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professions? ¹⁴

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school ⁶

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EDITOR'S NOTE:

The people who wrestle with Scripture

Jesse Herford
Associate editor, *Signs of the Times*

“

Every new generation has had to wrestle with Scripture to make sense of current cultural concerns.

I still remember, as a second-year theology student at Avondale, the essay I wrote on Genesis 6. If you need a reminder, the chapter is divided into two halves. In the first, the problem of multiplying human evil is explored and the infamous Nephilim are mentioned. In the second, God sets into motion the plan of rescuing the world—and humanity from itself—with, of all things, a worldwide flood.

My essay was on the first half of Genesis 6, concerning the spread of evil and the Nephilim. As a fan of myths and legends, this section fascinated me. I delved head-first into the scholarly discourse on the subject and one Sabbath, I had a conversation with a church member about the essay. Brand-new to the world of biblical scholarship, I enthusiastically shared what I'd learned, the disagreements between differing schools of thought and the like. Perhaps I was naïve, but what he said next shocked me. Rather flippantly, he replied, "Well, it doesn't matter. We don't believe any of that."

And just like that, the conversation was over. I would have welcomed a contradiction, retort or well-reasoned counterargument. Instead, all the ideas I presented were discarded simply because, in his view, "we" didn't believe any of it anyway. But who is "we"? Is it those of us belonging to a particular church? Good Adventist scholars? Or is "we" every Seventh-day Adventist?

On October 31, we celebrate Reformation Day. Its traditional catalyst is the morning when Martin Luther nailed his 95 Theses to the door of Wittenberg's church. A quote often attributed to Luther reads, "The Bible is a remarkable fountain: The more one draws and drinks of it, the more it stimulates thirst." It was love for God's Word and an intense desire to see its true beauty made manifest in the world that motivated reformers like Luther to defy the Church. Likewise, it was Scripture that captured the heart of William Miller and that ultimately led to the founding of the Seventh-day Adventist Church. If ancient Israel can be described as the people who "wrestle with God", perhaps Seventh-day Adventists can likewise be described as the people who "wrestle with Scripture". We wrestled with the Bible in the years leading up to 1844. Then, after October 22, we wrestled more earnestly to discern the reason for our disappointment. We wrestled once again in the 1888 Minneapolis General Conference Session and then again and again—through pandemics, world wars, theological crises and more.

Every new generation has had to wrestle with Scripture to make sense of current cultural concerns. It is amazing to me that in our ever-changing world, the Bible remains solid (dependable, consistent) and fluid (relevant and able to engage meaningfully with culture).

As I reflect on our relationship with the Bible, I'm saddened by the fact that too often, our attitude is much like that of the person I spoke of earlier. We simply want to know what's right, what's wrong and aren't interested in the nuance in between. Thinking in such stark, black-and-white terms is easy. It also brings with it the possibility of falling into the same trap of the medieval church: of structuring power around a static set of ideas we defend even if we've forgotten why we believed them in the first place. Of course, let it not be said that I'm advocating for some kind of theological "free-for-all"—there is a good reason why we have so many wonderful, faithful biblical scholars.

What I am advocating for is the spirit that drove Martin Luther, William Miller, James and Ellen White and so many of the pioneers we look to for inspiration. These were people who drank from the fountain of the Bible and who ultimately found not a reflection of their own ideologies or the cultural norms of the day. Rather, they discovered Jesus—the true "Living Water" who promises to forever quench the thirst of any person who drinks from Him. In an ironic twist, it is this quenching that pushed these pioneers to remain thirsty; to continue wrestling with Scripture. It is in this thirsting that they, and hopefully we, will continue to "grasp how wide and long and high and deep is the love of Christ" (Ephesians 3:18).



INSIGHT:

Uncovering Erastus

Glenn Townend
South Pacific Division president

In 1929 archaeologists in Corinth unearthed an inscription near the theatre that says Erastus paved this road as part of his *aedileship* in the city. Aedileship was an elected Roman office. The people were responsible for public buildings and festivals—some were treasurers.

This discovery was significant as the apostle Paul mentions an Erastus from Corinth twice and Luke once in the New Testament. Only a little detail is given.

Luke records that Erastus along with Timothy was sent by Paul to Macedonia while Paul was in Ephesus (Acts 19:22).

In the last chapter of Romans, Paul greets and recognises several people. In 16:23 he says the whole church from where he is writing, which was Corinth, greets you, including the city treasurer Erastus (Romans 16:23).

In the last letter and chapter to Timothy, Paul says in his greetings that Erastus remained in Corinth (2 Timothy 4:20).

From these texts and archaeology, it seems that Erastus was a wealthy city official. To have his name etched in stone suggests that he was a well known and prominent member of society. Erastus must have become a Christian in Corinth through the teaching of Paul. He became close to Paul as he was a travelling companion. Erastus, with Timothy, represented Paul as travelling Christian leaders sharing God's message of encouragement to the early believers in Macedonia.

The early church was blessed to have wealthy people like Barnabas (Acts 4:36,37; 11:22,25; 13:1,2) and Erastus who funded ministries and went on missionary journeys themselves. I thank God for wealthy business people, government leaders and treasurers who share the wealth in their care for the future of the kingdom of God.

In the SPD there are many ministries, schools buildings, church buildings and clinics that have been funded by such people. Thank God for this disciple-making stewardship.

Ellen White

AND

Contemporary Adventism

PLUS 2 VIDEOS ON ELLEN WHITE

Ellen White:
Social Warrior

Ellen White
and the Youth

SYMPOSIUM 2

OCTOBER 29, 2023 ONLINE EVENT

PROGRAM

10AM-3PM

1. The Emergence of the Prophetic Voice: Why it was needed
2. Ellen White and Salvation
3. Relevance of Ellen White writings for the contemporary generation
4. Is Ellen White still relevant to our young people?

GUEST SPEAKERS

Mark Pearce

Darius Jankiewicz

Chantal Klingbeil

Jarrod Stackelroth and friends

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The partnership provided better sanitation and healthcare for local communities.

