life, and making decisions about spending is a daily part of working in God's Kingdom. Are you going to control spending or is it going to control you?

Have you thought about making a family budget? A budget is really nothing more than a short-range plan for how you intend to spend your money, and does not have to be a complicated, scary undertaking. Budgets can be very simple. If you can operate a pencil and a calculator, you can get started. Workbooks and spreadsheets can be useful, but a pencil, a notebook, and a calculator are enough. Some of the benefits of having a budget include:

- Better communication within the family. Husband and wife work together to decide what their priorities are, what can be afforded in different areas, and how to keep track of spending. The need to communicate enhances the relationship.
- A clear record of where money was spent. It is so easy for money to "get away." When you see the record in black and white, it is easier to make decisions about where you need to improve spending habits.
- Accountability. Making yourself accountable to a budget inhibits careless spending. Knowing you will need to record what you spent is sometimes enough to help you decide not to spend.

Continued on page 8 »

Looking for a way to anonymously give to charity?

Dealing with gas lease income?

Facing capital gains taxes if you sell a property?

The Charitable Gift Fund allows you to receive a

tax-deductible receipt and provides

a convenient way to anonymously support

church and charity work.

Anabaptist Financial experiences continued growth, with ample interest in both investments and loans. In this fiscal year, we are averaging \$2.1 million of growth per month. This rate of growth is near the maximum that we consider healthy for the organization. We continue to appreciate the relationship and connections we build with investors in Pennsylvania, Maryland, and Kansas and with borrowers from our Anabaptist communities throughout the USA.

We received registration approval in the state of Virginia, and hope that Anabaptist Financial will soon be able to offer investment options to conservative Anabaptists there. Our registration applications in Ohio and South Carolina are active, but we do not have an estimate at this time of when we will be operational in those states. We estimate that expansion into Virginia, Ohio, and South Carolina will maximize our growth potential for the next few years, and do not have current plans to pursue further registrations in other states.

Participants have varying reasons for choosing Anabaptist Financial for their financial needs. Below are some responses our clients have given us for why they chose to participate at AF:

Borrowers

"Plain Anabaptist people who understand our way of life."

"The bank would not accept our brotherhood assistance statement."

"The interest rate was lower, but the brotherhood principle more important."

"Absence of title insurance requirements."

"God leading away from secular bank."

"Easier to work with for young man who had just been in service without much money down."

"The local bank was unwilling to work with accepting out of state land as collateral."

"Fast and simple."

Investors

"I like the idea of helping others of like faith."

"Your operation is guided by Christian principles."

"Together we help each other. I can help others to borrow at a good rate and reap benefits as well—stewardship principle for all involved."

"No penalties for early withdraw (as with a CD)."

"I did not want my money to be invested in porn, tobacco, alcohol, etc."

"Appreciate mutual aid and brotherhood principle."

"I like the easy access of deposit and withdrawal."

"Brotherhood principle—we need to help each other."

We value our relationship with each investor and borrower. Thank you for your helpful tips and patience as we mature and gain experience. There are times we make mistakes, but we try hard not to make the same ones twice. Our goal is to provide competent financial services to our constituency from a clear biblical perspective which is consistent with our Anabaptist values. Ω

General Loan Information

Variable interest rate

All our loans are variable interest rates, indexed to the Six-Month U.S. Treasury Bill. The adjustments to the variable interest rate occur quarterly on January 1, April 1, July 1, and October 1 of each calendar year, regardless of any interim change to the Six-Month U.S. Treasury Bill. Anabaptist Financial does not offer fixed rate loans at this time. Currently, interest rates are assigned in the 4.38% to 5.50% range, depending on the type of loan.

Terms

The maximum term length is 25 years for real estate loans, and 10 years for business operating loans.

Loan to value percent

Loans will supply no greater than 85 percent of the borrower's purchase price or of the appraised value. When funding new construction, the 85 percent is determined by the finished cost. In the event of a guaranty provided by a qualified cosigner, a loan providing up to 100 percent may be available.

Loan Origination Fees

Loans below \$150,000: \$500

Loans \$150,000 – \$400,000: \$650

Loans over \$400,000: \$800

Add \$100 to above fees when not using an attorney.

