

STEWARDSHIP CONNECTIONS

A Newsletter for Financial Connections

Moving Our Communities Toward a Kingdom-Driven Vision for Finances PART 1

GARY MILLER

Could the members of your congregation define a kingdom-focused vision for your community? Is everyone moving in the same direction? Are you developing a collective vision? What makes communities act the way they do? How do we evaluate the source of our own traits? What do we need to change to have more godly traits?

This article is for anyone in any culture, but is especially intended to encourage leaders who carry responsibility for shaping a community. We will look at this subject from three angles—developing a kingdom-driven vision, combating cultural pressure, and encouraging forward movement.

Developing a kingdom-driven vision

The prevalent American vision can be illustrated by a donkey with a stick fastened to him in such a way that a carrot dangles just in front of his nose. The carrot entices him to move forward, but as he does, the carrot moves too. How long will the donkey fall for this ploy? The average American is chasing a materialistic vision, but he never quite reaches his goal. Like the carrot the donkey chases, it is always just out of reach. That is the nature of materialism. Unfortunately, many people are fifty or sixty years old before they realize that they will not catch what they are chasing.

Meaningful living is more than the shallow pursuit of materialistic goals. Leaders have the duty to compellingly demonstrate and teach a lifestyle absorbed with the kingdom of God. This is more than teaching people how to get their financial ducks in a row. It is about developing heart connections with the kingdom of God. It's also about wholeheartedly embracing the Bible's plan for how we relate to material things on earth.



TOWARD A KINGDOM-DRIVEN VISION

Scriptural basis

Paul writes in Ephesians 4:28, "Let him that stole steal no more: but rather let him labor, working with his hands the thing which is good, that he may have to give to him that needeth." I will break this down into four areas.

1 | Money is to be gained ethically. Let him that stole steal no more. Rather, he should have a good work ethic.

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- 2 | **Money is to be earned by labor.** Work is honorable and necessary.
- 3 | **We are to labor in activities that are good.** Our activities should bless our communities, not just produce money.
- 4 | **The money from our work is for our own needs and to give the needy.**

I will put this in the form of an equation. *Honesty and integrity + diligence and a work ethic + reputation for things that are good = provision.* Provision will be the logical outcome of the first three conditions being in place. I call this a Biblical building block.

This does not necessarily work only for Christians. These building blocks can produce wealth for anyone. Japan, for example, is a wealthy country because these three elements are in place.

I give seminars on this subject in many third-world countries, but I am very careful not to talk about only the first three conditions. I am interested in producing more than wealth. God's plan is that we "give to him that needeth," which includes our own family and others around us. God uses this formula to bless us, but it is not to make us fat and comfortable.

Now let's compare this with what we see in today's Anabaptist communities.

	Honesty and Integrity	
+	Diligence and Work Ethic	
+	Reputation for things which are Good	
<hr/>		
=	PROVISION	

Integrity

I think we are doing fairly well in the area of integrity. When I see a sign that says, "Amish pies," I know they are good pies. I have seen a sign that said, "Amish truck stop" and another that said "Amish software." While that sounds far-fetched to us, it indicates someone is trying to benefit from good Anabaptist integrity.

Work ethic

A close second is our work ethic. It almost seems that being alive and able to stand upright is the main requirement being a worker in America today. As a general rule, the

work ethic of an Anabaptist person is better than this. It may not be what it once was, but I still consider it good.

Doing good

We are not doing quite as well in choosing work that clearly blesses the community. Some of us are involved in get-rich-quick schemes, multi-level marketing schemes, and other means of chasing after quick money. We are not as conscientious about only doing something good as we once were.

Sacrificial giving

Finally, we do enjoy giving, but only from our excess. If we have plenty and all our needs are met, we give from the things we have left over. We like giving things that don't cost us too much, such as leftover clothing, spare time, and extra money. I say this tongue-in-cheek, but it helps us feel better about our complacent spiritual lives if we also give some of our material resources.

If my assessment is accurate, then some things need attention. We might have some good habits, but are they flowing out of a kingdom focus? God wants us to be absorbed with a focus on living for Him and His kingdom.