Sanitarium, ADRA and 10,000 Toes join forces to transform lives in Fijian communities

📍 Lautoka, Fiji | Juliana Muniz/Ashley Stanton

Partnering with ADRA, a team of 21 from Sanitarium Health Food Company spent five days in Fiji providing better sanitation and healthcare for local communities from September 10 to 15.

During their stay, the team completed the construction of 10 toilets for 15 families and an additional bathroom specially designed for a family headed by a person with a disability.

The team also partnered with the 10,000 Toes Campaign to conduct health screenings. Pamela Townend, 10,000 Toes coordinator for the South Pacific, said, "10,000 Toes was pleased to provide healthy juices and health screenings to the village as this is part of the work it does in Fiji in its efforts to turn the tide on diabetes. By working together, we can achieve more."

ADRA Australia senior fundraising manager Aleksandra Ewing, who was part of the group, emphasised the impact of the hands-on experience. "The highlight of the trip was the opportunity to work alongside the local community, learn about their lives and their culture and see first-hand the impact that the ADRA project has made in their lives," said Ms Ewing.

Participants for this initiative were selected through the Spirit of Sanitarium Awards (SOSA)—an internal awards

program that provides opportunities to recognise outstanding employees who reflect the philosophy and values of the Sanitarium Group.

Since the program's inception in 2003, SOSA has had close to 7800 nominations submitted, 235 recipients recognised and more than \$A1.16M donated to charity.

With a longstanding partnership with ADRA, Sanitarium donates products to several ADRA food pantries across Australia, collaborates in delivering community projects in the South Pacific and Asia, and teams up with ADRA in responding to emergencies and disasters in Australia, New Zealand and around the South Pacific.

"Like ADRA, one of our key values is to 'serve others'," said Bruna Tawake, manager of Community Partnerships and Communications at Sanitarium.

"We value ADRA's community development approach that's built on careful assessment of community needs, collaboration with communities and giving communities a hand-up, not just a hand-out. Partnering with ADRA for this project and this service trip is another example of an ongoing, valued partnership between Sanitarium and ADRA," she added.



The new building. (Credit: Melissa Sanburg)

Central Coast church finds permanent home

📍 Wyong, NSW | John Sanburg/Toni Fortune

After waiting for 25 years, the Central Coast Community Church (C4), located in Wyong on the Central Coast (NSW), has a building to call home. On September 9, more than 140 people gathered to dedicate and give thanks for the new and permanent building.

C4 has moved several times during its 25 years, from the original building in 1999 to a school hall, then the Salvation Army site of Oasis in Wyong's CBD and later renting from a Pentecostal church.

Themed "Standing on the Shoulders of Giants", the celebration paid tribute to people and organisations that were part of C4's journey.

Special mention was made to Dr Wayne and Tracey Krause; Pastors Mark Craig, Matthew Pearce and Kevin Robinson; Pastors Michael (Chappo) and Bethany Chapman; the South Pacific Division and North New South Wales Conference; and others.

The morning program featured a historical presentation about C4 by NNSW CFO Russell Halliday. Church members shared challenges in the journey to get a permanent building.

Guest speaker Dr Krause ended the morning program by reminding the congregation why C4 exists and challenged them to "do more than just show up".



Children demonstrating healthy food choices to the government leaders.

Government leaders visit Adventist school

📍 Tongatapu, Tonga | Tracey Bridcutt

Beulah Adventist Primary School was in the international spotlight recently when a delegation of South Pacific government leaders paid a visit to see the impact on students of the Health Promoting Schools (HPS) program.

Visitors to the Tongan school included Australia's assistant mental health minister Emma McBride, New Zealand's associate health minister Aupito William Sio and Palau's health minister Gaafar Uherbelau. They were in Tonga for the 15th Pacific Health Ministers' Meeting.

The HPS project is a partnership between the Tongan Ministry of Health and Ministry of Education and Training, supported by funding from the World Health Organization.

"The aim of the HPS project is to empower school children to develop

healthy behaviours and attitudes that are long-lasting," said Dr Elisapesi Manson, education consultant for Adventist Schools in Tonga.

"The model of HPS in Tonga focuses on diet and physical activities, water sanitation and hygiene (WASH) and wellbeing aimed at providing learners with positive student experiences and engagement."

Dr Manson highlighted the significant influence of health and wellbeing on students' learning outcomes and emphasised the longstanding commitment of Adventist philosophy of education to nurturing well-rounded individuals.

During their visit, the government leaders expressed their appreciation for how Beulah Adventist Primary School is achieving the HPS goals.



Around 80 people from across the South Pacific attended the event.

TPUM Digital Discipleship bridges faith and tech

📍 Sabeto, Fiji | John Tausere

Around 80 people from across the South Pacific gathered at Fulton Adventist University College in Fiji for Digital Discipleship Training 2023. Held from September 6 to 9, the event was promoted by the Trans Pacific Union Mission (TPUM) youth department to equip participants to connect their faith and the digital world.

Themed "Sailing the Digital Waves with Jesus", the training emphasised the necessity of leveraging the digital era's tools while staying anchored in faith. The program explored the multifaceted area of technology, highlighting its potential for both advancing the gospel and posing challenges.

Expressing his satisfaction with the program, TPUM youth director Pastor Uili Tinomeneta said it was "fruitful and rewarding". He highlighted the empowerment of participants and the wisdom shared by digital experts from various regions.