Other fees:

\$20 Wire Transfer (if provided by AF)

\$150 Title Search (if provided by AF)

Lien recording fee (varies by courthouse and state) All assessed fees are withheld from the loan amount funded unless otherwise arranged.

Loan default plan

In the event a borrower becomes delinquent and is not able to keep the terms of the loan agreement, a committee will be appointed to mediate and assist in resolution. The committee will consist of one individual of the borrower's choice from within the congregation, one individual from Anabaptist Financial, and one individual mutually agreed upon by the borrower and Anabaptist Financial.

Why choose a loan with Anabaptist Financial?

In a recent survey of our borrowers, the brotherhood/mutual aid principle was cited by a majority of borrowers as the primary reason for using Anabaptist Financial. About a third stated their primary reason related to the simplicity and ease of the loan servicing process. Only

18% identified the interest rate as their primary reason for choosing Anabaptist Financial. While all of these reasons are valid, we are glad that so many cite the brotherhood/mutual aid principle as key to their priorities, since it is our highest priority.

In the economy, price is often king. Paying attention to the prices we pay is one part of good stewardship, but price seldom deserves to trump all other considerations. Often, when purchasing, the toughest aspect of discernment is striking the correct balance between price and quality. Between the reasons of the brotherhood connection and simplicity of the loan servicing, 72% of our borrowers value these "quality" issues over the price of the interest rate. In the survey, one of our borrowers commented: "The interest rate at the local bank was lower, but the brotherhood connection is more important to us." The survey results reflect a constituency which embraces Biblical stewardship. We appreciate the opportunity to serve this group of people.

As a familiar hymn aptly states, "This is my Father's world." God is the Owner, and we work in His Kingdom as His friends, sons, and servants. As stewards, we are entrusted with the management of His things and governed by His ideals. Love is one of God's great attributes. The chief evidence that we are the children of God is when we "love one another." This love includes a desire that our resources work to help God's people, whether or not we receive the highest interest rate of return on investments. At Anabaptist Financial, we provide a method for investors and borrowers to love each other and mutually bless each other. This is not mere idealism—it is putting brotherhood into shoe leather. Money is a real extension of our labors of love. Cash need not be "cold cash" and disconnected from working with God's people. Cash should be warm, relational, and full of love and accountability. We should use every opportunity to love our brother, and our material resources should not be excluded from our strategy of love.

A key reason for using the AF investment and loans program is the ability to connect borrower and investor in a bond of brotherly love. When brothers and sisters mingle their pennies, their hearts are subtly woven into a fabric of belonging and identity, for "where our treasure is, there will our heart be also." Keep your treasure with your brother! Your heart will always follow and be endeared to the people who steward your treasure.

Another reason to borrow from Anabaptist Financial is the servant principle. The Scripture states that the borrower is servant to the investor.

The borrower has a repayment obligation to the investor. In this sense the borrower is a servant. To whom do you wish to be a servant—to your brotherhood, or to the secular community? Some view this servant principle as a warning to avoid debt as a lifestyle, and this is a valid warning. Those who lack the responsibility and capability to repay cannot feel free to undertake obligations. However, being a servant to another can be a mutually beneficial relationship. A servant and master can experience reciprocal interchange of value, and the relationship of the investor and borrower can be of that nature as well.

To serve another is to live in love. To provide benefit to another is love. In the case of the borrower as servant, the borrower provides interest revenue back to the investor and provides gain for the master. In the case of the investor as master, the investor provides capital opportunity for the borrower to flourish. In this sense, even the master becomes a servant to the borrower. Jesus, as He stooped and washed the disciples' feet at the Last Supper, demonstrated that even the master must become a servant. In like manner, master investors are called to become servants and wash the feet of borrowers.

How does this actually get lived out at Anabaptist Financial? Does the example and teaching of Christ washing the feet of His disciples have an application between borrowers and investors?