I find only two missions that God has here on earth. The first one is to reveal Himself to mankind, and the second is to reconcile mankind to Himself. I propose that everything we do, including our family life, our business life, and entire financial life, should fit into one of these two God-ordained categories. Most of us would admit we are influenced by the pressures of our culture, and that not every aspect of our lives is flowing out of a kingdom-focused vision. What keeps us from moving in that direction? We read about and discuss the persecuted church and how difficult and dangerous their lives must be, but perhaps being shaped by our materialistic culture is even more dangerous. Let's consider some of the cultural pressures we feel today.

Identifying cultural pressures

Marketing pressure

We are by far the most marketing-saturated culture in history. *Consumer Reports* estimates that Americans see approximately 247 advertisements each day. The push and pull of this phenomenon through the Internet, television, billboards, newspapers, magazines, cereal boxes, and junk mail far exceeds what any other culture has experienced. I am amazed at all the places people find to put advertisements.

Advertisements influence us more than we think. Billions



Charitable Pooled Income Fund

A Double Blessing

Make a gift to your local church and favorite charities and continue to receive income for yourself and your loved one for the rest of your lives.

Many of us wish we could give more to our church and charities but are concerned that if we make a substantial gift, we might need some of those funds as we grow older. Anabaptist Foundation's **Pooled Income Fund** may help address this concern. You can make a future gift to the church or charities you support and receive the interest income it generates for the rest of your lives.

How does our Pooled Income Fund work?

1. You make a non-refundable charitable gift to Anabaptist Foundation and designate it for the Pooled Income Fund.

2. Contributions to this specific fund are "pooled" together and invested in the AF loans program to fund loans for conservative Anabaptist church members.

3. Each quarter, the interest earned from the loans is paid out to the donors pro-rata, based on their share of

participation. Only the actual interest earnings are paid out; the gift principal always remains 100% in the Pooled Income Fund.

4. You will receive a charitable deduction for a portion of your gift in the year in which it is given to Anabaptist Foundation. This may be used to reduce your income taxes.

5. At the death of the last survivor, your original gift is removed from the Pooled Income Fund and distributed to charities you selected in advance.

This is how our Pooled Income Fund allows you to make a significant gift to charity, receive a tax deduction, invest your funds within conservative Anabaptist church circles, and receive the interest earnings for as long as you or your loved one lives.

If you would like to evaluate if the Pooled Income Fund meets your needs and charitable plans, please contact us for more information at **800-653-9817** or **info@afweb.org**.

Anabaptist Foundation Q & A Box

by Richie Lauer

QUESTION:

The bank account for our church alms fund account was set up using the deacon's Social Security number. Is this okay?

Answer:

It is not advisable for a church's bank account to be established using any individual's Social Security number. The number is used to identify ownership of the bank account. Of course, we understand an alms fund to belong to the church as a whole rather than to the deacon as an individual. But, in the event of an IRS audit of his finances, a deacon could be put in the position of having to prove that all of the deposits into the account were not his personal income which he had failed to report to the IRS on his tax return.

Using an Employer Identification Number (EIN) is a better choice. Having an EIN for the church does not mean the church has or ever will have employees. Nor does it mean the church would have to submit financial reports to the government. It simply serves as an identifying number connected to the church's name and it is relatively easy to obtain.

If your church wishes to get an EIN for use with the church account, please contact us and request an EIN Kit. If you fill out and sign the easy-to-understand forms and mail them to us, we will apply for your EIN and mail it back to you as a free service.

QUESTION:

Can I use the Charitable Gift Fund Program to recommend a gift to help a specific needy person or family at a church?

Answer:

No. IRS regulations prohibit the "earmarking" of donated funds for private benefit. No tax deduction is permitted to be claimed for any gift the donor intended for the benefit of a specific person or family, even if the donation is made through a tax-exempt entity such as a church or charity. In

order to qualify for tax-deductibility, gifts have to be made to the church or charity for their general purposes and not for the benefit of any specific individuals.

For example, it is permissible to use the Charitable Gift Fund Program to make a gift to a church for the alms fund, so long as the gift is made on a "where most needed" basis. We do not permit the same gift to be made via the Foundation if it is recommended for "the widow Sadie Stoltzfus" or "for the Martin Family Medical Fund."