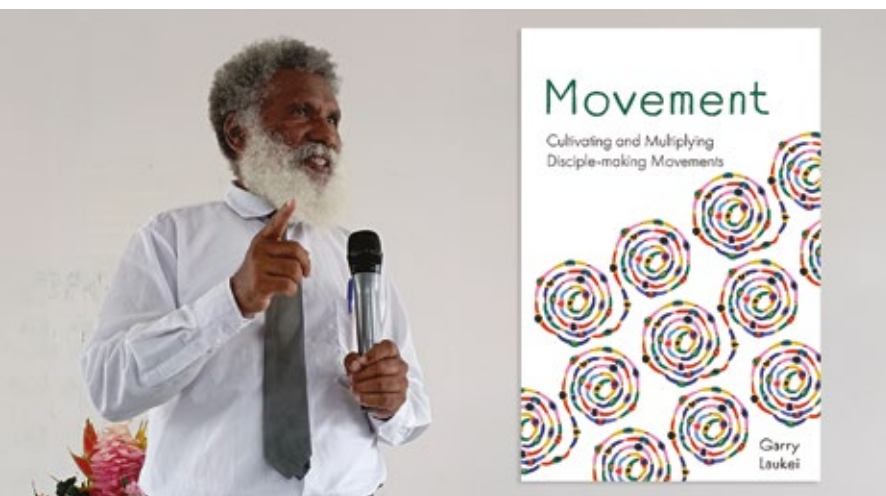
The list of speakers included Hope Channel South Pacific director Pastor Wayne Boehm; SPD religious liberty and public affairs director Dr Nick Kross; Adventist Media marketing manager Tim McTernan; American Samoa Hope

Channel director Tipalelupe Tapuai; ADRA South Pacific TPUM technical advisor Ana Alburquerque; Hope Channel Philippines director Damuel Gambol; TPUM communication and digital media coordinator John Tausere and TPUM creative media producer Maika Tuima.

In addition to the presentations, participants were also inspired by the Digital Journey booth, which displayed the evolution of communication tools over the years, showcasing how the Seventh-day Adventist Church has utilised these mediums to fulfil its mission.

Solomon Islands Mission communication, news and promotions officer Loanne Liligeto emphasised the theme's importance. "Being a digital disciple requires the power of the Holy Spirit to first change oneself and then help others know God." She praised the event as an eye-opening experience.

Dr Kross noted how it brought together church leaders and youth representatives to learn practical skills for creating engaging content on social media platforms. He believes this knowledge will attract young people to faith communities.



Author Pastor Garry Laukei and the cover of his book *Movement*.

New book moves Church for mission

📍 Warburton, Vic | Tess Carter

A new book invites readers to explore disciple-making in the distinct culture and backdrop of Papua New Guinea. Published this month by Signs Publishing, *Movement* provides readers with an insight into what mission can look like, following a three-year discipleship and disciple-making training program in the Madang Manus Mission. *Movement* explores the understanding of the process, enhanced with stories drawn from the lives of members and leaders involved in the mission.

Author Pastor Garry Laukei—an experienced church-planter and church administrator—currently serves as university chaplain in Rabaul, PNG. Included in his book are stories and examples of his work in training church members to become disciple-makers, particularly during the years he served as president of the Madang Manus Mission. Supported by training programs and mentorship from the South Pacific Division (SPD) Discipleship Ministries Team, he encouraged group participation and taught church members through Discovery Bible Reading for discipleship and faith sharing. “I believe Australian church members could learn the value of Discovery Bible Reading from how it has been used in Papua New Guinea,” said Pastor Laukei.

He said the vision for *Movement* is to inspire church members to complete the work of Jesus, spreading the good news of His life, death and resurrection, and making disciples in preparation for His return. SPD president Pastor Glenn Townend recalls seeing these stories in action when he has visited Madang and praises *Movement* as having captured “principles and stories of building a disciple-making movement”.

Movement challenges readers to shift from a mission station approach to focus on achieving God’s mission for His church, where all are involved in making disciples. Pastor Laukei explains that, since 1908, PNG’s church resources, money and time were largely focused on building mission stations rather than making disciples. “But from 2018 to 2020 we experienced a major shift,” he said. The church’s new focus resulted in the planting of thousands of new churches, continuing to grow even during the lockdowns of the COVID-19 pandemic. “I felt I had to write about this to encourage all to shift their mindset,” Pastor Laukei reflected.

Movement is available now at Adventist bookshops in Australia and New Zealand, or online at adventistbookcentre.com.au/movement.html.

making headlines

Laundry on wheels

ADRA Uruguay sent aid to rain-affected areas of Brazil in the form of their mobile laundry unit. The truck has two industrial washing and drying machines each capable of handling 16 kilograms of clothes per load. With the laundry cared for, ADRA Brazil volunteers have focused on other emergency needs such as distributing hygiene and cleaning kits, mattresses and water.—SAD



From flour to faith

Adventist International Institute of Advanced Studies (AIAS) in the Philippines has launched a bread-distribution outreach ministry. “Bethlehem Bakery” is run by the AIAS Applied Theology Department, who weekly bake bread and distribute loaves to needy families in the local area.—ANN

Faithful feasting

UChicago Medicine AdventHealth (US) has transformed the food offerings at its cafes and Grab and Go stands to move back to a foundation of whole-person care by improving the health and wellbeing of visitors, patients and team members. The plan to incorporate more fresh vegetables, fruits, plant-based and organic options, along with eco-friendly packaging and healthier beverages, will help promote a culture of wellness and faith-based care across its hospitals.—AR

Short spurts, big gains

A new study has found that brief daily activities, like climbing stairs, are linked to lower heart disease risk; activities lasting under 10 minutes, especially with moderate to vigorous intensity and one to three minutes of continuous movement, showed significant health benefits.—University of Sydney



Inspired to aspire

More than 1130 women gathered for the Fiji Mission (FM) Women's Ministry annual congress from August 29 to September 3. The event was held on Koro Island, where the Dorcas Ministry introduced Adventism into Tavua Village many years ago. Themed "A Woman Inspired to Aspire", the congress aimed to motivate, inspire and ignite change with workshops ranging from outreach programs to self-care. "The congress was more than an event; it was a transformative experience that deeply resonated with the islanders," said Alice Kaisuva, FM Women's Ministry director. Prior to the congress, church representatives visited all 14 villages of Koro. They followed customary Itaukei traditions, gifting items as a sign of respect and to inform the communities of their presence.—**Joni Vatuvalu**



