



## THE GENEROSITY CONTRADICTION

BY PAUL MILLER

We have grown up hearing the statement of Jesus that “it is more blessed to give than to receive,” and in church on Sunday it sounds wonderful. Then on Monday, we go back to what analysts have called *Business Darwinism*<sup>1</sup>, a harsh environment in which only the strongest adapt and the fittest survive. Here, people count for little and it is considered natural and proper to exploit weaker competitors. Such conduct is justified by natural law and is considered the inevitable outcome of ‘life in the modern jungle.’ To many a worldly businessman, this mindset is the path to improvement in the business world. For Business Darwinists, it is not the toughest who will survive, the swiftest who will win, or the biggest who will dominate; rather, the one who best adapts to his environment has the greatest chance of survival. In this business environment, Anabaptist businessmen find themselves in what may be called a *generosity contradiction*. The teachings of Jesus seem incompatible with the six days of the week in which we work.

Defining the words ‘generosity’ and ‘contradiction’ help us to understand the seeming dilemma of Anabaptist businessmen in the ‘modern business jungle.’ Generosity is open-handedness,

the habit of giving freely without expecting a return in equal proportion—or even any return at all. The KJV Bible does not use the term ‘generosity,’ but the concept is referred to in Deuteronomy 15:11b: “Thou shalt open thine hand wide unto thy brother, to thy poor, and to thy needy, in thy land.” Open-handedness is a graphic expression which not only identifies our innate selfishness, but also pictures us overcoming our natural tendency to ‘grasp’ by opening our hand instead.

Open-handedness reaches far beyond our finances. It is much more than a way of handling money. To ‘open our hands’ on this level we must address the very way in which we live all aspects of our lives, particularly our underlying motives as we interact with others. Biblical generosity is a way of life that results from a transformed heart. We give because God loved us first and because we long to love, live, and give as He did. Giving through biblical generosity also helps release the grasp of money, power, and possessions in our hearts. A businessman of biblical generosity is more than a man who gives generously of his surplus. He is more than a man whose commitment to Christ sets him free to forgo accumulation. He is a man whose very purpose in life is to give himself—his time, talent, and labor—to Jesus Christ. Business is merely the medium through which God has called him to advance His kingdom.

A contradiction is defined as two propositions used in combination where one makes the other impossible. This definition describes the generosity contradiction in

Is biblical generosity impractical for business life?

Should it be limited to only personal relationships?

<sup>1</sup>Thomas, Jerry W. ‘Survival Of The Fittest.’ *Decision Analyst* 1996.

Anabaptist Foundation intentionally operates no charitable programs of its own; instead, we focus on helping conservative Anabaptists exercise good stewardship in channeling their charitable giving. We are glad to help those who use the Charitable Gift Fund Program learn more about charitable needs and how to evaluate giving opportunities. If you would like more information about the Charitable Gift Fund Program, contact us for a free information packet.

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## EXERCISING GOOD STEWARDSHIP IN GIVING

BY RICHIE LAUER

Many different organizations may appeal to you for your financial support. Sometimes by rearranging your priorities, you can manage to make an extra contribution in response to an appeal for help. At other times, it is a struggle to just maintain your current level of giving to the causes and organizations you have been supporting. If you increase your giving in one area, you will have to decrease it somewhere else. Not all organizations which appeal for your financial assistance are equally worthy, but how do you exercise good stewardship?

A few weeks ago, I received a call from a lady whom I'll call the 'Good Steward.' She wanted to know if I had any information regarding a certain charity which was actively soliciting her support. This charity, which I will just call 'XYZ Cancer Center,' provided a smooth and effective story of how their organization helps people who suffer from cancer. The Good Steward was seriously weighing their request. Feeling compassion, and understanding the real needs faced by cancer sufferers, she did not dismiss the appeal out-of-hand. Exercising good stewardship, she wanted solid information about the charity before she would write a check.