Even if the earmark for personal benefit is made on the memo line of the check, on a separate note, or in a verbal instruction to the deacon, such gifts are considered personal gifts. You may make personal gifts at any time out of your personal funds, but you are not permitted to claim a tax deduction for contributions earmarked for an individual or family.

Make your gifts to the church on a "where most needed" basis, even if you know the likely areas of need. Allow the church to decide how to best use the contribution. The early church laid gifts at the apostles' feet and allowed the church, as a brotherhood, to make the decisions as to what was used where.

Both the church and the donors have responsibilities regarding whether or not gifts are tax-deductible. The church should never issue a contribution receipt for any gift earmarked for the benefit of a specific person or family. Donors should never expect or seek a tax-deduction for personal gifts to individuals or families.

QUESTION:

How does the recent change in tax laws affect the average family using the Charitable Gift Fund Program?

Answer:

For 2019 tax returns, the standard family deduction for married filing jointly was raised to \$24,400. It is expected that more families will opt to take the standard deduction and fewer tax payers will itemize their deductions. Will this affect what they give to church work and charity?

We do not think it should affect what is given, but it

Continued on page 5 »

may affect how a family chooses to give. Gaining a tax-deduction should never be the primary motivation for giving. Alms and other gifts should be given out of a heart of love for God and others and to support the work of the church. Any tax-deduction that might be available is only an “after-the-fact” side benefit for something you would have done anyway. The main benefit of giving is the LORD’s blessing, not any tax-deduction that might result.

How might people modify their giving due to the higher deductions now available?

First, it may affect the timing of donations. If you use our foundation’s Charitable Gift Fund Program, it may make sense to “lump” more donations in a single year. By

bunching charitable giving into one year to exceed the standard deduction, then taking the standard deduction the following year, you can save on taxes over the two years. And next year, you have the “leftover” Gift Fund dollars from the previous year to maintain or increase your giving.

Second, it may motivate you to give more over your lifetime. If you evaluate your family’s needs and honestly conclude that you can meet those needs with the resources you have in hand, why wait until after your death to support the LORD’s work more heavily? Give it now while you can experience the blessing of helping others. Increase your annual giving and decrease the size of your estate.

and billions of dollars are being spent to push us into a certain way of thinking. Be aware that this is happening in your congregation and community.

Just the other day I saw an advertisement that said, “Imagine the possibilities,” and showed before and after pictures of a kitchen. Suddenly you look around in your kitchen and think, *I didn’t realize how bad this is!* Advertisements are intended to manipulate you and create discontent. Much of advertising is a lie that promises happiness based on possessing material things. As leaders, part of our role is to expose the tactics of the enemy of our souls and make our people aware of this deceptive influence.

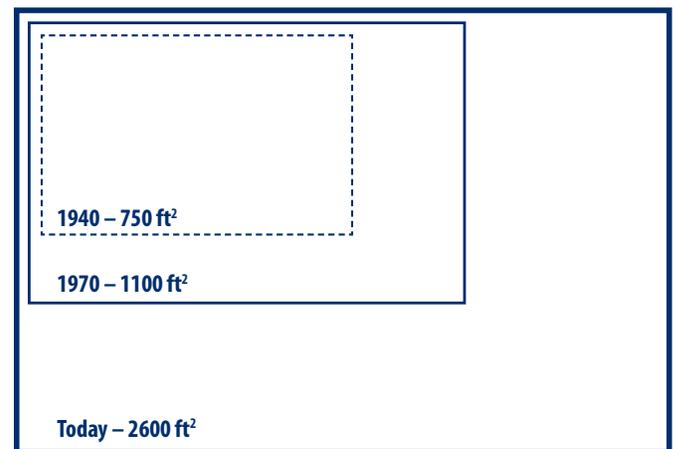
Shifting external reference points

If I say, “Let me tell you about John. He lives in a big house,” what sort of house pops up in your mind? If you asked that question in Haiti, a person would think of a different picture than what an American mind would see. This illustrates how we measure things by external reference points. The same thing is true if you compare a 1950 American mind with a 2020 American mind. Our reference points are changing slowly but surely, and we may not realize it.

