

STEWARDSHIP CONNECTIONS

A Newsletter for Financial Connections

Business and Brotherhood PART 2

Gary Miller

After writing *It's Not Your Business*, I received many questions about business and brotherhood. In "Business and Brotherhood Part 1," we looked at the church's vision for business. We also considered positive and negative aspects of business within our conservative Anabaptist communities. In Part 2, we return to the question of how our church brotherhoods relate to business.

How can a congregation discuss and develop a vision that addresses business? Take some time to pray and envision how God might be calling you to use business to build His kingdom.

Risk in Raising Issues

Whenever a man talks about materialism, everyone in the congregation begins to wonder how he actually lives. That's a risk we take when we talk about these issues. The same principle applies when we address the relationship between our businesses and brotherhoods.

Given the amount of poverty in the world, I think all of us feel a little guilty about our comfortable lives in America. I challenge all of us, but especially leaders, to take the risk of discussing this matter. We should admit we don't have all the answers, and we may not be doing things perfectly, but we must have more open discussion if change is going to occur.

Gain requires risk. This is true both in

business and in God's kingdom. Consider the servant in the parable of the talents who kept his talent wrapped in a napkin. Motivated by fear, he preserved what he had been given so he could give the talent back to the master just like he had received it. The master's emotional response reveals that God wants His people to take risks. He did not say, "Well, thanks for returning it, but I wish you would've invested it." Instead he said, "Thou wicked servant" (Luke 19:22). He was angry that this servant had assumed it was acceptable to simply preserve what he had been given. People all around us desperately need what we have, and we must share with them.

Gain requires risk.
This is true both in business
and in God's kingdom.

Being Honest with Where We Are

It is possible to spend our entire lives comparing ourselves to other plain groups. We make ourselves feel good because we think we are not quite as bad as another group. But what does God really want? Why has He given us so much? God sees the needs around us, and the potential of our businesses and brotherhoods to meet them.

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Do you see local evangelism as an act of futility? Deep down inside, do you wonder whether people really want what you have? Are you apologetic about who you are? All of this affects how you do business. You need to believe in what you do, basing it on the Word of God.

Encouraging and Tempering the Vision of Young Men

God can speak through youth, and we need to encourage them in their aspirations. Older men are usually more averse to risk than younger men, but young men's vision sometimes need to be tempered. To better understand the tension between the generations, let's consider a typical business life cycle, because church life contains a parallel.

Businesses usually start when an entrepreneur tries to fill a need or has an idea. During this first stage, business owners take a lot of risks and pour energy into the business. Assuming the business is successful, there comes a time of enjoying profitability. But eventually, most businesses lose that initial push for growth, vision begins to wane, and the owner takes fewer risks as the focus turns to protecting what has been gained.

In addition, when a business is young, flexibility is high and controllability is low. Changes can be made on the fly. But as a business matures, flexibility decreases and controllability increases. Over time a business becomes predictable and monotonous, tending to lose its appetite for improvements.

*"The reformer is always right
about what's wrong.*

However, he's often wrong about what is right."

G.K. Chesterton

This cycle also happens in churches. Young men notice that the church has lost vision and enthusiasm. They say, "We're going the wrong direction; there's higher ground!" The older generation responds, "Yes, but we have something valuable to preserve!"

G.K. Chesterton wrote, "The reformer is always right about what's wrong. However, he's often wrong about what is right." In other words, young men are usually right about what they oppose, but usually wrong about what they propose. Even though they see the problem, they don't always have good solutions. That's why we need to blend the perspectives of older and younger.

Here is my question for young men: Can you appreciate

the value of the older generation's perspective and experience? And for older men: Can you admit that perhaps some risk should be taken? Maybe it is time to take some risk and consider planting a new church.

How Responsible are we for What We Provide and Produce?

When I was in commercial construction, a developer asked me to construct a building for him. He was vague about the type of store he wanted, but I finally discovered it was a liquor store. I told him I wasn't interested in building something that would be a detriment to our community. He replied, "Well, I didn't think you would, but I thought I'd try anyway."