Certainly—this is one of the unique reasons to invest and borrow at AF rather than at a financial institution that does not ascribe to Kingdom-focused finances. At AF, both investor and borrower are servants of Christ and servants to each other. In addition, mutual gain between investor and borrower also produces a third gain in the Kingdom of God. Anabaptist Financial is a part of this triangular gain as the facilitator between investor and borrower. The investment and borrowing activity allows us to produce equity and cash reserves, and hence, produce value and security to the Anabaptist community at large. More importantly, we wash the feet of borrowers and investors by providing Biblical counsel and spiritual wisdom about how to manage assets for the greatest good of the Kingdom.

In summary, we leave you with one more comment from the recent borrower's survey:

"We have greatly appreciated the service rendered by Anabaptist Financial. I am concerned that we have a vision to help those with a conservative economic approach and a desire to pursue small business enterprise. Such individuals may not always score as high on a credit score, but with frugal spending and savings practices are much less risk than the big businesses with worldly practices. Lending to such small businesses I believe better represents the principles of stewardship and the strength of mutual brotherhood sharing and equality." Ω

MINISTRY CONVENTION 2013

Faith Builders Educational Programs and Anabaptist Foundation
are hosting a ministry convention March 13-15, 2013 in the Lancaster area.

The event will be held at Manor Church in Mountville, PA.

MARCH13: Ministries arrive and meet. Sessions organized for similar ministries to discuss their fields of service.

MARCH14: Non-profit seminar. 40 ministries meet for a day of sessions and training workshops. Public welcome to attend.

MARCH15: The public is invited to attend a day of workshops and ministry presentations.

SCHOOL AND CHURCH GROUPS ARE INVITED TO REGISTER FOR THE
PUBLIC CONVENTION. INTERESTED BUSINESSMEN MAY SPONSOR THE EVENT
TO HELP DECREASE THE COST FOR MINISTRIES.

Registering groups contact: matthewm@fbep.org

Sponsoring businesses contact: srb@fbep.org

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) reports the following from a study of global household wealth:

Assets of \$2,200 per adult placed a household in the top 50% of the world's wealthiest households.

Assets of \$61,000 per adult placed a household in the top 10% of the world's wealthiest households.

Assets of \$500,000 per adult placed a household in the top 1% of the world's wealthiest households.¹

From the results of this study we can fairly say that many North American Anabaptist households are within the top 10% of the world's wealthiest households. Some would even be in the top 1%.

How did we as Anabaptist people go from being persecuted refugees, and pilgrims and strangers on the earth, to being in the top 10% of the world's wealthiest people? Maybe a more important question is, "What has this change done to influence our theology, lifestyle, communities, and our view of ourselves in relation to God and the rest of the world?"

But the paramount question is, "What does God, our Heavenly Father, have to say about our wealth, how it should be used, and what effect it could have on us as a community of faith?"

First, **what does Scripture say about the possession of wealth?** Contrary to the opinion of some, Scripture does not support the idea that the only option a Christian has is to reject individual ownership and/or to give away all our wealth. Neither did Jesus teach that poverty is more spiritual than having wealth. Jesus certainly did warn about the challenges that wealth presents to those who are His followers. He encouraged generosity and giving. He rebuked those who trusted in their wealth.

Jesus Himself accepted gifts from those who had wealth. Luke 8:1 – 3 tells us that Jesus received financial support from women who "ministered to Him out of their substance." Jesus did not rebuke these women for having wealth. He graciously received their gifts, which made it possible for Him and His disciples to go about their ministry.

Joseph of Arimathea, Zacchaeus, and Philemon are New Testament examples of men who appear to have been wealthy, and are portrayed as men who did the right thing. Scripture does not condemn the simple possession of wealth. A person may have assets with a significant value and still be passionate about his or her walk with Christ. A wealthy person can be committed to Christ, daily discipleship, and faithful trust in God. It may not be easy, but it is possible. Jesus said that it is hard for a rich man to enter the Kingdom of Heaven. It is not impossible, but it is difficult. Thankfully, He reminded His disciples that with God all

wider.unu.edu/events/past-events/2006-events/en_CB/05-12-2006/, April 3, 2012. things are possible! (Mark 10:22 – 27).

As North American Anabaptists, most of us find ourselves in the top 10% of the world's wealthiest households simply because of the family into which we were born. We did not choose to be born into a wealthy family, community, and nation. Nevertheless, we find ourselves in the position of being wealthy by global standards. As followers of Jesus Christ, that presents challenges for us.

