

# STEWARDSHIP CONNECTIONS

A Newsletter for Financial Connections

## Wealth in New Testament Perspective PART 2

Wendell Heatwole

### Wealth Is to be Put to Use

With wealth being beneficial yet so dangerous, how should we deal with it? We can't do without wealth because it procures the basic necessities of life. Do we perform some sort of balancing act between the poles of the good and evil? Would it be better if we held no wealth beyond what is required for a bare subsistence? Should we pool our wealth to reduce its danger to us individually? The New Testament gives answers, but they are neither simplistic nor do they present an explicit formula.

The overarching answer is that we are to put wealth to its God-intended uses. Jesus told a story which brings this into focus. A rich landowner resolved the problem of what to do with his bountiful crops by deciding to store them up in bigger barns. His attitude toward wealth was fundamentally flawed. Looking forward to a retirement of ease and fun, he thought wealth was his for his own enjoyment. Even if death had not destroyed his plans for a cushy retirement, he was still a fool for not including God in His plans. Jesus called that attitude toward wealth not being "rich toward God" (Luke 12:14-21).

Even though we profess to love God and plan for our eternal well-being, we are poor toward God if we share the foolish farmer's mentality. Hoarding wealth is the opposite of putting it to its God-intended use. Jesus said, "Lay not up for yourselves treasures upon

earth, where moth and rust doth corrupt, and where thieves break through and steal. But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal. For where your treasure is, there will your heart be also" (Matthew 6:19-21).

Why are we to put wealth to godly use rather than stashing it away? Is it the possibility that God's work will run short on funding? Might it be that we will use the wealth for selfish ends? Is it because hoarding militates against trust in God? At the heart of the reason seems to be the need to keep our love and lives from centering on wealth, because our hearts will be set on our treasure.

Hoarding wealth is the opposite of putting it to its God-intended use.

Does Jesus' command to lay up treasures in heaven rather than on earth mean we should donate or limit all the wealth we hold to the bare minimum needed to survive? In light of the Epistles, whose real-life explanation and application give inspired insight into the meaning of the Gospels, the intent of Jesus' teaching involves a God-focused rather than a self-centered approach to wealth and economic activity. A significant word in

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Jesus' statement is "yourselves." The rich farmer's holdings were laid up on earth for himself. They were not assets generating income for God-intended purposes. On the other hand, laying up treasures in heaven for ourselves is proper self-interest in God's sight.

Self-denial cuts across the grain of universal human nature, regardless of our economic standing. It calls us to make the practical life-affecting decisions that aligns our wealth with following Christ who "died for all that they which live should not henceforth live unto themselves, but unto him which died for them, and rose again" (2 Corinthians 5:15).

Questions and issues abound regarding the meaning and application of laying up treasures. It may well be within God's will for some to intentionally live within a thin economic margin or to dispossess themselves of practically all holdings. Jesus required it of the rich young ruler (Matthew 19:16-22). While living somewhat hand-to-mouth does not resolve our heart issues, it can free us from many distractions and spare us from some of wealth's dangers.

At the same time, there were believers of some means in the early church. Timothy was to "command those who are rich in this present age" regarding their attitudes and the use of their wealth: "Laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life" (1 Timothy 6:17-19). Whether or not Paul intended to make direct commentary and application of Jesus' words to lay up treasures in heaven, the parallel between these two passages seems strong.

For many, using wealth through holding it is a means to their livelihoods. Today even enterprises of relatively modest returns, such as family farms, require significant holdings of capital. In many situations, the businessman is somewhat cash-poor as he pays for the capital investment, but in the process acquires a significant holding of wealth. The worth of some businesses lies not only in fixed assets, but also in goodwill and intangible value such as potential future earnings. In both cases, real access to one's holdings may come only later in life.

When such wealth is realized, the danger exists of able-bodied retirees pursuing a lazy, pleasure-filled life rather than continuing in productive activity as they are able. Even so, is rapidly donating it to support missionaries or fund relief the best or only way to place that treasure in heaven? Might a passive investment or loan aid a brother in the church while the returns free the holder for unpaid Christian service or provide for the years of declining strength and health?