The developer knew there was a line I wouldn't cross. Is your business crossing lines that surprise unbelievers around you? Are your business choices demonstrating Jesus Christ?

Businessmen face questions like these: How much responsibility do I have for what I produce? Should I produce what I wouldn't purchase: luxurious homes, extravagant kitchens, expensive RVs, etc.? Is there a difference between providing what customers request and promoting extravagant consumption? What about producing grapes, or raising tobacco, or growing corn for Jack Daniels? What about building homes for homosexuals or people who are divorced and remarried?

Can your brotherhood discuss these issues and give counsel to each other? When you want to demonstrate Jesus, some of these questions are easy to answer. Others are quite difficult. At what point does a home or a kitchen become luxurious?

We won't all draw the lines at the same place, but we need to have charity toward each other. If we are aiming for the same target, we should at least be able to discuss these issues. Can you provide a safe place for businessmen to bring questions like this?

Businessmen can feel alone when they face these decisions. Creating a system of encouragement and networking or arranging for a few businessmen to get together regularly provides a way for them to share with each other and hold each other accountable.

Putting the Vision into Action

Implementing a vision is entirely different from developing a vision. Some of us love to dream, but what about putting our vision into action? The world pressures us to conform to its mold. To push back, we need dialogue and good teaching. How often does your congregation have financial or stewardship teaching?

Guidelines for Giving

Where do you turn with questions about a charity?

Richie Lauer

What does this charity really do? Who is running this program? What do these people believe? How are they spending my contributions? As God's steward, you are responsible for how you allow God's money to be used. Giving decisions should be based on solid information.

Our Charitable Gift Fund caseworkers help Foundation donors find answers to their questions and provide confidential, objective counsel. The following examples are based on actual inquiries, with names and a few minor details changed to preserve confidentiality.

DONOR "DAVID"

"I know this isn't a Christian organization, but it appears to be doing good humanitarian work. I'd like to support it through my Gift Fund account. What can you tell me about it?"

This well-intentioned donor connected with this international relief organization in response to an advertisement of its medical assistance program. The donor had sent gifts for several years out of his personal funds. Because he wished to start providing support out of his Gift Fund account, his Anabaptist Foundation caseworker did a little background research. The organization proved to be a legitimate tax-exempt organization. It extended medical care to poor people across many countries. But, unknown to Donor David, it also used a portion of its funding to provide abortions in foreign countries. This conservative Mennonite donor was understandably troubled to learn what some of his money had been used to do and immediately ceased supporting this organization.

GENEROUS "JANE"

"I'm thinking about sending \$1,000 to this organization. I saw their advertisement about helping exploited children, but I honestly don't know much about them."

We didn't know much about the organization either, so the case worker started digging. Yes, the organization was a legitimate 501c3 (tax-exempt) organization. It appeared to have a broad-based board of directors and a worthy mission statement. But, the organization had the characteristics of a fundraising shell. Only in existence for four years, it was rapidly growing and had collected almost \$10 million in 2016. It spent most of that money (56%) on salaries and aggressive fundraising tactics, and it had stashed millions

away in savings accounts. As an alternative, the caseworker provided the donor with information about a conservative Anabaptist organization which performed the same type of work among exploited youth, but with minimal overhead expenses. It was easy for Generous Jane to decide what she wanted to support and what she didn't.

The ability to give anonymously remains the primary reason why donors use the Charitable Gift Fund Program.

HONEST "HENRY"

"I've made regular but modest gifts to this conservative Anabaptist organization for years. They appear to be getting into a financial hole, and I'd be open to helping in a much larger way, if I can do it anonymously. But, before I do, I feel the need to express some concerns I have about the way they do ministry and the direction they might be heading."

This donor was not alone in the concerns he was feeling. Other donors had similar questions, which probably factored into the financial pinch the organization was experiencing. The organization expressed interest in hearing the concerns. Hearing these concerns and heeding them are two very different things, but, at the least, frank communication occurred. No one would have benefited if the donor had just quietly walked away from the organization without providing feedback. The organization knows what some of its best supporters are feeling, and now this donor and that organization each have to decide what to do next.