***Compassion is good. Compassion teamed with good stewardship is better.***

Helping our people exercise good stewardship in channeling their material resources is an important part of the Anabaptist Foundation mission. With that in mind, I invested a few moments to research XYZ Cancer Center for this lady. XYZ Cancer Center did not make its annual financial report for this organization readily available. Although they had a website and many telephone operators ready to take contributions, they could not send me a copy of their financial report unless I sent a request in writing. That reply didn't strike me as very accommodating, so I took a short-cut to get the same information. Using an online search engine, I found the Form 990 which XYZ Cancer Center was required to annually submit to the Internal Revenue Service. A few moments of browsing their Form 990 provided key information.

In 2011, XYZ Cancer Center had received \$11.3 million in contributions from the public. What did this organization do with all of that money? XYZ Cancer Center did no actual work with cancer sufferers itself, although it did give grants (gifts) of about \$3.6 million to other organizations for cancer work. There is a big difference between

collecting \$11.3 million in contributions and spending \$3.6 million on cancer work. What happened to the rest of the money? This organization spent \$4.5 million on staff salaries, an additional \$2.5 million on fundraising (paying for all of those telephone operators, I suppose), and the rest on miscellaneous expenses. The general manager of XYZ Cancer Center was paid \$162,000.

Only \$3.6 million out of the \$11.3 million raised by XYZ Cancer Center actually went to cancer work, representing about 32 cents on the dollar. Basically, this organization uses slick marketing to raise significant contributions, consumes about two-thirds of those donations to pay its own salaries and benefits, and then gives away the remaining one-third of resources to other organizations that do cancer work. XYZ Cancer Center is really nothing more than a shell company, and it doesn't actually do any cancer work itself. This is NOT the type of information that XYZ Cancer Center provides to you when one of its operators calls to request your contribution. Nor does it list this information on its very nice website.

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## CHARITABLE GIFT FUND REVIEW OF 2012

The Charitable Gift Fund (CGF) Program enables individuals or businesses to anonymously support church or charity work. Over the course of 2012, the CGF program grew substantially in the number of users, funds contributed, and gifts disbursed to churches and charities.

During 2012, the Charitable Gift Fund accepted \$4.8 million in gifts of cash, real estate, farm commodities, and stock. We are thankful to the Lord for providing resources for His Kingdom work, and for the generosity and humility of those who delight in anonymous giving. Because Anabaptist Foundation does not exist to raise funds for itself, it can focus instead on helping God's people anonymously support the types of Kingdom work that touch their hearts. **Within the year, 145 gifts were sent to 55 different churches or church districts, and 386 gifts were sent to 104 different charities, schools, and nonprofit organizations. A total of \$3.6 million was distributed, with additional distributions pending.**

We appreciate the opportunity to help God's people exercise stewardship in giving and are blessed by the eagerness to give and to give anonymously.

### *II Corinthians 9: 6-15*

**He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.** And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work: (As it is written, He hath dispersed abroad; he hath given to the poor: his righteousness remaineth for ever. **Now he that ministereth seed to the sower both minister bread for your food, and multiply your seed sown, and increase the fruits of your righteousness;**) Being enriched in every thing to all bountifulness, which causeth through us thanksgiving to God. For the administration of this service not only supplieth the want of the saints, but is abundant also by many thanksgivings unto God; Whiles by the experiment of this ministration they glorify God for your professed subjection unto the gospel of Christ, and for your liberal distribution unto them, and unto all men; And by their prayer for you, which long after you for the exceeding grace of God in you. **Thanks be unto God for his unspeakable gift.**

