

## **CONSIDERING VALUES FOR FINANCIAL ORGANIZATIONS SERVING THE CHURCH**

In light of scandals that have significantly impacted the North American business environment in recent years, the subject of values has become an increasingly important issue for both business and the consumer. This interest in values permeates business practices, environmental issues and health concerns. As consumers, we all experience the impact of saturation advertising, using every media available to persuade us that products and services are better, improved, or the lowest priced. Few advertisements however, speak to values. Increasing consumer concerns about the globalization of food production and the related ethical and environmental issues, is an example of a growing interest in value considerations related to corporate activity.

It is incumbent upon church-related organizations to ensure that their values mesh with the theological underpinnings of the constituency they serve. MAX Canada and the North American MutualAid eXchange (MAX) have spent a great deal of time thinking about and articulating the values by which they wish to serve the Anabaptist constituency across Canada and the United States with mutual aid and insurance products. Following are some of the principles and values by which MAX defines itself.

- MAX is in the business of sustaining wholeness or shalom to use the Hebrew term. A carefully defined insurance policy *protects* the wholeness of members' property. The ministry of mutual aid alongside and integrated with insurance strives, in partnership with the congregation, to *restore* wholeness beyond the insurance policy.
- MAX chooses to serve the Anabaptist community exclusively, allowing it to better serve a constituency with similar values and understandings with insurance and Mutual Aid.
- The MAX insurance program is the primary supporter for Mutual Aid Ministry activities which include a response ministry, ensuring emotional and spiritual support at the time of loss, a prayer support ministry and a financial support ministry.
- When paying their insurance premium, members not only assist each other financially in situations of claim losses but also partner in supporting a ministry nurturing spiritual and emotional wholeness during the claims process and during other traumatic events.
- Underwriting values strive to ensure that members have adequate limits and proper coverage should a loss occur. Underwriting places high value on being preventative in order to lessen the chance of a loss in the first place, and injury or even loss of life if a loss occurs.
- Claims do happen and the MAX claims team sets among its value to work diligently in making the "wholeness restoration" of the claims process timely, efficient and sensitive.
- MAX investments are made within a carefully defined investment policy following the theological stewardship understandings of the Anabaptist faith communities and committed to socially acceptable investment principles.
- In addition to living with the values of the faith communities it serves, MAX also commits to following the legal and regulatory requirements in jurisdictions in which it operates.
- Each staff member and agent of MAX is provided with a fourteen point statement of internal values of the organization which they are called to fulfill.

Clearly articulated values are a critical anchor in the rapidly changing and complex society in which we live. Organizations serving the church strive to emulate the Biblical values of the church while also meeting the best business practices of the societal context in which they operate. These values are tested and refined in the crucible of service. As with our churches, they are seldom lived out perfectly. Nevertheless they remain guiding beacons which influence

behaviour and decisions. Do the values of the financial organizations that serve you reflect your values?

Nelson Scheifele  
Director of Mutual Aid Ministries  
& Constituency Relations  
MAX Canada Insurance Company  
[www.maxcanada.org](http://www.maxcanada.org)

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