The ability to give anonymously remains the primary reason why donors use the Charitable Gift Fund Program. They wish to give generously to God's work, without the treasurer at a charity or the deacon at a church knowing who they are or how much they gave.

Access to confidential, objective counsel is a second major reason why serious donors use the Charitable Gift Fund Program. They take giving decisions seriously and view their ability to give as investments made in God's work. Having a Gift Fund account gives them access to a

case worker who can provide information about charities and needs while serving as a sounding board for the donor's ideas and goals.

Our "**Guidelines for Giving**" provide an outline of what donors should evaluate when making a giving decision. These guidelines include:

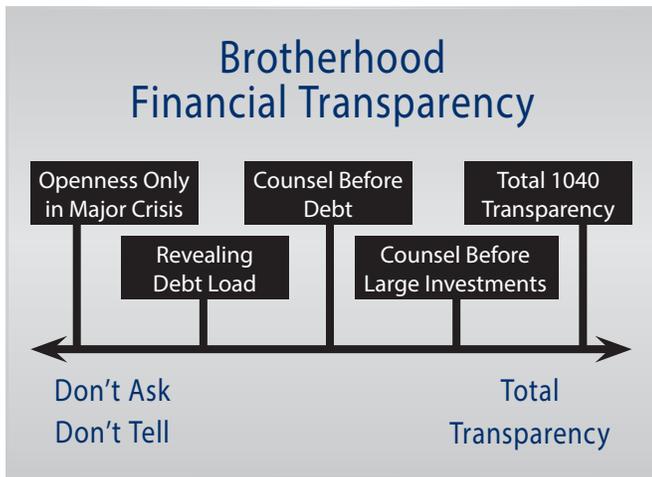
1. The organization's programs appear consistent with a clear statement of purpose. This means that the programs of the organizations are related to its publicly advertised mission statement and fund-raising. **The organization communicates its purposes clearly, and then it does what it said it would do. Funds are not solicited for one purpose but then diverted for other purposes.**
2. The organization's purposes and programs must be consistent with the values, beliefs and Biblical principles generally held by conservative Anabaptists. **The Charitable Gift Fund Program may not be used to support organizations whose goals, leaders, or programs are antagonistic toward conservative Anabaptist church values.**
3. The organization has a board which is an active and responsible governing body, which holds regular meetings and whose members have no material conflicts of interest. **The board should be sufficient in number to provide oversight (generally 5 or more members). Board members should be independent and exercise active oversight over the organization, rather than serve as "yes men" for the administration or be controlled by one dominant person.**
4. The organization discloses, upon request, a determination letter from the Internal Revenue Service which verifies its tax-exempt status (churches are exempt from this requirement). **Recipient organizations must demonstrate that they meet IRS guidelines to receive tax-exempt contributions. Organizations which claim to operate under the oversight of a church must be able to properly document church oversight.**
5. The finances of the organization are independently audited at least once a year according to generally accepted accounting principles, and the organization fulfills its requirement to file an annual Form 990 with the IRS. (Churches are exempt from this requirement.) **Organizations operating on charitable contributions should be open to outside accountability, including full and willing compliance with all applicable IRS regulations.**
6. The organization makes available, upon request, an annual report which contains detailed information on program activities and finances. **Charitable organizations should be transparent. They ought to be able and willing to report how charitable funds were spent.**
7. The organization responds promptly to reasonable questions asked by prospective donors. **If an organization cannot provide timely responses to reasonable questions about its finances and operations, this may be evidence of improper procedures or poor management. Neither deserves support.**
8. General administrative and fund-raising expenses of the organization should not exceed 30% of contributions. **Efficiency matters. Laborers are worthy of their hire, and reasonable operating costs are to be expected, but excessive spending on overhead should not be supported.**
9. Promotion of the organization is ethical without exaggerated claims, misleading statements or deceptive photographs. **Worthy work will earn support, without resorting to unethical appeals or aggressive fundraising tactics.**
10. While Anabaptist Foundation encourages donors to consider contributions to church organizations, these guidelines are not intended to exclude non-church organizations. **Most of our giving should be done through churches and church-related organizations. Community-based nonprofit organizations and some general Christian organizations also perform worthy work and deserve support.**
11. Anabaptist Foundation will consider receiving contributions for charitable purposes which are not currently represented by any nonprofit organization, yet are within the charitable purposes of Anabaptist Foundation. **God has more work for His people to do. Anabaptist Foundation supports the creation of new charitable projects within the conservative Anabaptist church community.**

GIVE GENEROUSLY, BUT GIVE WISELY!