For example, in 1940 the average house in America was 750 square feet. In 1970, the average house was 1100 square feet. Today that average is 2600 square feet. This means that the standard by which we measure “normal” has changed immensely in the last seven decades. This need for larger, more expensive housing is troubling enough on its own, but other shifts are all the more ironic and troubling.

You would assume that with more space, there would be larger families in those houses. However, in 1900 there were

Average Size House in America



an average of 4.6 people per household, in 1940 there were 3.7, and in 1970 there were 3.1. Now there are 2.5 people per household. It is not uncommon to find a 5000-square-foot house with two people rattling around in it. What used to be a very small household is now average.

But that’s not all. I spend a lot of time in my office, so I like to get out and walk for exercise. I am amazed at how many cars are parked along the street in front of large houses with large garages. The owners can’t park their cars inside because the garage is full of stuff. We have larger houses for fewer people, yet we can’t find a place to store all our stuff. We are now paying for other places to store our stuff! If you would take all the self-storage facilities in the United States and put them under one roof, it would cover Washington, DC with twenty square miles to spare. We are spending \$22 billion each year to rent this space. All of this has affected what we consider normal. It subtly affects us whether we realize it or not.

Other things have changed as well. In the 1940s Coke introduced an 8-oz. bottle with 97 calories in it. In 1967 a 12-oz. can with 145 calories was produced, and in 1993 came a 20-oz. bottle with 242 calories in it. Today it is not uncommon to see 48-oz. “big gulps.” What seems normal to us today came upon us gradually.

In 1955 McDonald’s came out with a 2-oz. order of large fries with 174 calories. Today it is 6.2 oz. with 540 calories. Calorie consumption has increased twenty percent from 1980 to 2000. No doubt this is part of the reason the average weight of an American adult in 1960 was 166 pounds, but increased to 196 pounds by 2013. Sixty-six percent of Americans are now considered overweight. Even our perception of who is overweight and who is not is shifting.

As the norms in our society shift, we are pressured to shift along with them. We need leaders who will help our communities push those norms in better directions.

Food Portion Sizes



Original 8 oz.
97 calories



12 oz. can
145 calories



20 oz. bottle
242 calories



1955
2 oz. large fries
174 calories



Today
6.2 oz. large fries
540 calories

The need to project an image

It is easy to be seen as a good businessman or a smart young person by what we drive. In our world, vehicles are a way to project to others a desired image of ourselves. This applies not only to automobiles, but also to horses and buggies. Many times we spend a disproportionate percentage of our budget on vehicles because of their ability to project a certain image of ourselves to others.

Casual comments

Have you ever commented about someone, “He sure is successful?” What did that statement mean? Are you saying he is successfully living out the commands of Jesus and not accumulating a lot of possessions? Someone may say, “He never really was very successful.” Suppose a young man standing nearby overhears that remark, and he knows you meant that the man never made much money. You have just told that youth how to be successful. Now he needs to get all the trappings that show he makes a lot of money. He goes into debt to get a nice car and a nice house. He adds home improvements that take him deeper in debt. These are cultural ideas that become ingrained in our worldview.

Our careless remarks influence our communities to take actions they should not take. What must change is not just what we say, but how our hearts think. “Out of the abundance of the heart the mouth speaketh” (Matthew 12:34). If our heart is wrong, it will be hard to change what the mouth says.

Notice a comment Apostle Paul made: “Ye know the house of Stephanas . . . that they have addicted themselves to the ministry of the saints” (1 Corinthians 16:15). That is a powerful statement! If you were a young person hearing that, you would now know what to strive for. There are many more places, especially at the end of Paul’s epistles, where he commends people. He uses casual comments to place in someone else’s mind a reference point to guide their life.