What about economic development in tandem with evangelism and discipleship? Many a person with an entrepreneurial spirit and management skills provides wholesome and much needed employment for others in the church. Are not these also examples of God-intended uses of wealth?

Laying up treasures for ourselves in heaven through holding wealth for God's purposes is not free from peril. But neither is living in the world while not being of it (John 17). While we are to "cleanse ourselves from all filthiness of the flesh and spirit, perfecting holiness in the fear of God" (2 Corinthians 7:1), God does not call us to fulfill His will in a sterile and risk-free environment. Nor does He always clearly direct us how to apply Biblical principles. We find answers and safety through a life of faith within a community of faith—the church.

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The Bible does not spell out all the answers for us in how we should use wealth for God's intended purposes. Nevertheless, when the opulence of our lifestyle keeps pace with the success of our business or our rising salary, the nature and location of our treasure is brought into question! The basic issue lies in our heart. While we may not have intentionally allowed wealth to displace our love for God, we may have unconsciously become acculturated to the world's values and accommodated ourselves to them as our wealth increased. A cleansed heart and a renewed mind should lead us to change our life goals, prune our lifestyles, and maybe even to divest some holdings.

### **Wealth Is an Unworthy Goal in Life**

Many believers aspire to use their wealth for the kingdom of God beyond supplying their own needs. This is as it should be for all Christians. In fact, Scripture portrays this as a solid investment that yields returns. Encouraging the Corinthians to give generously to the collection for relief, Paul wrote:

But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully.

# Charitable Gift Fund

## Simple, Anonymous Giving to Churches and Charities . . . with a Tax Deduction

Anabaptist Foundation exists to serve donors, churches, and charities as a channel for giving. Our **Charitable Gift Fund** (CGF) Program provides tax-deductible receipts for your charitable contributions while enabling you to recommend which churches and charities benefit from your gift.

### How Can You Benefit from a Charitable Gift Fund Account?

- **An immediate tax deduction.** Open an account and mail your contribution by December 31 to receive a 2017 tax-deductible receipt.
  - **Resourceful giving options.** You can contribute whatever you have: cash, commodities (corn, soybeans, hogs, etc), or appreciated assets (real estate or stocks). The Foundation liquidates non-cash gifts and places the proceeds in your Gift Fund account for distribution to charity.
  - **Flexible distribution of funds.** You can send gifts to churches or to 501(c)(3), tax-exempt charities. Gifts cannot be made or earmarked for the benefit of individuals, but you may recommend gift distributions at the time you make your gift, or you can wait to make those decisions later.
  - **Anonymous giving.** All gifts to churches and charities are sent anonymously unless you specifically request otherwise.
  - **Convenience.** Automatic monthly or quarterly gift disbursements can be set up to support specific charities, enabling you to provide regular support without the work of writing monthly checks. Quarterly statements help you keep track of your giving.
- **Objective Counsel.** You may have questions about needs at a church or charity but hesitate to ask personally because you don't wish to reveal your identity. The Foundation secures that information for you, providing confidential counsel so you can make informed giving decisions. We operate no mission or relief programs of our own, so we can provide neutral counsel when you need it.

Anabaptist Foundation fills a unique niche in conservative Anabaptist church circles. We assist donors as they seek to support God's work, and we complement churches and charities as they endeavor to do God's work. Without our own mission or relief programs to fund, we don't compete with other charities for funds, never pressure you to give with solicitations, and can offer neutral, unbiased counsel to donors, churches, and charities.

If you want to anonymously support God's work, we would be glad to help you do it. Establishing an account is simple, and all information is kept strictly confidential. 