If you are interested in learning more about the Charitable Gift Fund Program, please call 800-653-9817 ext. 209. 

Healthy Financial Transparency

How much transparency is enough? This will depend on your vision as a church. If your church simply wants to create a nice environment for families to exist, you may not need much financial transparency. But if you want to have a strong Christian witness in the community and want your businesses to demonstrate Jesus in your community, you will need more. Just one bad business deal could doom your church's vision.



One side of this continuum says, "Don't ask; don't tell." In this kind of situation, everyone does his own thing and leaves others alone. On the other end is total transparency where everyone knows everything. Where should you be on this continuum? Is it acceptable to be open with the brotherhood only when a major crisis occurs?

Every brotherhood should discuss debt load. How much debt transparency your church requires will depend on your church's vision of demonstrating Christ in your community. Some congregations ask their members to share information about their debt with their deacon or some other person. This is logical and right, especially if the congregation plans to pay the debt if one of the businesses cannot. Some congregations also require their members to ask permission from the ministers for large investments.

A Higher Calling in the Workplace

The way we conduct our business should demonstrate that we are radically different from the world. If you are not diligently pursuing godliness in the workplace, please don't tell people about your faith. Your behavior will contradict your words.

You must start with the foundation of diligently applying your Christianity to your work. Don't tell people

you are separate from the world if you live to accumulate possessions and wealth just like they do.

A man approached me at a construction site one time. After we discussed his questions about Jesus and our church, he said, "Really, I don't want to hear any more. I'd rather just watch you for a while and see how you live." That's fair. It's reasonable for people to watch how we operate our businesses before they consider our religious beliefs.

Accountability in Pursuit and Use of Wealth

Paul told Timothy, "But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition" (1 Tim. 6:9). He went on to say, "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" (1 Tim. 6:17).

This wasn't written to the rich; it was a command to Timothy. As a church leader, Timothy's job included holding the wealthy in his congregation accountable. Can your church leadership give admonition to wealthy businessmen? What if your bishop talked to you about your spending or some other business-related concern? What if he challenged your vision for business or warned you about plan to expand your business? Would you be comfortable with that or is that outside the norm for your congregation?

Timothy was not only to warn, but also to bless and encourage those with money to use their gifts properly. "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" (1 Tim. 6:18-19a). Again, this instruction applies to church leaders today. Are we doing a good job of both blessing and holding the business owner accountable?

Accountability Partners for Business Owners

It may not always be wise for everyone in a congregation to know the financial details of every business, but we should be giving more thought to how it should be done. Some business owners have created small accountability groups to provide opportunities for men to talk about vision, share questions, ask for advice, and hold each other accountable. This kind of interaction is healthy when men hold the same vision and have mutual respect and trust.

Redemptive Opportunities When in Crisis

God intends the church to be a public demonstration of

what the world could look like if everyone followed Jesus. Difficult business situations can be an excellent time to demonstrate Jesus.

A business owner once told me how he had purchased another company from a fellow Anabaptist. Afterward, he realized that the value of the inventory he had purchased was about \$200,000 less than what the seller had claimed.

Being in business can bring hard times,
but even then, God calls us to take His way.

Before he approached the seller about the discrepancy, he told his sons, "Remember that this man's soul is worth more than \$200,000. I don't know how he's going to respond, but I want us to walk away charitably if he refuses to move."

They went to the seller and explained how the inventory was worth \$200,000 less than they had been told. The seller said, "You should have checked that before. It's your fault. You could have come and done the inventory."