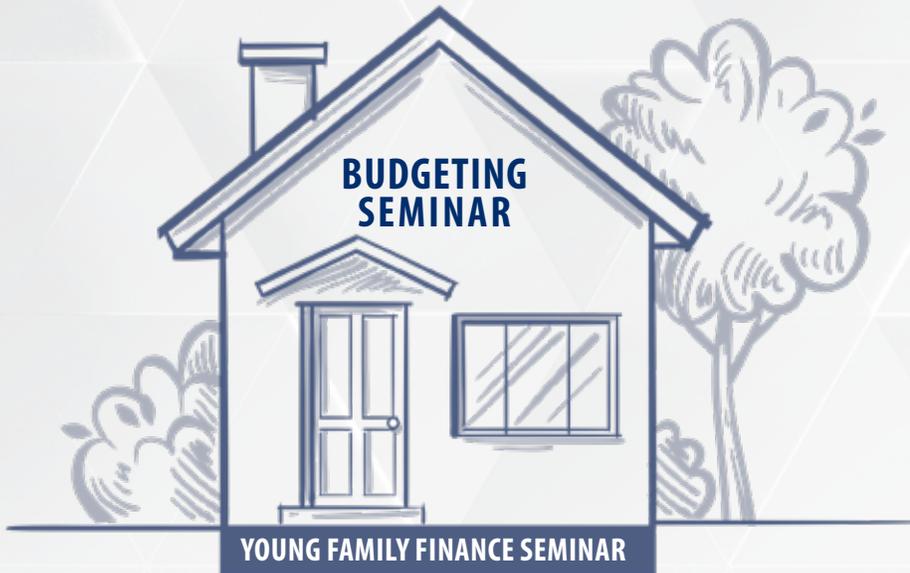
We could say, “I appreciate Brother Joe. He could have a larger house, but I think he is focusing on the kingdom of God instead.” By this simple practice we could encourage our people to turn from culture-driven decision-making to kingdom-driven decision-making.

—To be continued



This article was taken from our *Articles for Deacons, Financial Advisors, and Trustees* booklet. To order a complete booklet, visit afweb.org/resources. You can also call us at 570-800-2191 or write to **Stewardship Resources, P.O. Box 68, Walnut Creek, OH 44687.**

Family Finance Seminar AND Budgeting Seminar



Our Young Family Finance and Budgeting seminars fit together like a house on a foundation. Together the two can help protect youth and young married couples against the strain and stress of harsh financial elements.

The Young Family Finance Seminar lays a solid foundation by teaching Bible principles, such as stewardship concepts, principles of giving, scriptural view of debt, and principles of saving. The Budgeting Seminar then offers practical advice in setting up a budget, the “walls” that protect young people against financial distress. However, a budget quickly falls apart if it is not built on the foundation of Biblical principles.

Anabaptist Financial partners with local communities that have a heart for this kind of teaching. If you would like more information, or would like to talk to someone about scheduling a seminar in your area, please contact Jason Sensenig at jasonsensenig@afweb.org or call him at **570-468-1357**.

Upcoming Seminars

Ava, IL

February 25 at 6:30 PM

Young Family Finance Seminar

Location to be determined

Rockville, IN

February 27 at 6:30 PM

Budgeting Seminar

Byron Seeds, 775 N 350 E

Odon, IN

February 28 at 6:30 PM

Young Family Finance Seminar

Simon J. Graber Community

Center, 9164 E 875 N

Manheim, PA

February 29, 9:00 AM-3:30 PM

Young Family Finance and Budgeting Seminar

White Oak Church of the Brethren,

1211 N Penryn Road, Manheim, PA

To reserve your seats,

call 570-468-1268 and

leave a message, or email

sierrakauffman@afweb.org.



Good bye: We recently bid farewell to Lyle Musser, our former Family Finance administrator. We are grateful for his four years of excellent service with Anabaptist Financial. Lyle developed many of our Family Finance materials, including the Budgeting books.



Welcome: We welcome Jason Sensenig, our new Family Finance administrator. He is from Tyrone, PA, and a minister at Tyrone Mennonite Church (Pilgrim Conference). We are excited to have him on board to administrate the seminars and help with seminar teaching and resource development.

NEW!

