



## OWNERSHIP?

BY RICHIE LAUER

Dictionary definitions of ownership generally include the ideas of having something belong to you, being able to possess it, and exercising control over its use. Although I have never seen a dictionary that included an observation that ownership is a temporary rather than a permanent condition, I know that is true as well. As a steward, I am responsible to learn how to possess and use property without it owning me.

Two experiences serve as useful reminders to me: taxes I need to pay, and profound words once spoken to me by an elderly man.

The first reminder of ownership is paying taxes annually. The other day I stopped by the Carroll County courthouse to pay our vehicle and real estate taxes. The taxes weren't actually due for several months, but I had to go by there anyway, and I dislike looking at those unpaid tax bills lying on the desk.

I actually don't mind those vehicle and property taxes so much. They are quite reasonable compared to some other places we have lived, and we do enjoy well-maintained roads for such a rural county. There are a fair number of gravel roads in the area, but the county keeps them up well. They are regularly graded to limit "wash-boarding," sprayed in the summer to keep down dust, and promptly plowed in the winter.

Whether I consider them to be reasonable or unreasonable, taxes serve a valuable purpose beyond the care of the roads I drive. Taxes remind me of the limits of what we like to call "ownership." I can buy a property, and even own it debt-free, but someone is there with an outstretched hand every year to remind me that I don't really own anything in an absolute sense or in the eternal perspective.

The second experience which serves to remind me about ownership occurred when we moved to Virginia almost 10 years ago. One of the many changes in our lives was to find new places to hunt. At the end of a gravel road one day, I found a place that looked promising. A trip to the court house secured me the owner's name and an aerial photo showing that the old farm's fields wound through wooded hillsides and bordered thousands of acres of forest.

As I walked up onto the owner's porch, I could see the elderly man sitting in an easy chair. At my knock, he stirred, looked up, and slowly made his way to the door. "Mr. Alvin Dalton?" I asked. "Just Alvin," he replied. I introduced myself and asked if he permitted hunting on his land. I'll always remember what he replied. Looking me straight in the eye and speaking slowly, he said, "Of course you can hunt...nobody owns the land."

"Nobody owns the land."

Mr. Alvin Dalton's name was clearly listed on the courthouse records as the owner of 150.3 acres of prime hunting land. At Alvin's funeral a few years later, his son remarked that Alvin loved that farm he had inherited from his father, with its steep woods, meandering fields, and creek bottom. I sense that Alvin may have loved his farm in a correct way. *Here on earth, we can hold title to land, we can live on it, we can make our living off of it, we can raise our families on it, and we can take care of and improve it, but we can never own it in an absolute sense. It belonged to someone else before it belonged to us, and, if the LORD tarries, it will belong to someone else after we are gone.*

Being granted stewardship over possessions for a period of time is a serious responsibility. It is certainly true that ownership has to include setting parameters for use and exercising controls, yet Alvin's words, "Nobody owns the land," often come to my mind. At times when I need to maintain an eternal perspective, restrain selfishness, or permit others to use and enjoy the things that I own, I remember someone else modeling for me an appropriate way to own something.

In its fiscal year running  
**July 1, 2011 to June 30, 2012**

Anabaptist Foundation made 441 charitable disbursements to support 152 different churches or church districts, schools, and nonprofit organizations.

**46** churches or church districts

**15** schools

**91** nonprofit organizations/charities

Praise to the LORD for His provision, and thank you to the donors whose contributions made it possible.

## 2012 TAX DEDUCTION REMINDER

If you wish to receive a tax-deductible contribution receipt for 2012, make sure your contribution check is in the mail and post-marked by December 31, 2012. In line with Internal Revenue Service guidelines, the date of the contribution receipt is determined by the postmark on the envelope, not by the date on the check!

To ensure you have the deduction you need in the year you need it, don't procrastinate!

## CHARITABLE GIFT FUND

### A Tool for Anonymous Giving to Churches and Charities

Creating a Charitable Gift Fund account at Anabaptist Foundation is a great way to anonymously support church work and charities, while gaining a needed tax deduction.

Key Features of the Charitable Gift Fund...