The business owner simply said, "Well, if that's how you feel about it, I will accept the loss." And he went out the

door. He used this as an opportunity to show his sons that it was worth \$200,000 to be a Christian witness to the seller.

Being in business can bring hard times, but even then, God calls us to take His way. In our culture the dollar is king. But our businesses should be different. If Jesus is on the throne of our businesses, the dollar won't be king, and our actions will demonstrate this truth.

Christian Business is Christian Service

Sometimes I hear people say, "I'm going to leave my business and go into full-time Christian service." I'd like to ask them, "What have you been doing all this time? Why don't you get busy right where you are and use your business as a witness in your community?"

The workplace has tremendous untapped potential to show people the beauty of the kingdom of God. This demonstration can happen every day as you interact with people in your work.

One time I walked into a room right after a meeting between a contractor and the owner. As the contractor left, the owner pointed at him through the window and said, "That man is the closest representation of Jesus Christ I've ever seen."

Could someone say the same about you in your business? ✍️

A STEWARD'S



Lyle Musser

Which is better, building a fence to keep people from falling off a cliff or putting an ambulance in the valley below to rescue the fallen? "Ambulance work" and "fence building" are two word pictures Anabaptist Financial uses to describe the two aspects of our stewardship education.

"Ambulance work" pictures an emergency scene that requires a quick response by competent helpers. Our Seminar for Deacons, Financial Advisors, and Trustees helps equip financial ambulance crew members. "Fence building" captures the scene of a strong fence built to guard against wandering into dangerous areas. Our Young Family Finance Seminar is designed to help young people build logical expectations and reasonable limits (fences) for their stewardship and finances.

When a deacon arrives on scene in his financial distress ambulance, he does not expect to find a family sitting around the kitchen table, ready to present their well-organized family budget to him. Why not? Because financial distress is usually a result of disorganization and lack of self-control.

Poor record keeping, a poor filing system, and inconsistent communication between spouses all contribute to the disorganization. Impulsive purchases based on feelings of want contribute to financial distress and show a lack of self-control. Following a budget helps identify needs, limit wants, and bring control to finances.

AF is working on fence-building that educates young people in wise stewardship and minimizes the need for

ambulances in the valley below the financial cliffs. Our new Budget Seminar helps build fences. The basic goal of a budget is to set reasonable spending limits. Financial distress often happens when there are no “budget fences” in place, or when these fences are broken down with uncontrolled spending.

Following a budget helps identify needs, limit wants, and bring control to finances.

When I was a boy growing up on our dairy farm, snow slid off the barn roof one night. The heifers in the barnyard went crazy. They crashed through a board fence that circled the barnyard and headed out across the pasture. They ran right through the divider fence in the meadow and headed for the woods. They ran through the line fence in the woods and broke into the neighbor's open fields. Nothing was going to stop them. By then, they had no more boundaries to restrain them. Those 30 heifers ran in fear for five miles, except for the one that was hit on Newport Road.

Finally, when the heifers could run no more, they came to rest along a row of pine trees where they felt reasonably secure. When daylight came, we rounded them up. All was well, except for the one that got hit on the road and the vehicle that hit it.

This story, by now a family favorite, makes a few basic points. First, fences are necessary and good. Second, negative consequences may come outside the fence. There is a lot of fear, running, and stress outside the budget fence—this could be called financial distress. Lastly, even though cattle can be rounded up and broken fences rebuilt, damage results from running uncontrollably outside (and through!) the fence.

Creating a budget can be likened to building a fence, providing security when its boundaries are observed. Although family budgets are not hard to create, few families make one unless prompted, or some pressing need makes a budget essential. Our Budget Seminar lays out a simple process for families to create and live within the boundaries of a budget.

“Why should I budget if our finances work out fine without one?” you might ask. Here are two good reasons and one great reason to budget:

Good Reason #1: Accounting

Keeping a budget allows us to do some of our own basic accounting. Accurately knowing our income and expenses leads to more efficiency, less waste, and more financial success. A budget helps us track all income and expenses to make sure we don't spend more than we earn.