# OPERATIONAL REPORT

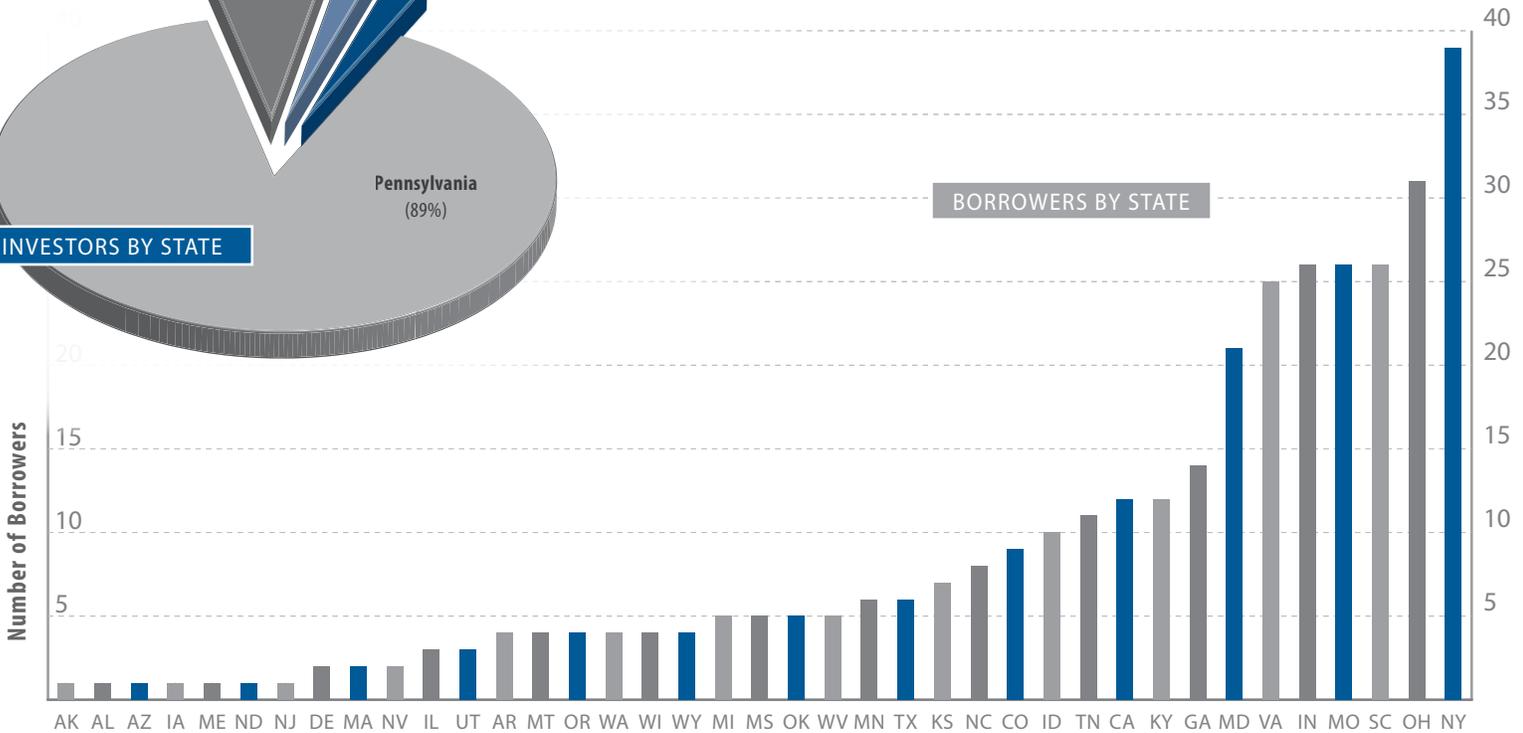
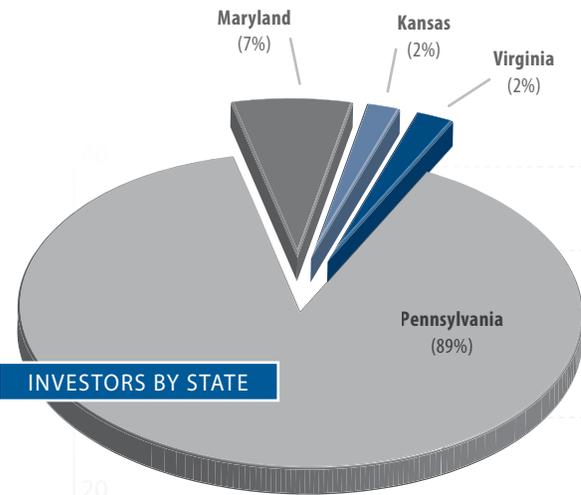
BY TIMOTHY STOLTZFUS

Here at the Anabaptist Financial office, we are preparing for the renovation of our office building. The building we are in has served us well since we purchased it in 2008, but we are in need of additional space and other improvements. The board used foresight to plan a facility which we believe will service the needs of our growing organization for the foreseeable future. The renovation will necessitate temporarily relocating office operations to another building during the construction. We do not anticipate a disruption in our daily operations.