22 baptised

Twenty-two people were baptised on September 23 following a week-long evangelistic series held at the Napapar church in Rabaul, East New Britain Province, PNG. The series was conducted by resident minister Himson Puri. The baptisms have increased the membership of Napapar church to 407 people. An appeal during the baptism resulted in an additional 27 men and women taking the stand to accept Jesus as their personal Saviour. Their baptism will happen in November during the next evangelistic series. In welcoming the newly baptised members, Minister Puri thanked them for accepting Jesus and encouraged them to be involved in the mission of the church: making disciples.—**Garry Laukei**



Waikato regional

The Waikato churches (NZ) convened for a regional Sabbath on September 24. Led by local pastors Michael Falzarano, Harvey Gangadeen and Jordan Spangler, the event emphasised purpose, calling and community connection. Guest speakers NZ ADRA director Keryn McCutcheon, North NZ Conference secretary Rosalie McFarlane and president Pastor Bob Larsen, and NZPUC president Pastor Eddie Tupa'i, shared messages on hope and spiritual overflow. The event culminated in a multilingual music program, celebrating diversity in unity.—**Plugun**



Quad-winner

Pavilions Blackburn Lake retirement village has won two more awards: the 2023 Urban Developer Award for Industry Excellence and a design prize from the Australian Good Design Awards. "Can I now say Pavilions Blackburn Lake is Australia's most awarded seniors living development?" said Galen Gan, Pavilions project lead. "After four peak industry award wins, we can humbly say with thanks that when the Lord sends the rain, it pours," he added.—**Record staff**



Pamper packs

Members of Wahrenonga Adventist Church (Sydney, NSW) have come together to provide vital assistance to people facing extreme hardship amidst the rising cost of living.

The church's women's ministry team has spearheaded an initiative aimed at providing essential hygiene items to those receiving support from ADRA Blacktown. This western Sydney suburb has a high percentage of residents living below the poverty line, many of them facing homelessness. They are often forced to choose between buying hygiene items and necessities like food.

In response to this critical need, the Wahrenonga women's ministry team launched the ADRA Pamper Packs project. The goal: to fill 110 (55 male and 55 female) reusable carry bags with items such as shampoo, deodorant and body wash.

Church members enthusiastically embraced the initiative, with some individuals taking several bags to fill. To date, 72 of the bags have been delivered to ADRA.

Not surprisingly, the pamper packs have been warmly welcomed by those doing it tough. "ADRA said the response from the people receiving the bags is 'massive relief'," said Marilyn Todd, who organised the initiative and is a member of the women's ministry team. "They are in such desperate need, and this helps them to restore some dignity."—**Tracey Bridcutt**

have news to share?

Send info and photos to <news@record.net.au>



Marching for Christ

More than 3000 people from East New Britain (ENB) province, PNG, marched along the main street of Kokopo on August 24 to launch the "PNG for Christ" campaign. The group, including Adventurers, Pathfinders, youth and community members, were accompanied by a police escort to the Kokopo Town Market. Students from Adventist schools and the University of Natural Resources and Environment also participated in the march. Pastor Andrew Opis, president of the New Britain New Ireland Mission, said the Adventist Church has an important truth to share with the people of ENB. He invited those in attendance to participate in the "PNG for Christ" campaign in 2024 to learn more about this truth.—**Garry Laukei/Megantha Kiruwi**



Two hole-in-ones at age 90

Retired pastor Errol Wright was recently honoured by Chinderah Golf Club in Tweed Heads, NSW, after he achieved his second hole-in-one at 90. He received a trophy in June for his initial hole-in-one and secured his second on the eighth hole, on the eighth day of the eighth month. In addition to his golfing accomplishments, Pastor Wright remains active in his ministry, preaching and leading Sabbath school lessons at Tumbulgum church. Pastor Wright enjoys golf twice weekly with retired pastor Ross Baines and Tumbulgum church elder Bob Myers. After discovering he plays alone, they recently welcomed community member Peter Osborne into their group. Before retirement, Pastor Wright served as a local church pastor across Australia, a literature evangelist and president of the Vanuatu Mission for 12 years. Even in retirement, he continues raising funds for Vanuatu's missional needs.—**Ross Baines**

The 10

Australasian Adventist Pioneers

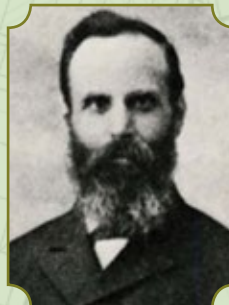
This list of pioneers was detailed in the *Australasian Record* in 1960 by AJ Dyason.* Their contribution to the church in the South Pacific has been summarised with information found in the ESDA and *Seventh-day Adventists in the South Pacific* book, edited by Noel Clapham.



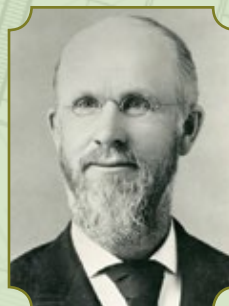
Stephen Nelson Haskell was one of the most travelled early Adventist leaders, who led the first missionary group who came to Australia in 1885. He won the first Adventist convert in New Zealand, Edward Hare, and helped establish the Avondale School for Christian Workers (aka Avondale University) where he taught Bible.



Arthur Grosvenor Daniells was one of Adventism's most dynamic ministers and administrators. His career began in New Zealand, where he established the Church by conducting evangelistic meetings, later being elected as president of the newly formed New Zealand Conference. Moving to Australia, he persevered in conducting tent meetings despite initial resistance, became the conference president, and played a crucial role in the growth of the Adventist Church through literature distribution and public-meeting evangelism, as well as being involved in the founding of the Avondale School.



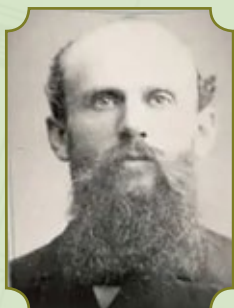
Mendel Crocker Israel was part of the group who brought the Adventist message to Australia and New Zealand in 1885. Israel conducted successful evangelistic campaigns, published the magazine *Bible Echo and Signs of the Times*, and played a key role in organising the Adventist Church in Australia. He later served as the president of the New Zealand Conference and made notable contributions to the growth of the Church in New Zealand.