Good Reason #2: Accountability

Having financial resources means we must be accountable to the government to pay income taxes. A good budget will track all income and expenses so that we can honestly and accurately pay taxes as the Scriptures teach in Romans 13:1–7. But our accountability as God's stewards is far more important.

All of “our” resources are really God's. Whether it's real estate, a business, cash, or savings in the bank, God is the true owner. He created the resources that we work with and provides us with the health, strength, knowledge, and skill to earn the things we call ours. A budget enables us to give an honest record of our finances both to our government, and more importantly, to God.

Great Reason #3: Serving

As followers of Christ, our goal is to model the life of Jesus in our daily actions. Jesus “came not to be ministered unto, but to minister, and to give his life a ransom for many” (Matthew 20:28). Jesus came to earth to serve rather than being served. Since we are His followers, our actions, including our financial activities, can be judged





Income



Expense

by the question, “What purpose did it serve?” A budget can help us answer this question accurately.

We can look back over our budget to see how our finances were used for our needs, the needs of our families, and to bless the work of God’s Kingdom. The expenses we recorded really are a testimony about whom we are serving: God, others, or self. A budget also motivates us to look forward as we record our financial plans and prayerfully consider how to meet our own needs and the needs of others.

A common misconception is that budgeting is only for those who are financially strapped. While a budget certainly helps in that situation, do wealthy people whose income far exceeds their expenses have an obligation to budget? The answer is directly linked with their desire to serve. If people use only their income as the judge of what they can spend, their lifestyle will go up and down with their income. Wouldn’t it be better for those with God’s gift of increasing wealth to consider it a tool for serving God and others rather than for more spending on themselves?

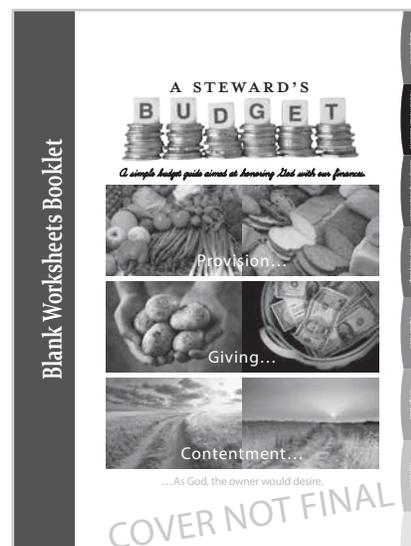
A person motivated to serve God and others can use a budget to limit themselves, no matter what their income level, so that after basic family needs are met, the discretionary portion can be maximized for use in God’s Kingdom. It’s hard to overestimate the powerful grip that finances can have on our spiritual lives. The decision-making process of making a budget shows our plans for using God’s resources. When the budget is made, we can evaluate our level of stewardship: Will the True Owner be pleased with these choices? A budget will help us see areas that need adjustment.

We are introducing *A Steward’s Budget*, a simple budget resource. This resource is used at our budgeting seminars to teach a hands-on approach to budgeting. It provides worksheets for a four-step handwritten budgeting process. Each section tells a story about how an imaginary couple named Amos and Mandy make a budget, includes a list of Scriptures and study questions, and describes common financial terms. You will find helpful examples to create a working budget and blank worksheets that may be freely copied for personal use or to share with others.

A Steward’s Budget will be available to all budgeting seminar attendees. Eight seminars are being planned for our next fiscal year (July 2018 – June 2019), with locations to be advertised in the next newsletter. All of these budgeting materials will be available in July 2018 via email, fax, or download from Anabaptist Financial’s website, including a spreadsheet version of the budget. Call Anabaptist Financial at 800-653-9817 or email info@afweb.org to request a copy.

We are introducing *A Steward’s Budget*, a simple budget resource. This resource is used at our budgeting seminars to teach a hands-on approach to budgeting. It provides worksheets for a four-step handwritten budgeting process.