We thank the Lord for His goodness and faithfulness during 2012, which was a busy year of growth for AF. Below is a snapshot of the investment & loans activity during the calendar year 2012 (Anabaptist Financial only).

Number of New Investment Accounts   <b>451</b>
Amount of New Investments   <b>\$39.96 million</b>
Number of New Loans   <b>189</b>
Amount of New Loans Funded   <b>\$48.54 million</b>

Anabaptist Financial continues to experience broad-based participation from many conservative Anabaptist groups throughout the United States. Here is a snapshot of where our participants are located. *Note: For investments, AF is currently operational only in Kansas, Maryland, Pennsylvania, and Virginia. Ω*



4 Note: PA has the largest loan participation with 294 borrowers. The graph above depicts participation among other states.

I do not have a high regard for XYZ Cancer Center. I do have a sincere appreciation for the Good Steward who exercised both compassion and discretion. She demonstrated her compassion by carefully weighing the request, but she acted on a principle of stewardship by wanting solid information before dropping a check in the mail.

How do you decide which causes you are going to support with your charitable gifts? How do you know that what you have given will be well used to advance Christ's Kingdom? It has been said that you shouldn't invest in anything you do not understand. I believe that principle can be applied to our giving as well.

## HOW CAN YOU EXERCISE GOOD STEWARDSHIP IN YOUR GIVING?

### **1. Give Locally**

Giving through your local church or to local charities improves your ability to be personally acquainted with the needs that exist and to know what is being accomplished with the funds contributed. Supporting the work of your local church should be a top priority. Sometimes, as conservative Anabaptists, we have a tendency to interact with each other in fairly informal ways, which may occasionally lead to some inattention to details. In our local giving, we can monitor those occasional short-comings and address them in a brotherly way. Local, community-based organizations (like the volunteer fire department) provide valuable services to your family and deserve support as well.

### **2. Give to Conservative Anabaptist Charities**

Conservative Anabaptists operate a wide variety of missions, relief organizations, boys' camps, nursing homes, schools, community organizations, and other charities. These programs exist because some needs are bigger than what a local church can manage and are better met by a larger, organized effort. Directing your broader giving through these charities gains the benefits of their organizational "horsepower" and economies of scale. Also, you can have confidence that people who share your beliefs and values are leading the efforts, spending the money, and doing the work. The vast majority of our conservative charities make good-faith efforts to operate properly and are eager to make improvements and to correct any oversights that are discovered.

### **3. Do your Homework when Giving More Broadly**

I believe that there are solid Christian organizations which you can support without compromising your beliefs and values. Some of them are not controlled or operated by conservative Anabaptists, yet they are doing important Kingdom work. Some of them perform work that our own conservative charities are not involved in, or cannot yet do as effectively. When you do give at this broader level, you need to accept the responsibility of knowing what values are held by the organization, what is being done with the funds, and what kind of track record the organization has. Exercise discretion and diligence as you give. Ω

"Compassion is  
**good.** Compassion  
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is **better.**"

# APRIL 2013

Buckeye Event Center - Dalton, OH

## OHIO

# Business Seminar

APRIL 16<sup>TH</sup> 2013 | 8:30 AM - 5:00 PM

**Seminar Fee:** Before April 2, \$89 for the first person. Additional persons \$79, if from the same family or business. After April 2, \$99 for the first person. Additional persons \$89.

#### **THE BALANCE SHEET STORY | LARRY TROYER**

Your balance sheet reveals a lot about your business. It is an accumulation of data compiled over time that provides a look at the overall health of your company. This accounting track segment provides insight to balance sheet content along with "how-to" analytical tools that anyone can use.