One of Seventh-day Adventism's most vigorous exponents was **John Orr Corliss**, who came to Australia in the first missionary team. Corliss gave early attention to establishing what became known as the Echo Publishing House and effectively became its managing editor. When he departed after two years, he left behind over 200 converts won to the Adventist cause in Melbourne, Ballarat, Adelaide and elsewhere.



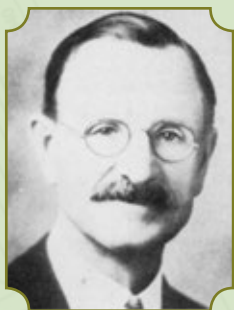
John Henry Woods contributed to the early Adventist movement by printing the *Bible Echo and Signs of the Times* in his print shop. He later became involved in church activities, being one of the first ordained Australians, and was elected as the first president of the South Australian Conference. He continued to serve in various leadership positions until his death.



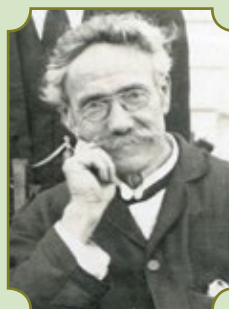
George Burt Starr, a one-time associate of evangelist Dwight L Moody, arrived in Sydney in 1891 accompanied by Ellen White. The Starrs were to give 18 years to building up the Church in Australia and New Zealand. Pastor George B Starr was involved in the establishment of Avondale School, teaching Bible while his wife acted as matron for the boarding students.



Albert William Anderson was a pastor, editor, writer and administrator in the Australasian Division. Anderson's most significant contributions include his leadership in the publishing work (as a former editor of *Record*), his role in establishing the Sanitarium Health Food Company and his advocacy for religious liberty. He played a crucial part in the campaign to amend the federal constitution of Australia to secure religious freedom and Sabbath rights for young men in military training, making him a respected counsellor and leader in the movement.



"The best monument a missionary can leave behind him is a well-trained native ministry and a literature in the vernacular." So spoke **John Edwin Fulton**, who achieved both for Fiji in the nearly 10 years he served there. Learning to speak the local language with an almost true accent, he was a man greatly beloved by the Fijian people. John Fulton gave 25 years to Australasia as a missionary and administrator. His name is forever linked with Fulton College, Fiji.



Robert Hare was one of the first and most successful public evangelists in Australia and New Zealand, combining his gift for evangelism with oratory and writing. Hare's work helped establish Adventist churches, particularly in Gisborne, Palmerston North and Western Australia. His passion for literature led him to compose more than 2000 poems, earning him recognition from the International Mark Twain Society. His influence extended to the camp meeting circuit and various Pacific Islands, leaving a lasting impact on the Adventist movement in the region.



Edward Harmon Gates was chosen to lead a group of missionaries to the South Pacific in 1890, where he organised churches and baptised numerous islanders. Gates played a pivotal role in establishing missions, training schools and printing presses in the Pacific region, and he served as the superintendent of Mission Fields for a decade.

*The editors recognise that there were undoubtedly women who also made a contribution during the early years. Unfortunately the source material only highlights the men.



Moral awakening (1995–2000)

Record ◀ Rewind

Between 1995 and 2000, the Adventist Church worldwide was challenged in numerous ways surrounding its stance on moral issues, experiencing a reawakening and strengthening of moral integrity. The Church during these years placed a great emphasis on human rights, religious freedom and protection from domestic violence, with specific changes being made to promote these values.

Domestic Violence addressed

In 1998, new procedures for addressing complaints about sexual abuse and misconduct involving church members were introduced following revelations about the extent of violence within the Church (*Record*, December 19, 1998). Sexual abuse and family violence were found to be just as prevalent in Christian communities as in the general population, with children being found less likely to be protected in churches than almost any other group in society. Shockingly, experiences of child sexual abuse among Adventist students in the USA were found to be higher than in other Protestant or Catholic students, with molestation of girls reaching more than 17 per cent (*Record*, July 25, 1998).

In 1995, New Zealand released the "Hitting Home" report, which outlined the shocking fact that one in four New Zealand males believed it was okay to hit a woman in certain circumstances, while an Australian survey found that one in five men believed it was okay to hit a woman if she "deserved it" (*Record*, October 19, 1996). Dr Wyre, a former probation officer and abuse specialist, stated that the problem is often made worse within a church as "abusers often confuse their 'position' (under God's grace) with their 'condition' (in which they are still in need of help). It's amazing how people can distort their thinking and the Bible to justify abuse and incest" (*Record*, August 29, 1998).

These horrific findings greatly alarmed Adventist institutions and church bodies, sparking a movement for change. Dr Barry Oliver (SPD secretary) declared, "We've got to do more than talk. We can help ensure the Church's safety through being intentional and finding educational means that instruct people about abusive behaviours—and how to deal with them." The Adventist



Church determined that its churches and institutions would be a safe place for the powerless, and swiftly introduced a diverse range of initiatives to help combat family violence and abuse, including education on the topic, the establishment of refuges, providing court support and the creation of Adventist Support (a precursor to Adsafe). Two women's refuges were created, Sanctuary 7 and Ronita Cottage, with both sadly receiving more requests for accommodation than could be met. In its first two weeks of operation, Ronita Cottage was asked to accommodate 57 women and children (*Record*, October 19, 1996).

Also of note during this period: Stolen Generations formal apology:

On November 20, 1997, the Adventist Church made a formal apology for the Stolen Generations, offering those affected "moral, emotional and spiritual support". The Church expressed "sincere concern, sympathy and deep regret" to Aboriginal and Torres Strait Islanders who were removed from their families and land (*Record*, February 21, 1998).

New Adventist prime minister:

Following political turmoil in Papua New Guinea, a new prime minister was appointed—John Giheno, a respected politician and Adventist. He was chosen by PNG's coalition government to restore stability after a political crisis (*Record*, April 26, 1997).