*For a free information packet or to speak with someone, please contact us:*

WRITE: Anabaptist Foundation  
1245 Old Route 15  
New Columbia, PA 17856  
CALL: (800) 653-9817, ext. 209  
EMAIL: [info@afweb.org](mailto:info@afweb.org)

## 2017 TAX DEDUCTION REMINDER

If you wish to receive a tax-deductible contribution receipt for 2017, make sure your check is postmarked **by December 31, 2017!** The Internal Revenue Service (IRS) stipulates that year-end receipt dates are determined by the postmark on the envelope, **not by the date on the check.** December 31 falls on a Sunday this year. To avoid missing a 2017 date on your contribution receipt, ensure that you **mail your contribution no later than Friday, December 29.**

To ensure you receive the tax deduction you need in the year you need it, make your contribution now or in early December to avoid the pressure of year-end events.

# The Growth Quandary

Arlen Miller

*An interview with Timon Miller, owner of Dovetail Dimensions.*

Is there an easy solution when a family-oriented small business wants to grow? Timon Miller was in a quandary. "I really struggled with it," he recalled. "Bigger is not always better."

Timon and his wife Rebecca of Millersburg, Ohio, own Dovetail Dimensions. Late last year they moved their business from a 4,000-square-foot building into a new 9,600-square-foot facility, financed by Anabaptist Financial.

For Timon, an ordained Amish deacon, the hardest part about running a business is containing the business to a specific size. "It wants to grow," he said.

Established in 2001 with one customer, Dovetail Dimensions manufactures drawer boxes and components crafted of hardwood maple for furniture and kitchen craftspeople. As noted in the company's name, the drawer boxes feature interlocking dovetail-shaped pins in the corners for high tensile strength.

## Expanding Versus Limiting Growth

Timon preferred to keep his business at its current size, however, he also realized that the business wanted to grow. Faced with the question of how to handle increasing demand, Timon identified two basic options:

1. Grow with his clients.
2. Refuse to grow with his clients and, as a result, no longer be able to retain them.

Timon's philosophy is that his business needs to grow with his client base. This contrasts with several of his clients whose orders vary only a small amount from year to year. These clients control their growth by simply saying no to anything over their comfortable capacity.

Timon has discovered in his industry that when a cabinet builder client is forced to source drawer boxes from multiple vendors, it can become challenging to maintain consistent quality in the builder's final product. Timon has experienced firsthand that when he's unable to accommodate the growth of his clients' needs, he will lose them. This was the key factor that prompted the expansion of Dovetail Dimensions.



Because Timon and Rebecca are not in business to get all they can out of it, they found themselves in a quandary. Timon wanted to maintain a smaller business to keep him closer to his family. That was, in fact, his original intent for the business.

Timon's brother, who had joined their team as an employee, also wanted to be close to home with his young family. He branched out on his own in June 2015 and took on seven or eight of Timon's customers. By January 2016, despite efforts to control growth, Timon's company was again bursting at the seams.

Timon's client relationships have meaning and value. He has a hard time telling a faithful patron to look elsewhere simply because his company is unwilling or unable to expand to meet the increasing demand. "For me it's a really tough thing," he confided.

Timon enjoys business, but recognizes the temptation to allow himself to become so busy that his family is shortchanged. Every time he stops to think and consider this, he comes back to the conclusion that if a decision takes him further from his family, it's not the direction he wants to go.

## Making a Decision

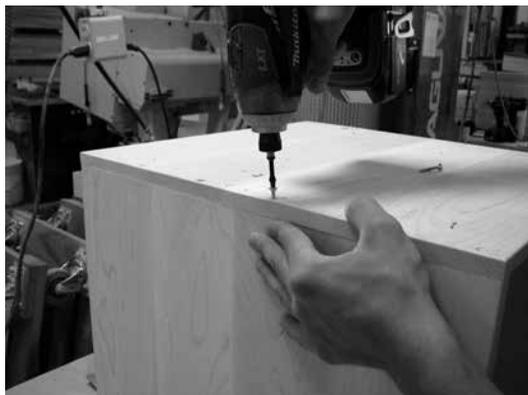
Whether the order is one drawer box or several hundred, Timon tries to maintain a short lead time of roughly seven to ten days. His customers love the consistency and dependability. He realizes that he can't change his clients' lead times from seven days to ten or fourteen days simply because he has a flood of orders and limited facilities.