- The Gift Fund is an IRS-approved donor-advised fund. You may contribute, get a tax-deductible contribution receipt, and then recommend which churches or charities benefit.
- You can open a Gift Fund account for yourself, your family, or your business.
- You can contribute what you have: cash, commodities (corn, soybeans, hogs, etc), appreciated assets (shares of farms, real estate, stocks).
- Unless you request otherwise, all checks to churches and charities are sent as anonymous gifts, allowing you to support Kingdom work without revealing your identity.
- Automatic monthly or quarterly gift disbursements can be set up to support specific charities, taking away the need for you to write monthly gift checks.
- Quarterly statements help you keep track of your giving.
- Confidential research is available to help you evaluate needs in churches or at charities—if you are interested in helping but don't wish to reveal your identity by asking questions yourself.

We believe the Foundation's unique niche in conservative church circles is to serve as a tool for donors. We want to compliment and support conservative churches and charities as they go about doing God's work, rather than operate our own programs that compete with them for attention or financial resources. Our Gift Fund clients do often ask us for advice or research on needs that exist, but we make a sincere effort to offer advice that is free from bias or any fund-raising pressure. Anabaptist Foundation has no favorite charities or programs. Instead, as a "donor-advised fund," we want to be a useful tool for donors who seek to honor God with the resources committed into their care and wish to have help to get that done.

If you want to anonymously support God's work, we would be glad to help you do it. Establishing a Charitable Gift Fund is relatively simple, and all information is kept strictly confidential. For a free information packet or to speak with someone, please contact us.

*Anabaptist Foundation, 1245 Old Route 15, New Columbia PA 17856 • (800) 653-9817 extension 0*

**Anabaptist Financial** and **Anabaptist Foundation** share a two-fold mission:

1. To assist the brotherhood in channeling material resources within the kingdom of Christ, and
2. To provide stewards with Biblically-based financial counsel consistent with conservative Anabaptist values and beliefs.

# OPERATIONAL REPORT

BY TIMOTHY STOLTZFUS

*In last quarter's issue of Stewardship Connections, we featured comments we received from our borrowers. In this issue, we would like to review comments our office has received from investors. By featuring these comments and presenting a response, we hope to answer questions which others may have. Client comments are in bold italics, with a response beneath.*

## **Offer a better short term rate.**

The current rate of return on short term funds (those held less than one year) is 1.25%. We feel this is an attractive rate which is competitive with current market trends.

## **If possible, it would be helpful to shorten the one year waiting period before withdrawal.**

We have two investment options available under the terms of our Prospectus:

1. The Demand Rate is intended for short term investments (less than one year) and for investments requiring immediate availability; the current rate of return is 1.25%.
2. The 60-Day Rate is intended as a savings account for long term investments (longer than one year); Anabaptist Financial has 60 days to honor withdrawal requests if needed, and the rate of return is currently 3.5%.

If you know that you will need your funds in less than a year, we request that you use the short term option.

## **Continue to expand states covered or served.**

Currently, we are licensed to receive investments in the states of Maryland, Kansas, Pennsylvania, and Virginia. We are also pursuing registrations in Ohio and South Carolina. The licensing process to receive investments varies state by state, but the registration procedure can be lengthy and expensive. Anabaptist Financial envisions expanding our investment services into other states as we have local interest and resources available.

## **Offer emergency withdrawals if we need them.**

Most of our investors choose the long term rate option. While the terms of the investment agreement allow Anabaptist Financial up to 60 days to return the funds upon receipt of

a withdrawal request, to the greatest extent possible we seek to honor a withdrawal request on the date it is requested.

## **I know this is very involved, but online account access would be great.**

As we discussed last quarter, we receive numerous requests for online banking capabilities, and continue to investigate the feasibility of online account access for both borrowers and investors.