Business Succession WORKSHOP



Arthur, IL – March 24-25, 2020

Yoder's Kitchen, 1195 E Columbia St., Arthur, Illinois 61911

New Holland, PA – May 5-6, 2020

Yoder's Restaurant & Buffet, 14 S Tower Rd, New Holland, PA 17557

Instructors: Gary Garber, Eaton, OH; Leonard Meador, Rossville, IN

Passing on the family business might be the hardest thing you do and the easiest thing to put off. Who is the right successor? How do you go about planning it? This workshop will give you hands-on tools that equip you to do succession well, whether you're transitioning the business to family members or to third parties.

DAY 1

Session 1 – Setting the Stage

Discuss the challenges of business transition and the benefits of choosing a successor while you are able. If you're the potential successor, explore whether you're the right person for the job and address your concerns about taking on the business.

Session 2 – Leadership Transition Phase

Identify a possible leadership transition team and define duties, management, and authority. Set up the transition so you can mentor the new successor over time. Clarify your company's core values, vision, goals, and objectives so you can pass them on to new leadership.

Session 3 – Understanding Goals, Objectives, Visions, and Dreams

A present owner should put his goals, objectives, and dreams in writing. Why were you in business? Why are you getting out? How can you use succession as an opportunity for charitable giving to kingdom-focused work? This will clarify the direction and pathway of succession.

Session 4 – Foundational Principles for Succession

In kingdom-focused businesses, scriptural principles undergird the succession process. Family business buy/sell agreements often include lifestyle values that determine who is eligible to buy. Learn to openly discuss important factors, such as church practices/fellowship and family considerations, especially if there are possible conflicts.

Session 5 – Identifying the Successor

Learn the steps and processes in identifying a potential successor. Explore challenging situations, such as unrealistic value expectations, difficult personalities, and multiple successors with competing expectations.

Session 6 – Valuation

Establish a fair market value, even when selling to family members. Learn valuation methods, and define what is included in the sale. Discover the benefits of using professional, experienced help in doing a valuation.

DAY 2

Session 7 – Payment Terms

Identify payment terms that the company can fund to satisfy the seller. Will you sell assets or percentage of ownership? Will you do a one-time payment or incremental payments? Will inventory be sold in a lump sum or as sold?

Session 8 – Funding

Company profits can fund an owner-financed or a bank-financed purchase. This is a place where charitable giving can provide for the church or other kingdom-focused projects while reducing tax impact and cash needs and still be fair to other family members. Determine if a company's profits can fund its payment terms.

Session 9 – Professional Assistance

Business successions must be done legally, not on the back of a napkin or by verbal agreement. Identify professionals

you can use throughout the succession process to achieve the best conclusion for both seller and buyer.

Session 10 – Setting It All in Motion

Transition shouldn't be a big event, but rather the next step in the continuation of your life experiences. Develop a timeline to finish the sale and set it in motion. Announce the transition to key people, ensuring all legal documents are completed and signed.

Session 11 – Pitfalls, Opportunities, and Possibilities (POPs)

Understand how ugly it can be if business owners don't plan for succession, how neutral it can be if they plan a little, but how good it can be if they plan properly—for themselves, their families, and for the kingdom.

Session 12 – Workshop Takeaway Discussion

How are *you* going to apply what you've learned in this workshop?

More workshops

Human Resources Workshop

Seneca Falls, NY – March 17-18

New Holland, PA – April 21-22

Business Planning Workshop

Walnut Creek, OH – April 28-29



"This workshop was very well thought out and taught. I wasn't sure what to expect, but I greatly appreciated the thought of kingdom-focused business. Vastly different than most of the secular leadership books." –Workshop attendee

Correction: We featured a story in the May 2019 issue entitled "Building a Business." We realized after it was published that some parts were overstated. The article indicated Pallet Grocery was a dying business prior to the new owner buying it. This was an overstatement, although profits and customers did increase significantly under the new management. We apologize for misrepresenting some facts.

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* * Address service requested * *

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SEMINAR IN ELLIOTTSBURG, PA

**If you have attended
our Young Family
Finance seminars or
used our Budgeting
materials and found
them to be a blessing,
tell us about it!** Email
us at jasonsensenig@afweb.org or send
your testimonial to
Stewardship Resources,
P.O. Box 68, Walnut
Creek, Ohio 44687.