In retail it may be easier to do this, but in manufacturing he functions as a subcontractor whose clients have their own schedules to meet. Longer lead times would domino down through his contractors' manufacturing, installation,

and completion schedules with potential negative repercussions at every level.

After prayer and seeking counsel and affirmation from close friends, other business owners, and their church ministry, Timon and Rebecca felt at peace about proceeding with the expansion.

Timon doesn't confess to having a formula for whether



or not a business owner should expand when faced with the decision. However, one thing that Timon is seeing more clearly than ever is the need for a clearly stated vision that works for both the family and the business.

While Timon is still exploring practical ways to spend more time with his family—such as returning home for breakfast or reporting to the office a little later in the morning—he feels he has made forward strides in balancing family time and fully serving his clientele.

Nearly one year has passed since the building has been completed, and Dovetails Dimensions has made their move. Timon is now able to reflect and reassess. Here are several observations he offers:



**When he's home, he's home.** When the shop and office were both located at home, Timon had often felt a gravitation toward work and spending “just a moment” at the desk when he was free in the evenings. Now, since work and home are a quarter-mile apart, it's much harder to float into work mode after he's home. He is better able to devote his time and focus toward his family.

**More peace and privacy around home.** Previously, the business was located at the Miller home, and there was constant noise and truck traffic on the premises, which had caused additional concern for Timon's wife Rebecca and their small children.

**A Christian workplace.** Timon's vision is to not only serve his clients well but to also provide a quality workplace environment for his sons, as well as others from the community. With the larger facility, he feels he has achieved a healthy balance.

**Better employee experience.** The new and expanded facility has improved working conditions for the employees, making work more efficient and enjoyable. 🙌

# Business Booklets



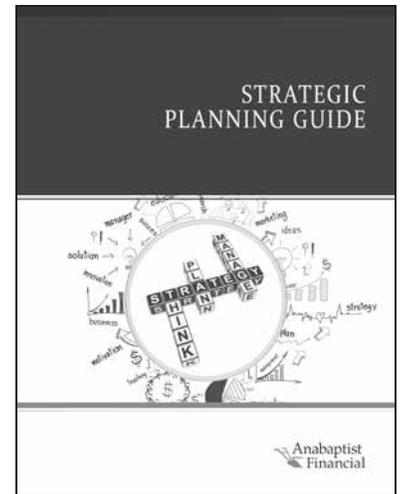
## Accounting, Taxes, and Financial Statements

For many business owners, financial statements are a distraction. Accounting, taxes, and financial statements may seem complex and hard to understand. But rather than making your life more difficult, they are tools that make managing your business easier. This booklet brings clarity to business and farm taxation and financial statements.



## Starting Your Own Business

An entrepreneur needs purpose, personal development, family support, startup instructions, and information about business structures. This booklet explores innovation, startup ideas, and family considerations to help you decide whether you should go into business, and if so, what business may be a good fit.



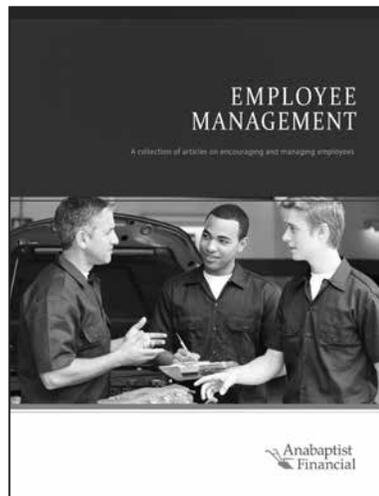
## Strategic Planning Guide

An annual strategic business plan provides clear annual goals and an action plan to be implemented. This step-by-step guide will help you develop and implement a strategic plan for your business. It includes a user's guide, workbook section, and sample strategic plan to help you clearly plan on the future of your business.