Our prayer is that *A Steward’s Budget* will be a “fence” that calls us to more responsible stewardship and guides families to live within their means, reduce consumer debt, increase their giving, communicate better as couples, and avoid financial distress that requires an “ambulance.” 🚑



SEMINAR FOR

Deacons, Financial Advisors, and Trustees

Our church groups believe in offering counsel and support to members who struggle financially. The *Seminar for Deacons, Financial Advisors and Trustees* is planned to address this need and to provide basic training for those who are serving or who have been asked to serve as financial advisors or trustees helping individuals in our church settings.

NOTE: This seminar is for those who *work with and help* other people who have financial difficulties. It is *not* designed for individuals in our church communities who are personally struggling with finances.

Cost: There is no charge for the seminar. Ordained brethren (bishops, ministers, deacons) and those who have served or are serving as financial trustees are welcome to attend free of charge.

Registration: Seating is limited, so advance **registration is required** by May 28. To register, contact: *Anabaptist Foundation* (800) 653-9817 ext. 214.

Thursday, June 7, 2018

8:00 AM – 4:30 PM

Martindale Reception Center

352 Martindale Road, Ephrata, PA 17522

Friday, June 8, 2018

8:00 AM – 4:30 PM

White Horse Fire Company

111 White Horse Road, Gap, PA 17527

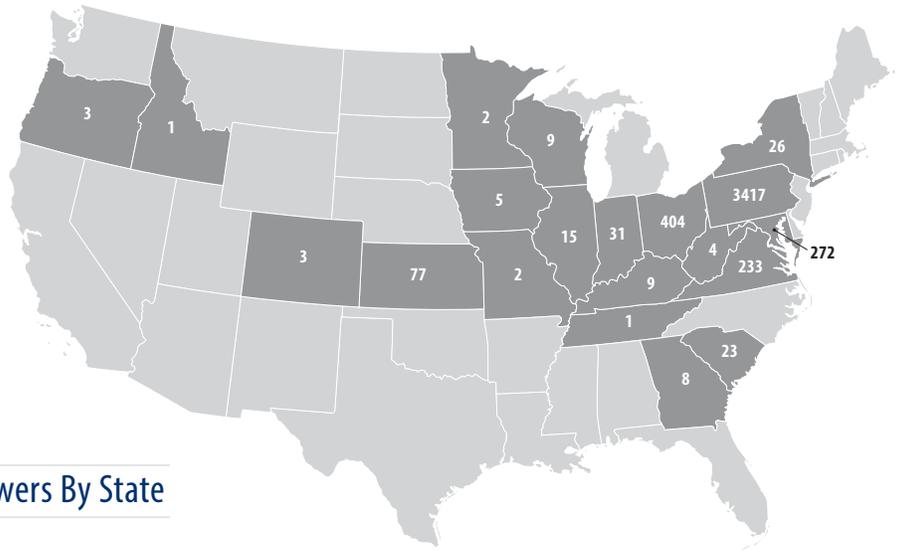
- 8:00 AM** REGISTRATION AND SEATING
- 8:30 AM** OPENING
- 8:45 AM** SESSION 1: **Principles of Stewardship** (Richie Lauer, Hillsville, VA)
- 9:00 AM** SESSION 2: **Understanding Financial Problems (Underlying Causes)** (Gary Miller, Caldwell, ID)
- 10:05 AM** SESSION 3: **Secrets of Relating to Those in Need** (Marvin Wengerd, Walnut Creek, OH)
- 11:10 AM** SESSION 4: **Role Play** (Richie Lauer, Gary Miller)
- 11:45 AM** ANNOUNCEMENTS AND LUNCH
- 1:00 PM** SESSION 5: **Main Session – Forming and Serving on a Committee** (Marvin Wengerd)
Break Out Session – Teaching Our People: Principles of Debt and Spending (Glenn Miller, Lancaster, PA)
- 1:40 PM** SESSION 6: **Main Session – Stewardship from God's Perspective** (Richie Lauer)
Break Out Session – Teaching Our People: Avoiding the Snare of Consumer Debt (Gary Miller)
- 2:20 PM** SESSION 7: **Main Session – Require Accountability; Achieve Restoration** (Marvin Wengerd)
Break Out Session – Teaching Our People: Principles of Saving and Budgeting (Richie Lauer)
- 2:50 PM** BREAK AND SNACK
- 3:10 PM** **Question and Answer Session** (Richie Lauer, Marvin Wengerd)
- 3:45 PM** SESSION 8: **Moving Our Communities Toward a Kingdom-Driven Vision** (Gary Miller)
- 4:15 PM** CLOSING COMMENTS
- 4:30 PM** DISMISSAL