#### **COMPENSATION PLANS: HOW THE WAY YOU PAY AFFECTS**

##### **YOUR BUSINESS | RAYMOND MILLER**

How much should you pay your employees to compensate them fairly for the work they perform? How should you pay your employees to motivate their best performance? Hourly rates, annual salaries, incentive plans, bonus plans, and profit sharing plans all are ways to pay your employees, but how do overtime requirements and exempt vs. non-exempt regulations affect your compensation plan? How much do benefits add to your total payroll costs? This session will walk you through the compensation maze to help you understand your total payroll costs and how to comply with payroll regulations.

#### **THE EASE AND BENEFIT OF A ONE WRITE ACCOUNTING SYSTEM | RICHARD SHANK**

Almost all companies without computerized accounting, and some companies with computers, need the ease and flexibility of specialized manual check writing. With this system all your records are automatically created. Simple and accurate, there is no copying from one document to another. Expensive equipment and specialized training is not required. Learn how this relatively inexpensive system provides accurate bookkeeping records for you and your accountant, and minimizes errors.

#### **EFFECTIVE BUSINESS WRITING | PAUL A. MILLER**

We work with our tools, we work with our hands, and yes – we work with our words. As with any other skill, you can train yourself to shape your thoughts and organize your words. Learn useful day-to-day writing skills that help you write clearly and effectively.

#### **ETHICAL CHALLENGES IN BUSINESS | SAM YODER**

Being in business brings ethical challenges that test our commitment to be a Christian witness in the business world. We must establish our own core beliefs and values to guide us to the right decisions when we face ethical choices. When we work from a well-established foundation of Christian values, we do not have to waffle or waste valuable time when faced with ethical challenges.

#### **RELATIONSHIPS IN BUSINESS | PAUL A. MILLER**

"He just doesn't get along" is what we often say when a business manager cannot maintain flourishing and meaningful relationships with others. Being a manager with great product knowledge and savvy production skills is no substitute for relational depth and connection. This session will teach the fundamentals of building and maintaining good relationships as expressed simply in the words of scripture, "love one another fervently."

#### **RESOLVING GRIEVANCES AND COMPLAINTS | ATLEE RABER**

How can we uphold kingdom values and turn a customer complaint into an opportunity to witness for Christ? Actual experiences will illustrate how addressing complaints redemptively helps avoid customer grievances. Preparing properly for complaints helps guide us when they happen.

#### **SIMPLE WAYS TO "EXCEL" YOUR BUSINESS | DENNIS YODER**

Numbers speak – they tell the crucial information needed to manage your business. Traditional accounting software may not always provide all the information you need. This workshop will present simple ways to use Excel in your business, with common tables, formulas, and graphs every business manager can use.

#### **STEWARDSHIP, GENEROSITY, AND WEALTH | JOHN MULLETT**

Generous stewards give. Not only to worthy causes, but also to their employees and even the waitress who serves them. They give because they know it's not about them. They are taking care of God's things for the greater good. Generous stewards build true wealth. Often they enjoy more money, more time, and better health because they live with purpose, surrounded by family and friends, and without fear of financial loss.

#### **UNDERSTANDING THE INCOME STATEMENTS | LARRY TROYER**

We all go to the bottom line first! But that which happens between the top line and bottom line tells all. Do you understand the difference between cost of goods sold and expenses, between fixed and variable costs, and your breakeven point? This accounting track segment covers these and more, enabling you to make decisions and plan for profit.

#### **WHERE'S THE MONEY | LARRY TROYER**

How much money came in? Where did it go? How much is left? Cash flow is vital to business survival. This segment will explain the relationship between profit and cash, and review potential cash traps that are often overlooked.

#### **WHY GOOD ADVERTISING WORKS | DOUG SCHEETZ**

How can you tell the difference between good and bad advertising? Not only is bad advertising ineffective, but it can also be detrimental to your business. Learn when, where, how, and why good advertising works. This session will ask basic questions you must answer when developing an advertising & marketing plan that will work for your business.