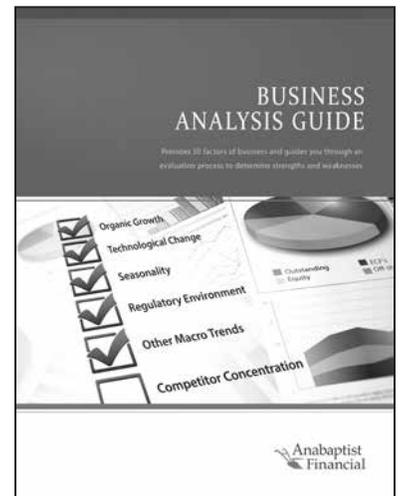
## Sales and Marketing

Sales and marketing is one of the most relational aspects of business. Worldly marketing techniques often include deceptive practices that should not be part of the kingdom-focused business. This resource helps you develop a marketing plan and improve your sales in ways that honors God and bless your customers.



## Employee Management

Employees are the biggest asset of a business. Employers need relationship and management skills to maximize the potential skills of their workforce. This booklet describes processes for hiring, training, team-building, compensation, and dealing with problem employees in ways that are uplifting and rewarding.



## Business Analysis Guide

This booklet provides evaluation criteria to help you assess the industry, the product, and the customer as well as the financial and operational aspects of a business. Whether you are starting a business, or learning to grow your established business, this resource will help you understand the current business landscape and make decisions accordingly.

Order these booklets online at [www.afweb.org/resources/business-resources/booklets](http://www.afweb.org/resources/business-resources/booklets), or by calling 1-800-653-9817, ext. 214

Anabaptist Financial  
**BUSINESS SEMINARS**  
FROM AN ANABAPTIST PERSPECTIVE

JOIN US AT ONE OF OUR SEMINARS  
**Coming up in February 2018!**

Odon, Indiana  
Tuesday, February 20

Simon J. Graber Community Building  
9164 E 875 N  
Odon, IN 47562

Arthur, Illinois  
Thursday, February 22

Otto Center  
2058 CR 1800 E  
Arthur, IL 61911

Goshen, Indiana  
Saturday, February 24

Clinton Frame Church  
63846 CR 35  
Goshen, IN 46528

*For more information about these seminars, please call 800-653-9817, ext. 222*

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## Young Family Finance Seminars

The rescue squad is certainly appreciated when someone falls off a cliff, but how much better would it be there were a fence to keep them from falling! Our Young Family Finances seminars are designed to prevent people from falling off financial cliffs. These seminars provide youth and young married couples with basic Biblical teaching to avoid financial pitfalls and worldly influences. This mini-seminar delivers three focused topics from a conservative Anabaptist perspective: *Giving & Brotherhood*, *Debt & Spending*, and *Saving & Investing*.

### Upcoming seminars include:

- Conneautville, PA: November 17, 2017  
**Conneautville Community Building**  
13380 Rundelltown Road, Conneautville, PA 16406
- Lancaster, PA: January 16–17, 2018 (two locations)
- Myerstown, PA: January 18, 2018
- Arthur, Illinois: February 22, 2018
- Holmes County, OH: April 3–5, 2018 (three locations)

**For more information about Young Family Finances, email [lylemusser@afweb.org](mailto:lylemusser@afweb.org) or call 800-653-9817, ext. 212**

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. 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 everything to all bountifulness which causeth through us thanksgiving to God (2 Corinthians 9:6, 8, 10-11; also see Philippians 4:16-17).

We do not exploit this as a bargain from God whereby He promises prosperity when we extend ourselves in faith. This Scripture's intent is that we give fearlessly, not foolishly. Earlier Paul anticipated the objection that "we have financial struggles of our own" (2 Corinthians 8:13-15). Now he is encouraging them that "you have more potential to give than you may think." God does not promise prosperity for giving, He promises to supply our need in giving.

Built upon the principle of sowing and reaping, Paul's appeal indicates that generous giving increases our potential, not for personal enrichment, but that we might "abound in every good work." The enrichment that results from plugging our wealth into God's purposes is more than increased capacity to be generous; it enlarges us spiritually as we increasingly bring our thinking, giving, and living into harmony with God's will and purposes.