*There will be a 10-minute break between sessions

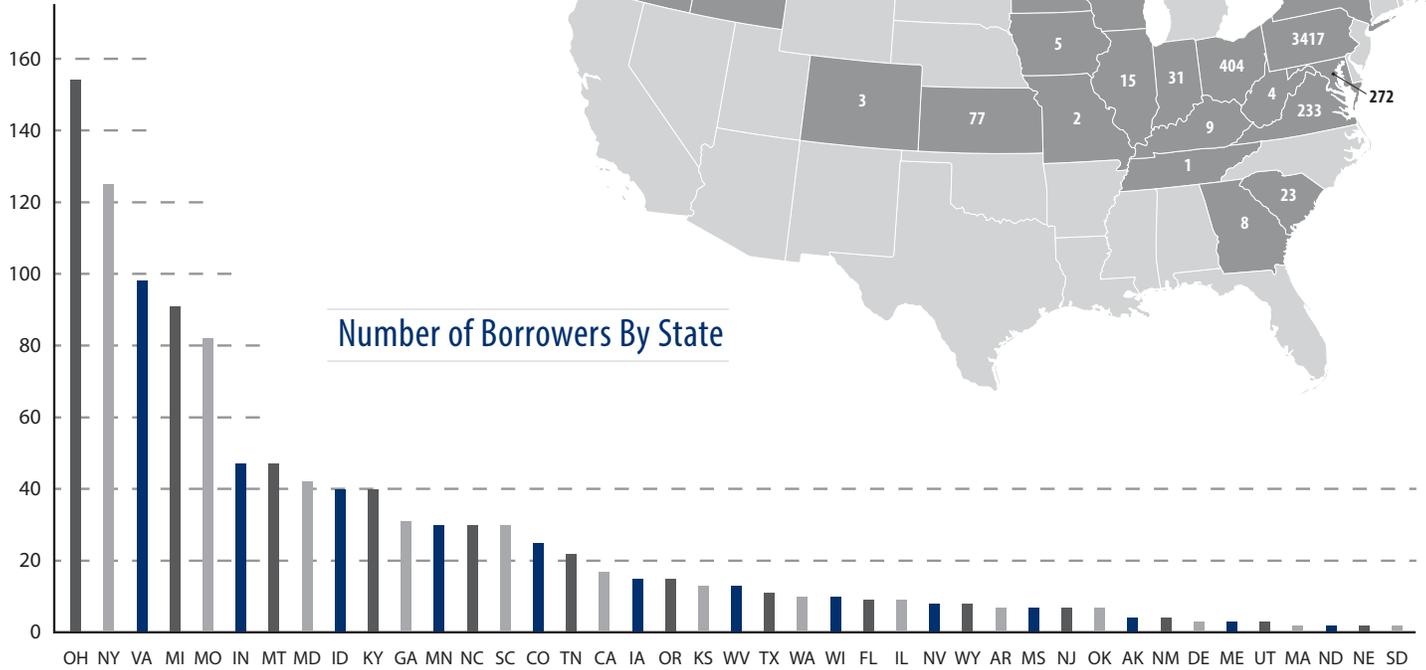
Operational Report

Current as of March 31, 2018

Number of Investors By State



Number of Borrowers By State



Note: PA has the largest loan participation with 842 borrowers. The graph above depicts participation among other states.

Website: www.afweb.org • Phone: 800-653-9817 • Fax: 866-230-6253 • Email: info@afweb.org

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Anabaptist Financial
Stewardship Connections with Integrity

STEWARDSHIP CONNECTIONS
A Newsletter for Financial Connections