## **Interest checks could be more on time rather than a week or so late.**

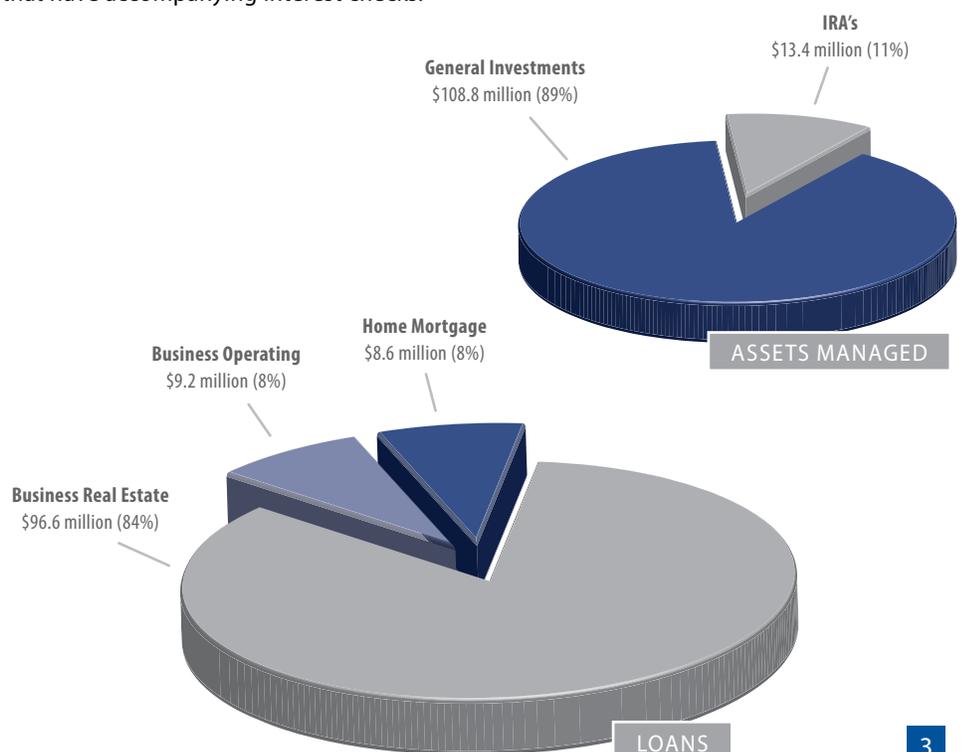
For investors who choose to have their interest returned on a quarterly basis, our accounting software is set up to post interest and generate checks on the last day of the quarter. We strive to close all previous month activities and generate statements as quickly as possible, and we give precedence to investor statements that have accompanying interest checks.

This process typically takes three to four business days to complete. The terms of the Prospectus require that we mail checks by the 15th day of the new quarter.

## **You could improve your services by making yourself more known among churches.**

We appreciate your interest in spreading the word about Anabaptist Financial. We do give presentations in churches, and would be happy to come to your church or group. Anabaptist Financial also offers this newsletter and other informational material free of charge. Please contact us if you would like someone to represent Anabaptist Financial in your church, or to request informational materials to distribute.

*If any of the above responses are unclear to you, or if you have further questions, please contact us and we will be glad to assist you. Ω*



# THE ENTREPRENEURIAL VISION

BY WAYNE WENGERD

*Are you preparing to start a business? Perhaps you wonder if business ownership is something you should consider. If so, this article is for you. Discover the challenges and rewards of a family business!*

## **The Entrepreneur**

Entrepreneurs start things. In this article, “entrepreneur” refers to a person who takes the challenge of organizing and directing a new project, a new venture, or a new business. The entrepreneur accepts challenges and difficulties for the sake of a noble purpose and personal satisfaction, assumes the risk, and gets something going.

## **The Vision**

Success requires more than just saying, “Go!” It takes vision. One of the well known warnings from Proverbs is about the lack of vision: “Where there is no vision, the people perish.” Notice the verse doesn’t say “the business will perish,” but that the very people perish. Vision is essential to

succeed in life and in business. It is the mental acuteness and keen foresight to visualize not only the idea, but the people, the location, and the raw material essential to the project.

## ENTREPRENEURIAL TRAITS

### **Just Go Get the Ketchup**

The instincts of an entrepreneur can be illustrated by the story of four men enjoying a backyard barbecue. When they sit down to eat the burgers, one man says, “Where’s the ketchup?” The second man says, “Yeah, these sure would be better with ketchup.” The third man agrees with the others, and wonders aloud why no one thought to bring any. The fourth man is an entrepreneur. He gets up and goes to retrieve the ketchup.

That is what we are talking about. Just go get it.