Given our concern over global material and spiritual need, and our excitement over wealth's potential to relieve suffering and proclaim salvation, should we pursue riches for the sake of the kingdom of God? Few of us crassly claim those motives, while many of us may quiet our consciences by dressing up our ambitions in these nice clothes.

The Bible says that someone who was a thief should work "that he may give to him that needeth" (Ephesians 4:28). This establishes the principle of being productive so we can contribute to God's purposes. However, it would be a stretch to say that we should become wealthy for Christ and the church.

In fact, when the Scripture says that "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 Timothy 6:9), there is no exception clause which states, "Unless, of course, it's for the Kingdom."

There is a fundamental difference between desiring to use wealth for God's glory and a blatant desire to be rich. Nevertheless, the desire to be rich "for God" tracks quite close to a love of money itself "which while some have coveted after, they have pierced themselves through

with many sorrows" (1 Timothy 6:10). People can attempt to hide their desire to be rich under righteous-looking behavior such as generous charitable giving. But freely talking about their wealth and enjoying publicity about their generosity exposes their hearts.

By coupling the instruction to "seek first the kingdom of God and His righteousness" (Matthew 6:33) with the warning that "the love of money is a root of all evil," we understand that Christians should aspire to be godly people rather than wealthy people (1 Timothy 6:10-11). Then if God chooses to entrust wealth into our care we will be on solid—though not entirely danger-free—footing to face the temptations and perils associated with that responsibility.

There is a fundamental difference between desiring to use wealth for God's glory and a blatant desire to be rich.

One man of relatively significant wealth, coming to the end of a life during which he had lived moderately and modestly, was almost embarrassed by the holdings God had entrusted to him. He made a statement to his sons that is consistent with the New Testament perspective on wealth: "It was never my goal to be rich."

God calls us to contentment where we find freedom from the drive for wealth and rest for our spirits. Contentment is neither passivity in caring for our own, nor complacency about the world's spiritual and material needs. Rather it's an antidote to covetousness whereby we are at peace with God's provision, be it meager or ample, and willing to live within, though not necessarily up to, our means (Philippians 4:10-13; 1 Timothy 6:6-8).

Several Proverbs complement the New Testament emphasis on contentment rather than chasing riches:

Labor not to be rich: cease from thine own wisdom. Wilt thou set thine eyes on that which is not? For riches certainly make themselves wings; they fly away as an eagle toward heaven. (Proverbs 23:4-5).

Give me neither poverty nor riches; feed me with food convenient for me: lest I be full and deny thee, and say, Who is the Lord? Or lest I be poor and steal, and take the name of my God in vain (Proverbs 30:8-9).

Part of our contentment is in knowing that God is pleased when we use wealth rightly. Paul used both the

terminology of business and the language of worship to tell the Philippian believers the value of the wealth they had given to him for the sake of the gospel. He said their gift was “fruit that abounds to your account” (Philippians 4:17). It was a fruitful investment credited to their account—they were laying up treasures for themselves in heaven. And in the language of Old Testament worship, their gift was “an odour of a sweet smell a sacrifice acceptable, well pleasing to God” (Philippians 4:18). Similarly the writer of Hebrews said, “Do not forget to

do good and to share, for with such sacrifices God is well pleased” (Hebrews 13:16).

We don’t need to be wealthy to make fruitful investments in the kingdom of God or to offer pleasing sacrifices. God is also pleased when we remember the treachery of wealth. The Bible says, “This know also, that in the last days perilous times will come. For men will be lovers . . . of money” (2 Timothy 3:1, 2). Whether we hold little wealth or much, with money it’s always perilous times. ✍️