GC President resignation:

Between 1998 and 1999, the General Conference president Robert Folkenberg was caught up in a lawsuit. It was claimed he, among others, had defrauded one Mr Moore of assets valuing \$US8 million. The courts dismissed the claim with prejudice, preventing Mr Moore from filing another suit, and a settlement was reached between the parties outside of court (*Record*, April 10, 1999).

President Folkenberg had maintained a friendly pastoral and business relationship with Mr Moore for a number of years before it turned sour in 1996 when Mr Moore claimed financial loss. Upon looking into the matter, an ad hoc group gave its report to ADCOM, expressing concerns over inappropriate business associations and possible misuse of the presidential office by Pastor Folkenberg, yet they concluded that there had been no misuse of church funds (*Record*, February 13, 1999).

Pastor Folkenberg resigned from presidential office on February 8, 1999 (*Record*, February 27, 1999).



Conversations

Rejoicing in heaven

I refer to "Shocking images" in Conversations (September 16) concerning two photos that appeared in the July 29 issue. The first picture was in the article "Against the Grain", concerning a teen camp. The young man pictured was making a sign with his hand and fingers, supposedly called a "devil horns" sign by the writer of the letter. I had never heard that expression so enquired of a few adults and teens as to the meaning but none of them had heard of "devil horns". They all told me that the particular sign, usually made by young people, is an affirmation and means, Good Job! Well done! Good for You!, depending on what was being affirmed.

The second picture of a young woman kissing her trophy was also said to be shocking.

Obviously [the author of the letter] did not read the inspiring article that told of the conversion experience of the

young woman in question. Rather than our Lord finding these images repugnant, I think He would say, especially to the young woman, "Rejoice with me; for I have found my sheep which was lost. I say unto you, that likewise there shall be joy in heaven over one sinner that repenteth" (Luke 15:6,7).

Coral Robbie, Tas

Secular spectacle?

I am concerned at the lack of leadership guidance over clapping in church.

I have been in the church for 52 years. I was taught that on the Sabbath day everything is to be done to the honour and glory of God and that the way to do that is to say "Amen" when something nice has happened. Psalm 106:48 says, "Let all the people say 'Amen!'" Clapping is how secular mankind gives appreciation to our fellow mankind when something secular and nice has happened, such as in a secular concert.

That secular acknowledgement is out of place in church. Leaders please give guidance to our churches on this matter. Church is not to be an entertainment spectacle and the clapping of hands implies that it is and is therefore inappropriate during God's 24 hours of holy time. The protocols of behaviour in church during the holy hours are not to be set by what the world does but by the standards revealed by God through His prophets. As 2 Chronicles 20:20 says, "Believe in the Lord your God, so shall you be established: believe His Prophets, so shall you prosper."

I want God to bless and prosper our beloved church. So leaders: What guidance are you going to give to the ministers on this matter? Ministers: What guidance are you going to give to your local elders?

I invite you to give this matter your serious attention.

Bill Gates, NSW



The recently risen sun glistened on the snowy panorama—all that was visible from the plane. It looked like a winter wonderland. If it had been a few months earlier this would have brought to mind northern hemisphere Christmas songs such as “I’m Dreaming of a White Christmas”, and “Jingle Bells”. I’m sure you can think of a few more.

Not only were the mountaintops snow-covered, but the hills, the valleys and trees were all heavily covered in snow. The sight below was beautiful in the early morning sun, but little could I know the impact that this snow would have on me in a short while.

I’d been teaching in South Korea for several years, and my young sons had had a holiday back in Australia with their grandparents and cousins for a few months. I was on my way back from picking them up. Our plane from Brisbane had left around midnight, and the flight travelled over land the length of South Korea, so we could see a long corridor of snow. We were soon to find the negative impact of all that snow when we landed in Seoul.

Having done it before, I was familiar with catching the airport buses that ran to and from particular cities and the airport. I had told the coordinator at my new school that I would be happy to catch the airport bus and have her meet me at the depot to save her travelling all the way to Seoul. This had sounded good when I made the arrangements before returning home, but things had changed. After we deplaned, collected our luggage and went through immigration, we thought we were on the homeward straight as the airport buses started adjacent to the airport exit doors.

We were dismayed when we found out that the snow was going to cause a major delay. The amount of snow that had fallen was an extremely rare occurrence in the city we were heading to, so the city did not own snowploughs. The airport buses we needed to catch were garaged in the city where we were heading. The buses were snowed in. The staff at the ticket booth couldn’t tell us if or when there would be an airport bus that day. At the earliest, it would be in the afternoon—only if it warmed up enough for the snow to melt. What could we do?

After two hours of dealing with very tired, grumpy children, on limited sleep myself, I was able to get in contact with the coordinator at the school. When I explained my situation, she told me to catch a taxi to the school (2.5 hours away), and she would meet us and pay for the taxi. That sounded great to me. As there were three of us plus

SNOW, A TAXI AND THE CROSS

all our luggage, we needed a maxi taxi. We went to the first taxi in the maxi taxi rank and loaded up.

My Korean was limited and the taxi driver didn't speak English, but I did know the name of the town we were heading to and the school title in Korean, so I thought I'd be okay. But he was from Seoul and so the school name was unknown to him and I couldn't give directions. I'd only been to the school once, and had been picked up from the bus station, so this was useless.

After a few minutes trying to get through to each other, and my quick "help!" to God, the taxi driver took his mobile phone and speed dialled someone. When his call finished, he took off immediately without talking to me. I only found out later when I arrived at my destination what had happened. It was a little disconcerting as I didn't know anything about his phone call and if he knew where we were going now, but at least I recognised we were heading in the correct direction—south. When we got there I recognised the coordinator and the school building—relief.

What I discovered: he was a personal friend of the president of the Adventist conference where the school was located. He had phoned his friend and gotten directions to the school. Of the thousands of taxi drivers in the city; the many dozens of taxis lined up at Seoul airport; the long line of taxis at the maxi taxi rank; and even more in the separate standard taxi rank; I had found the ONE taxi driver who could help me, at the head of the line in the correct taxi rank. The logistics required to get that one taxi driver to the airport and to the head of that line at precisely the same time that I arrived, would be beyond human capacity. But I serve a wonderful God. In the book of Isaiah, God makes a promise:

"I will answer them before they even call to me. While they are still talking about their needs, I will go ahead and answer their prayers!" (Isaiah 65:24, NLT).