### **Leave the Harbor**

Entrepreneurs are decisive risk takers. Like a baseball player who can’t steal second base until he makes himself vulnerable by leaving first base, the entrepreneur sprints for the next goal, fearlessly marching his ideas in front of whomever or whatever may oppose them on their way to materiality. Like a ship whose value is realized only when it leaves the safety of the harbor and takes its freight across the unpredictable seas, the visionary entrepreneur takes his ideas out of the harbor of the imagination, and tests their buoyancy on the unforgiving waters of reality.

### **“Do What you Love”**

Entrepreneurs take these risks because they are optimistic and have high expectations. They have passion and enthusiasm for what they do. Even in the face of detractors and naysayers, they continue on because they believe in their product and in their service.

## OPERATIONAL REPORT CONTINUED

## PHONE SYSTEM UPDATE

Recently, we experienced problems with our phones at the office. Some callers were not able to get through at all. We evaluated our options and decided to replace our phone system. The new system required a change in our menu and extension numbers. Below is an abbreviated guide to the phone menu:

SERVICE	PRESS
<i>For immediate assistance</i>	0
<i>Investments</i>	1
<i>Loans</i>	3
<i>Foundation Services</i>	4
<i>Business Advising &amp; Seminars</i>	5

We strive to be both accessible and responsive to our clients. We regret that our phone problems have occasionally hampered us from fulfilling those values, and we look forward to serving our clients more efficiently and professionally with the new system.

## VIRGINIA INVESTMENTS NOW ACCEPTED

We have completed the necessary registration with the Virginia Securities Commission, and are pleased to inform that Anabaptist Financial is now able to receive investments from qualifying investors in the state of Virginia. Due to the generosity of many interested individuals, the needed funds to cover the opening costs have been raised. Thank you for your interest and support. We welcome the opportunity to offer our conservative communities in Virginia the same investment option investors in Pennsylvania, Maryland, and Kansas have enjoyed.

If you live in Virginia and wish to learn more about participating as an investor, or to request the forms needed to open an account, please contact our office: 800-653-9817, Ext. 0.

Recently an insert in a local paper pointed out that of 88 counties in the state of Ohio, the one with the lowest unemployment rate was Holmes County. Holmes County has the highest number of new business filings. Why? According to the article, it is because of the Amish community. The Amish have a rich heritage of entrepreneurship that goes back hundreds of years. These visionary entrepreneurs forge ahead with optimism and enthusiasm, finding niches and open doors. They do what they love. They leave the harbor. They go get the ketchup.

## IS BUSINESS OWNERSHIP FOR ME?

In the early years of this country, development and expansion was led by brave men, women, and families who we call “the pioneers.” They dragged their dilapidated wagons and belongings across the hills and rivers and into uncharted lands, looking for something new, something better. You visionary entrepreneurs are the pioneers of today. You head into the future looking for something new, something better. You are today’s adventurers. But, as with the pioneers, this adventure is not for everyone. Many of those courageous pioneers *lost* much more than they *gained* for themselves or for their country. Be wise and carefully consider the risks before you dive in to an entrepreneurial venture.

Here are a few things to consider:

### *Employer or Employee*

We are inclined to think of the employer as holding a desirable position, but that is not necessarily the case. Many people are happier being the employee. This does not make them lazy or second rate. They can provide skills, energy, and a good work ethic—traits that are essential to every business. We can’t do without them, and the employees should not feel inferior or unappreciated for the valuable role they play. Determine your strengths, gifts, and calling to discover where you fit in the business landscape.

### *Motives*

Many of us have dreamed about the prestige that goes with being the owner, the boss, or the entrepreneur. We would be respect-

ed by the community, and perhaps even beyond. There would be wealth to go with that status. We need to ask ourselves what our motivation might be for starting a business. What values are guiding you? Have you heard the voice of the Spirit calling you? What voices have you listened to?

How does God call a businessman? What are the Biblical reasons for business? We are stewards of God’s resources. Who would He help? What causes would He consider important? Why do you want to start a business? What are your motives? Be serious, genuine, and reflective—attitudes that can be difficult when in the grip of a sudden inspiration or opportunity. Most of all, pray, pray, pray about the path you are considering. Patience purifies the motives. Wait for God’s leading.