Which brings us to the second point: **how do we use the wealth we have?** Again, let's turn to the Scriptures for instructions regarding the use of our wealth. I believe there are three general areas in which we can apply our wealth to Kingdom purposes.

First, there is the relief of human suffering. In the separation of the sheep and the goats, Jesus told the righteous that they had given Him food, clothing, drink, and shelter, and had visited Him in prison and in sickness. Jesus fed the 5,000 when they were hungry, and healed many people during His years of ministry. The parable of the Good Samaritan shows us the importance of caring for our neighbor's physical needs in times of crisis. In a global community we do not lack for neighbors who are in crisis and in need. We have very good organizations in the conservative Anabaptist community that are providing avenues for us to get our wealth to those who are in physical need.

Second, we have the great commission, in which Jesus said to His disciples, "Go ye therefore, and teach all nations, baptizing them in the name of the Father, and of the Son, and of the Holy Ghost: Teaching them to observe all things whatsoever I have commanded you: and, lo, I am with you always, even unto the end of the world. Amen." (Matthew 28:19 – 20).

If we as disciples of Jesus Christ are going to fulfill this commission, it will require not only those who are willing to go and preach, but also those who are willing to give of our wealth to assist in fulfilling the commission. Evangelism is close to the heart of God. All down through history God has demonstrated a missionary heart for humanity. God is still passionate about humanity hearing the good news of the gospel.

Our generation has unprecedented tools and opportunities to reach the world with the gospel. We have increased ease of travel, new technology, access to training, and the wealth to work on the task of evangelism. We can use our wealth to grow the number of persons who will be in that great multitude before the throne of God which is described in the book of Revelation as ". . . a great multitude, which no man could number, of all nations, and kindreds, and people, and tongues, stood before the throne, and before the Lamb, clothed with white robes, and palms in their hands." (Revelation 7:9)

"What does God, our Heavenly Father, have to say about our wealth, how it should be used, and what effect it could have on us as a community of faith?"

¹Kazandjian, Ara, Launch of the WIDER study on The World Distribution of Household Wealth: 5 December 2006, New York, Foreign Press Association, 2006, <http://www.wider.unu.edu/>

New, Lower Business Advising Rates

At Anabaptist Financial (AF), we have always attempted to price our business advising rates at affordable levels when compared to rates charged by other business professionals, but our rates have sometimes still been higher than some folks can afford.

This fact has been a growing concern to our AF group. It seems that sometimes those who are in the greatest need of business advice have not asked for help because they felt they could not afford to pay the cost. This is particularly poignant when someone in the Anabaptist community applies for a loan in an effort to keep from drowning financially, and yet he often does not realize that, instead of a loan, he needs assistance to “get his house in order.” It’s an almost universal truth that most folks feel the solution to all their financial problems is to borrow more money. Now do not misunderstand: AF exists to provide brotherhood-based financial counsel and options, including loans; however, our primary goal is to help our Anabaptist community, and sometimes the best help is not in granting a loan, but in showing our brother the proper way to manage his financial affairs.

With the cooperation of our advising team, Anabaptist Financial is now offering the following special reduced rates to those in the Anabaptist community who may have difficulty affording our advising services:

1. If your adjusted household income is less than \$26,000 per year, you are eligible for a 50% discount from our normal advising rates.

2. If your income is less than \$40,000, but above \$26,000, we are offering a 25% discount.

We’ll review and average your income tax returns for the past two years, and compare your household income to our criteria adjustments. Assuming you qualify for the 50% discount rate, you can anticipate a cost of approximately \$150 for a half day visit, plus the additional cost for travel time and expenses if you ask that the advisor you select comes to your location.

What are the situations for which we offer assistance? Almost everything involved in business matters: product sales, profits, business expansion, partner and family issues, business education, tax matters, and planning for business transitions.

How do you begin? Just phone the AF office at 800-653-9817, and select extension 701 for advising. We will answer any questions you may have about our services, and send you a simple application if you want us to assist you in getting your business aimed in the right direction.