I didn't know God's creative answer to my need existed, so I could not have asked for it. He knew exactly what I needed and started arranging the solution for me, while I was still in the air or even much earlier. The friendship of

the taxi driver and conference president was most likely decades in the making, as in Korea a person's closest friends are his/her primary school classmates. What a totally astonishing God.

Chapter 65 of Isaiah is loaded with promises and I would urge you to read them for yourself, particularly verses 17 to 25. This section of the Bible talks about the promises of heaven, and in this context verse 24 could also refer to Jesus, the answer to all our deepest needs. Jesus died on the cross to pay the cost for heaven long before any of us were born. Revelation describes Jesus as the Lamb slain from the foundation of the world (Revelation 13:8). This verse strongly implies that Jesus made His choice to be a sacrifice so that we could gain heaven, even before humans were created. Jesus is the ultimate answer who was given before we knew our need, or even needed it.

Juanita Hughes

member of South Brisbane church, Qld
and active dementia advocate, a ministry
she feels called to.



WHY
WE
NEED

good
Adventist
lawyers

Your first take on this article may be, “Why is a doctor writing about the law? Can’t he stick to his own discipline?” Well, I could argue that my paternal grandfather and my father’s three brothers were lawyers . . . perhaps it’s genetic, this interest in legal matters? And having been in medico-legal practice now for over two years, my interest in the law has expanded. Finally, I could also posit (sorry for the legalese!) that I’ve always had an interest in biblical laws.

The Old Testament has a strong emphasis on law, even legislating (if that’s the correct word) the first known legal sanction of a surgical procedure (you can guess that one), not to mention legally mandating things like dietary restrictions, quarantine of infectious diseases etc.

The Jewish legal system was also unique in its strong defence of the accused, requiring two or three witnesses to give evidence, not just one (Deuteronomy 17:6 and 19:15). That was applied also by the New Testament church (Matthew 18:16; 2 Corinthians 13:1; 1 Timothy 5:19). There were rules against bribery of witnesses (Exodus 23:8), illegal timing of trials and exclusion of judges from making arrests or being accusers. The judge in Old Testament times was to advocate for the accused. All of these rules were broken in the trial of Jesus¹. We should not assume that Sabbath-keepers will be treated any better in times of persecution.

Prophecy from both Old and New Testaments points to legal sanctions against Bible-believing Christians, not only throughout our history, but especially near the close of earth’s history (Daniel 7:25; Revelation 13:7). Strong advocates for the truth will be needed in courts of the land.

Our denomination has a history of powerful legal defence against religious persecution, having established a GC department for religious liberty many decades ago. We have had the privilege of expert legal advice from both within and without the denomination.

Despite the legal defence against religious persecution enshrined in the US Bill of Rights, we understand that the strongest legal actions against Sabbatarian Christians will be led by the United States, completely overturning the First Amendment of the US Constitution (*Great Controversy*, pp588, 605). Many have speculated how this may happen, whether by presidential “emergency powers” decree, whether by a coup against the state (witness the storming of Congress on January 6, 2021), or by other means, even “legal” ones.

We know that the crucial issue will be Sabbath observance—Saturday or Sunday? Although “Blue Laws” have been in force in many US states for around 200 years in some cases², recent legal cases have begun to further blur the distinction over what day is Sabbath. Take for example US postman, Gerald Groff, who kept Sunday strictly, as enjoined for the biblical Sabbath³. He refused to deliver parcels on Sundays, citing the First Amendment and other state laws in Pennsylvania. The argument brought by the US Postal Service had cited as their defence against sacking him, that accommodating his religious beliefs was an “undue hardship”, presumably on their postal customers.

However, on June 29, 2023, the US Supreme Court unanimously upheld his right to refuse to work on Sunday on “Sabbatarian” religious grounds. The argument of Groff’s defence lawyers had not apparently addressed the day of worship, only

that his refusal was not an “undue hardship”. Ironically, Groff had offered to work on Saturdays to “make up the difference”, perhaps unconsciously breaking the very biblical commandment he might have thought he was upholding.

Of course, it will be said that arguments in favour of a “Sabbatarian excuse” against work, should logically also be applied to keepers of the true Sabbath, but the perception of the judges on the matter of which day is the Sabbath may be important in their decision-making in future.

This seemingly small case of Mr Groff demonstrates how such a ruling may establish a precedent for nominating Sunday as the Sabbath. I doubt that the Supreme Court would have the slightest doubt in their minds about which day was “Sabbath”. It would be interesting to know how they would deal with a Seventh-day Adventist refusing to work on Saturday.

Legal cases are often won or lost on the power of persuasion of either legal counsel. This is particularly true of jury trials. Even the personalities of the defence lawyers and prosecutors play a part. Combined with powerful logic, such may swing a case either way, guilty or innocent. Some examples are the famous defence of Luther before the German Diet and in more recent times, Adventist pioneer AT Jones’ famous 1888 testimony before the US Senate, against national Sunday laws, proposed by Senator Blair. Ironically, Blair’s bill (Section 2) would have stopped postal deliveries on Sundays, meaning that Mr Groff would have had no case to answer!

AT Jones responded to Senator Blair’s assertion that “the Sabbath is required for the good of society” (Blair meant Sunday), this way:

“It is for the good of society that men shall be Christians; but it is not in the province of the State to make Christians. For the state to undertake to do so would not be for the benefit of society; it never has been, and it never can be.”⁴

AT Jones went on to quote the Bible many times and the Declaration of Independence, the Bill of Rights, and even the “fundamental orders of Connecticut” from 1638. He eventually won the day, and the bill did not pass.