### *Your Spouse*

Being an entrepreneur (a pioneer) is difficult, and things don’t always go well. In fact, sometimes they go very badly. The stress of a pioneer is hard to bear alone. If you are going to survive, you need at least one person who will bear it with you; one person who will support you and cheer for you. That person is your spouse. Will he or she be able to interact with your enterprise in a supportive and encouraging way, and even if lacking a full understanding of your business, understand you and know how to encourage you? If you don’t have your spouse on board, you aren’t prepared to be a pioneer.

### *The Family Impact*

Often in the excitement and adventure of the quest for a successful business, the family gets lost. Bravely examine the impact this business may have on your children. It is easy to fall into the trap of only considering whether the business will provide monetarily for your family, without considering whether the business experience will shore up the values and lifestyle you want to pass on to your children and to their children. As a real pioneer, you must not only conquer new territory, you must do it with your family intact, or you have failed. A pioneer gains more than he loses.

A foolish man loses more than he gains. Don’t lose your family just to say you were a businessman.

Business ownership isn’t for everyone. Perhaps you need to wait for a spouse to get on board. If so, wait. Perhaps your motives are skewed; you are hungry for power and respect. Such motivations will be damaging to the ones around you. Spend more time with the Lord – the One who is calling you. Learn to trust His values and His direction. You may be the most fulfilled as a member of a support team, one who finds the most joy as an employee helping the entrepreneur produce his product. If so, embrace it as a noble gift. Whatever you do, determine carefully how it will impact your family, and choose wisely.

## LAUNCHING THE BUSINESS

### *When to Begin*

Have you ever been around someone who has talked, and talked, and talked, and planned, and planned, and planned... but never started? Such people are not entrepreneurs. They will accomplish more as employees. Business ownership is probably not for them.

### *Choose an Entity*

Two bits of advice regarding timing:

1. Don’t start before you are ready. Get a basic business plan in place. Seek counsel from experienced businessmen.
2. Start **soon**. The sooner, the better. “Good intentions minus action equal nothing.” Get started or you will go nowhere.

Will you be a Sole Proprietorship, a Limited Liability Corporation, or a Partnership? Research these options and get guidance from an experienced businessman, and your accountant or attorney. As you choose your entity, think into the future. What works today might not work 20 years from now. This is a common mistake made in partnerships. When you’re 22, your brother is 24,

*Continued on page 7 >*

and your brother-in-law is 25, a partnership might seem ideal. But envision the business growing and succeeding to the next generation. Now you have sons, daughters, and in-laws who want a piece of the partnership. Squint into the distance as you make these choices.

#### *Transition from Employee to Owner*

Virtually all business owners started out as employees in someone else's business. As an employee, they tended to be the ones who were diligent workers. They were the ones who showed up and produced. They made things happen for their employer. If you are this type of person as an employee, you are more likely to be able to handle the rigors of ownership and leadership as an entrepreneur and business owner. Prepare yourself for your own business by making the business that employs you now a success.

#### *Choosing a Business Name or Logo*

When a customer meets you for the first time, his initial impression of you is formed by your appearance and demeanor. A bad first impression diminishes your chances of winning a new customer. A business name and logo are ways a customer forms his initial impression of your business. Often a business name refers to its owner, location, and/or product. For example, "Turtle Hill Woodworking" could be located on Turtle Hill Road, and its products made of wood. At first glance the name seems like a practical and attractive one, but this name limits the business in two ways: it can only be located on Turtle Hill Road, and it can't expand its product beyond woodworking.

A business name or logo becomes the business identity, and if it doesn't make sense, it makes a poor first impression. Choose a name that allows you to expand both products and locations.

#### *Choosing a Location*

Location also has its limitations. Although you have a plan, a good work ethic, and can produce a quality product, you still need to consider location. If you have a piece of land out in the boondocks on a dirt road, selling firewood at that location makes sense. On the other hand, trying to

sell retail furniture does not. Location can greatly affect the odds of your business succeeding or failing.