#### **YOU CAN'T MAKE MONEY WITHOUT UNDERSTANDING YOUR COSTS | RICHARD SHANK**

Understand the cost of your operation. Calculate job costs, expense allocation, markups, and correct selling prices. Understand fixed vs. operational cost.

*For a detailed program or to register, please contact Anabaptist Financial at (800) 653-9817 or by email: [info@afweb.org](mailto:info@afweb.org).*

which many Anabaptist businessmen find themselves. Jesus' words, "It is more blessed to give than to receive," call us to life principles of biblical generosity that simply don't mesh with modern business principles. Is biblical generosity impractical for business life? Should it be limited to only personal relationships? For some Anabaptist businessmen, the conventional solution to the generosity contradiction is to 'dress up' their business in 'Christian clothes'—that is, to operate their business like worldly businessmen, but with some higher ideals. For example, they may be careful to never tell a direct untruth, and avoid acting in ways that seem greedy. But at the core, they are no different from worldly businessmen, pushing for every advantage, even at the expense of another's wellbeing. They keep score as businessmen of the world do—by money alone—and in this equation, people are dispensable. Ask yourself these questions: "At the core, how does my business differ from my worldly neighbor's business?" "Do my customers, suppliers, employees, and competitors see biblical generosity in the way in which I interact with them in my business dealings?"

Various levels of generosity may be practiced by Anabaptist businessmen in three broad categories: *accidental*, *dutiful*, and *biblical*. *Accidental* generosity is often practiced by the person who is under the "tyranny of the urgent" and is largely focused on immediate matters. He does no thoughtful planning about how much to give to charity, and when, and to whom. Any cause presented compellingly at an unguarded moment wins whatever support he can give from cash flow at the time.

*Dutiful* generosity arises from an awareness that I should be giving from my business. This person feels an internal an-

noyance, usually disguised, at the charitable requests made to him. Occasional giving is done because, "I don't want to appear stingy," and, "others are donating to this cause, so I should too." For a dutiful giver, generosity is basically a pain reliever, causing him to do the right thing, albeit for flawed reasons.

*Biblical* generosity is intentional generosity, where the owner sees his business as a ministry, the arena in which God has called him to work to fulfill his life's calling. His overarching purpose is to supply God's kingdom with financial and human resources, investing whatever it takes to advance God's work in the world today. He understands that whatever he gives will be seed planted in good soil, and God will multiply it. Biblical generosity is expressed not only through corporate giving, but also by in-kind contributions, personal volunteering, and employee volunteering, among many other ways.

In summary, biblical generosity is a way of life resulting from a transformed heart. We give because God loved us first, and we long to love, live, and give as He did. Biblical generosity helps release the grasp of money, power, and possessions in our hearts, and enables us to pour even our working lives into Christian service.

The generosity contradiction is real. How can Anabaptist businessmen practice biblical generosity while their associates and competitors are looking out for 'number one'? Biblical generosity—the giving of money, time, and talents—does not happen unless it is planned. Open-handed businessmen who are freed from the generosity contradiction are God's hands and feet, leading with love, giving grace and mercy, and opening the doors to fund the work of God's kingdom in the world today. Ω

## Seminar for Financial Advisors & Trustees

**WHEN:** June 5 & 6, 2013  
8:30AM – 5:00PM (each day)

**WHERE:** Lancaster County, PA  
(Locations to be determined)

Our concept of brotherhood involves helping those with financial struggles. Many in our church circles serve others as private advisors, church-appointed trustees, or as church deacons. Gary Miller (Christian Aid Ministries) and Joel Martin (AF Advisory Group) will share topics designed to outline biblical principles and offer practical advice for helping those in financial distress. The same set of topics will be shared on each day, providing options for attendees with work schedules to accommodate. We plan to conduct this same seminar in the Holmes County, OH area later in the summer.

**For more information or to be placed on the information list, please contact the AF office at (800) 653-9817 or by email: [info@afweb.org](mailto:info@afweb.org).**

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