Remember this fact: if you only wish your situation were different, your business will be the same, or worse, next year at this time. Why not make a phone call today so you will instead wonder next year why you waited so long to get the help you needed to make the changes you did not know how to make? Ω

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Wealth, cont’d from p. 6 »

Third, we have tremendous opportunities for discipleship of new believers. I believe that God would like us to apply some of our wealth to bring teaching to areas of the world such as Asia, Africa, and South and Central America where there is a great need for discipleship among new believers.

When it comes to the use of our wealth, the key is for us to have our hearts firmly committed to the Kingdom of God and the work of the church. Then, out of our hearts will come the motivation to help meet the physical needs of the poor, bring the gospel of Jesus Christ to those who have not heard, and do the work of discipleship and training for new believers.

Lastly, we should also reflect on this question: **what does Scripture have to say about our trust in wealth?** One of the dangers of wealth is that it can deaden our sense of dependence on God and His people in our church community, and a subtle self-sufficiency grows. There is no doubt that the increased cash wealth in our communities in the past 100 years has changed our communities. There is always a danger that wealth will draw our hearts away from trust in God.

Jesus instructs His disciples to lay up treasure in heaven because where our treasure is, our heart will be also. The problem is not the size of the numbers that indicate our net worth; the problem is where our heart is focused. If our heart is set on things above, where Christ is seated on the right hand of the Father, then, in the intimacy of our relationship with Christ, we will

direct the wealth that is in our hands toward the things that will advance His plans and purposes.

We cannot serve both God and money. We cannot trust in both God and money. However, we can serve God with the money we have in our possession. We can use the wealth we have to achieve the purposes He has for it.

We ought to trust in God, do good to others, and be willing to share. We ought to remember that God loves a cheerful giver. We ought to remember that the things we possess here on the earth are temporary. We ought to lay a spiritual foundation, and a relationship with the Lord Jesus Christ that will help us to be passionate about the church and the Kingdom of God. We ought to remember that we can lay up treasure in Heaven where nothing is temporary, but all things endure throughout eternity.

I Timothy 6:17 – 19 provides some valuable direction for those of us who are part of the top 10% of the world’s wealthiest households: “Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; That they do good, that they be rich in good works, ready to distribute, willing to communicate; Laying up in store for themselves a good foundation against the time to come, that they may hold on eternal life.”

If we follow the instructions in this passage, we will live a fulfilling and rewarding life, and anticipate the end of our physical lives on earth with confidence and security in our relationship with Christ. Ω

A budget is a plan for spending your money, but do you really know where your money goes right now? If you are serious about controlling your finances and think you want to learn how to make a budget, your first step is to create a spending log. This is as simple as getting a notebook and starting a monthly log of all expenses. After you subtract your taxes and tithe from your income, make simple spending categories such as: Giving, Housing (rent or mortgage payment), Utilities, Food, Household (non-food) items, Transportation, Clothing, School, Medical, Savings, and Recreation. At the end of every day, everything spent that day must be written down in one of those columns--to the penny, with no exceptions.

Continue the monthly log for 2 or 3 months. The results may surprise (or annoy!) you. You will clearly see where your money is going, and some of the cumulative totals for a month will spark a reaction ("I can't believe we spent that much on gasoline last month!?!") and maybe some action ("We must reduce our trips to town!"). It is not worth your time to keep a spending log unless you are serious about

doing it right. If you don't do it everyday, you will forget to write some things down. If you fudge the numbers, drop everything into just two or three categories, or put a lot of spending into a "miscellaneous" category, you will not gain specific information necessary for changes. If husband and wife do not do it together or agree that it is important, they will not take the few minutes to have conversation each evening. Once the reality of where your money is currently spent is clearly defined in black and white, you are in a good position to make changes and set goals.

At Anabaptist Foundation and Anabaptist Financial, we believe that our conservative Mennonite, Brethren, and Amish people need to think seriously about what it means to be a Christian steward. You are accountable to God for how you spend the resources He provides for you. Budgeting books and workbooks written from a Christian perspective are widely available. If you want help, you can find good resources for making and maintaining a budget. For example, *Kingdom-Focused Finances for the Family* (Christian Aid Ministries, 2010), its accompanying budget workbook, and other similar resources can be found in many bookstores. Take the initiative to take control of your spending before it takes control of you! Ω

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