## BUSINESS AND THE ANABAPTIST LIFESTYLE

In an ever-changing economic landscape, one thing that is constant is the need to adapt. In the past, 90% of the Anabaptist community farmed for a living. Today, in many communities, that ratio has reversed and 90% of the workforce is employed off the farm. However, Anabaptists have been adapting to changes for hundreds of years. We have never been opposed to good change, but we *have* been selective – choosing fields of work that promote core values and allow those involved to maintain core principles.

One of those guiding principles is 2 Timothy 2:15: "...a workman that does not need to be ashamed." If we start a business, we need to put some thought into how it will affect or promote our simple lifestyle, our integrity, our community, our family, and our church.

Here are a few factors to consider.

#### *When the Father Works at Home*

Having the father work at home isn't possible in every line of work, but it is one of those guiding principles that have given strength to the family, to the community, and to the church. When the father is present at home, working alongside his spouse, he has the opportunity to get his children involved at a young age. His presence helps them think, helps them dream, and creates an irreplaceable opportunity to foster their skills, work ethic, and entrepreneurial vision.

#### *The Work Ethic*

Work in God's Kingdom is not a curse, but rather a blessing. By teaching our children the value of hard work and the idea that motion is not the same as progress (a rocking chair has motion, but gets nowhere), we are blessing them with one of the greatest advantages possible. Since things of value are produced only by continuous, hard work, children learn the fortitude and stamina necessary to push through hard times to reach success.

### *A Christian Witness*

Can a business be a means for spreading the Good News? Absolutely! In fact, one of the most practical and convincing ways to demonstrate the Gospel is in our normal, daily work. How we respond to the man that gives us a bad check (or no check at all) or how we treat the disgruntled customer are precisely the areas where people detect the distinction between the follower of Christ and the non-Christian. Running a business will test and display our values, our purpose, our love, and our priorities.

## CHALLENGES OF A FAMILY BUSINESS

### *Priorities*

Sometimes business has to sacrifice because of family needs, and sometimes the family makes sacrifices for the sake of the business. This is normal, but it can cause friction and tension in relationships. That tension isn't solved by having the business make all of the sacrifices. Instead, it is necessary to have common goals and boundaries agreed upon up front. We are entrepreneurs, eager to meet the needs of customers. However, we need to listen to the needs of our family and find creative ways to combine our goals and agree on our boundaries. Take time to regularly discuss these goals and limits with your spouse and children.

### *Greed*

Never think you are above the temptation to exploit your resources and your people.

In the parable of the sower, Jesus warned that the "deceitfulness of riches" makes a man fruitless. The very nature of deceit is to get you to do something without believing that you did it. If you are deceived, you will not know it. Jesus also warned that it is difficult for a wealthy person to enter the kingdom of heaven. Don't be deceived into thinking that you are exempt from the temptation of greed.

### *Balancing Work and Recreation*

Running a business is stressful. If you are going to survive, you will need to get away and disengage from your business occasionally. However, the design of recreation is to revive us and recreate us—not make us selfish or lazy. Just because we make our own schedule and can afford to take some time off, doesn't mean we can indulge. The challenge is to keep our recreation in line with our values, and guided by the same core principles.

## REWARDS OF A FAMILY BUSINESS

1. The ability of the father to be much more involved in the training and growth of the children.
2. Relationships that are developed through work, providing an influence in the lives of employees, customers, and suppliers, and literally extending into far reaching parts of the world.

3. The opportunity to provide for others. The opportunity to provide includes not only employment for those who need it, but also a healthy environment for all employees, including young people. Also, the ability to provide often presents an opportunity to extend possibilities and resources to those in your community with special needs.
4. The leadership experience needed in non-profit situations. Often organizations or community leaders are looking for people who are accustomed to overseeing work projects. An entrepreneur has the skills for many community challenges.
5. The deep satisfaction of well-learned responsibility and work well done.

### *In summary*

You have a dream. You know what you would love to do, and you can envision making it happen. Maybe you've even jotted down notes, interviewed relevant people, thought through cost and labor, and imagined the deep satisfaction of successfully providing a product or service, but you can't quite work up the courage to take your ideas out of the safety of your imagination and launch them into reality.

You have the vision. Now for the courage to say, "Go!" Be an entrepreneur. Go get the ketchup!

Now *that's* Entrepreneurial Vision! Ω

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