NEW

# Anabaptist Financial NY BUSINESS SEMINAR PROGRAM

**Tuesday, January 23, 2018: Finger Lakes Fellowship Center – 3403 SR 414, Seneca Falls, NY 13148**

- 8:00 – 8:30 AM** REGISTRATION, REFRESHMENTS, AND SEATING
- 8:30 – 8:45 AM** WELCOME AND SEMINAR DETAILS
- 8:45 – 9:35 AM** GENERAL SESSION
- Biblical View of Work and Business** | Ken Riehl
- 9:35 – 9:50 AM** STEWARDSHIP RESOURCES UPDATE
- 9:50 – 10:10 AM** BREAK
- 10:10 – 11:00 AM** GENERAL SESSION
- The Meaning and Purpose of Business** | Daryl Hurst
- 11:00 – 11:15 AM** BREAK
- 11:15 – 12:05 PM** GENERAL SESSION
- Providing Customer Service with a Positive Attitude** | Cleason Horning
- 12:05 – 12:20 PM** ANABAPTIST FINANCIAL/FOUNDATION UPDATE
- 12:20 – 1:30 PM** LUNCH
- 1:30 – 2:20 PM** BREAKOUT SESSIONS
- The Power of Proper Branding** | Roy Herr
- Organizing for Productivity** | Leonard Meador
- 2:20 – 2:35 PM** BREAK
- 2:35 – 3:25 PM** BREAKOUT SESSIONS
- Common Sense Marketing Strategy** | Roy Herr
- Know and Develop your People** | Leonard Meador
- 3:25 – 3:40 PM** BREAK
- 3:40 – 4:30 PM** BREAKOUT SESSIONS
- Teamwork** | Doug Ramer
- Marketing Consultation Role Play** | Roy Herr
- 4:30 PM** CLOSING

## Speaker Details

**Ken Riehl**—Dundee, NY  
Manager, Martin’s Stoves and Fireplace

**Daryl Hurst**—Seneca Falls, NY  
Owner, Finger Lakes Dairy Service

**Cleason Horning**—Seneca Falls, NY  
Owner, Beacon Electrical Services

**Roy Herr**—Myerstown, PA  
Marketing Consultant & Co-founder, Rosewood Marketing

**Leonard Meador**—Rossville, IN  
Business Management Consultant

**Doug Ramer**—Myerstown, PA  
Personnel Manager, Martin Water & Appliance

### REGISTRATION FEE:

If registered on or before January 9, 2018, \$89.00 for the first person. Additional attendees from the same family or business, \$79.00.

If registered after January 9, \$99.00 for the first person. Additional attendees from the same family or business, \$89.00.

For more information about this seminars, please contact us:  
Website: [www.afweb.org](http://www.afweb.org) • Email: [seminars@afweb.org](mailto:seminars@afweb.org) • Phone: 800-653-9817, ext. 222

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## BUSINESS ADVISING



# Business Optimizer

## A MONTHLY BOOST TO YOUR BUSINESS

Rise to the next level of business management through the Business Optimizer program as you tap into the expertise of an Anabaptist businessman who provides fresh perspective, management experience, and business expertise.

Your advisor will walk beside you, with seasoned counsel that produces a bountiful harvest of Kingdom-focused business success. Our vision is for your business to become stronger with rewarding relationships, better products, and greater profitability.

### HOW WILL YOUR ADVISOR HELP?

- *Problem solving and working through challenges in monthly counsel sessions.*
- *Facilitating annual strategic planning for increased clarity and direction.*
- *Quarterly financial review and analysis to improve management based on numbers.*
- *Teaching leadership principles, identifying strengths of key people, and producing alignment within teams.*

### For more details call:

*David Sauder*

*Advising Facilitator*

*(800) 653-9817, ext. 206*

Stewardship Connections • Volume 10, Issue 4 • November 2017 • A quarterly publication of Anabaptist Financial  
Website: [www.afweb.org](http://www.afweb.org) • Phone: 800-653-9817 • Fax: 866-230-6253 • Email: [info@afweb.org](mailto:info@afweb.org)

Reviewers:  
Amos Hurst, Ben Stoltzfus

Editorial Team:  
Merle Herr, Richie Lauer, Paul A. Miller, Nathan Shrock (Managing Editor), and Timothy Stoltzfus

\* \* Address service requested \* \*

New Columbia, PA 17856

1245 Old Route 15



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