This demonstrates to me that we need good, solidly-biblically-grounded and well-read Adventist Christian lawyers. We are fortunate to have in our midst, both in Australia and overseas, some good men and women with those qualifications. Let us encourage them in their profession and uphold them in prayer, as they wrestle often with difficult decisions and complex arguments. For who knows, like Queen Esther, they may in future be called upon “for such a time as this”.

1. <https://deanbibleministries.org/dbmfiles/notes/22_RulesBrokenAtYeshuas-Trial.pdf>.

2. Most US Blue Laws have been repealed in the past 20–30 years. However, just as *Rowe v Wade* was overturned dramatically by some US states in recent times, Blue Laws can be re-instated in state legislature “at the drop of a hat”.

3. <www.christianitytoday.com/news/2023/april/sabbath-court-post-office-re-religious-accommodation-groff.html>.

4. <<https://libertare.tripod.com/p/e/jones.html>>.

Dr David Pennington

retired plastic surgeon living in Lindfield, NSW, now in medico-legal practice as an expert witness in plastic surgery.

Orange and poppy seed muffins

 Makes 12  Prep 10  Cook 18

Warm from the oven or as a snack the next day, these fragrant muffins are the perfect treat.

Ingredients

4 Weet-Bix™, finely crushed
1 ¼ cups wholemeal self-raising flour
1 tbsp poppy seeds
¼ tsp salt
Zest from 1 orange
1 cup orange juice
2 eggs
½ cup honey
¼ cup extra virgin olive oil

Method

1. Preheat oven to 180°C. Lightly coat a 12-hole muffin tin with cooking oil spray, or line with paper liners.
2. Combine Weet-Bix, flour, poppy seeds, salt and orange zest in a large bowl and stir well.
3. In a jug, whisk together juice, eggs, honey and oil. Add juice mixture to bowl with dry ingredients and stir to just combine.
4. Divide batter into prepared tin. Bake 18 minutes until muffin tops are golden and spring back when pressed, or when a toothpick inserted into the centre comes out clean.
5. Cool muffins in tin for 5 minutes, then turn out onto a rack to cool completely.

Tips:

- Batter will be thin when mixed, but will thicken as the Weet-Bix absorbs the liquid. Don't add any additional flour or you'll end up with tough muffins!

Nutritional Information (per serving)

ENERGY	CALORIES	PROTEIN	FAT	SATURATES	CARBOHYDRATE
747kJ	178	3g	6g	1g	27g
SUGARS	FIBRE	CALCIUM	SODIUM	IRON	POTASSIUM
14g	2.6g	30mg	171mg	1.1mg	120mg



Food in Focus

olive oil

From coconut to butter to avocado oil, supermarket shelves are bursting with varieties, promising endless benefits to your health. But what about the humble olive oil?

What are the health benefits?

It provides healthy monounsaturated fatty acids that are good for your heart and cholesterol, and high amounts of powerful plant compounds called polyphenols. As part of a healthy diet, olive oil has also been shown to improve longevity.

Some olive oils can give you a peppery taste, due to the high oleocanthal content in certain oils. This pungency is associated with many health benefits like a reduced risk for cancer, Alzheimer's and other neurodegenerative diseases and added protection against viruses.

Can you cook with it?

Absolutely. The smoke point for olive oil is between 190°C and 220°C. Given you sauté foods at 120°C, deep-fry between 160-180°C and roast at 180°C, it's not often you'll come close to the smoke point. The health benefits of olive oil should far outweigh any cooking concerns you may have. So, enjoy cooking with olive oil, drizzling it over salads and even incorporating it into baked goods.



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Choosing calling over comfort



If you've visited or studied at Avondale University you might recognise the girls' dormitory Ella Boyd. But do you know Ella's story or why the building was named for her?

Let's start with Ella's mum. Maud Sisley moved to America at age 11 with her widowed mum and siblings. She went to a camp meeting and heard Ellen White preach. Mrs White then prophesied over the children saying, "The Lord has shown me that every one of these children will become a worker for the cause."

Ella's mum was the first woman to ever be called into Adventist foreign mission service, joining J N Andrews in Switzerland where she would set type for the printing press. The type was in Italian, and she couldn't speak Italian but it didn't matter because her attention to detail was so great.

Maud married a man called Charles Boyd and Ella was born a year later, followed closely by her sister Ethel. The family were called to be the first group of missionaries to South Africa. Unfortunately both Ethel and her father would die there.

But Maud and Ella's passion for service and ministry was undiminished and they set sail for Australia when Ella was just 17. Ella became the first Avondale graduate, completing the 8th grade in 1902. By that stage Avondale decided that both Ella and her mum were sufficiently well-educated enough to be the pioneer teachers on campus!

Tragedy struck again; a girl by the name of Elsie Gates, who had just

arrived in Australia only eight days earlier, was taking a ride with Ella Boyd and Sarah Peck in Ellen White's carriage "when the horse became unmanageable and backed the carriage into the stream near the school. The shock of being overturned evidently stunned [Elsie], for she made no struggle in the water . . . [Some men rescued her] within a few minutes and worked for hours to try to resuscitate her but were unable. Sarah Peck narrowly escaped being trampled by the horse and Ella, although thrown into the stream, miraculously escaped with her life. The horse was drowned in 10 or 12 feet of water."

Ella would go on to set up schools in Brisbane and Tasmania before a taste for mission would overtake her again. She left Sydney for Tonga on November 9, 1904, at just 21, aboard the *SS Mokoia*.

For a young single woman to leave her homeland, immerse herself in a totally new culture, and live on her own at a time when travel was difficult and communications poor must have been an incredible challenge! But one she was willing to take on because of her love for the people, whom she desired to help. "Isolated, as she was, on a lonely island in the Tongan group . . . her love for souls proved a most powerful means of winning hearts to Jesus, as well as a sure personal protection in a strange land" (GC Bulletin, May 19, 1909).

The school begun in Tonga under Ella's direction, "became the leading school of Tonga. There many of the sons and daughters of the Tongan nobles were made familiar with the message.

This school became the nucleus of what is now known as Beulah Missionary College. When Miss Boyd left Tonga, she was given a royal farewell by King George II, who sent the palace carriage and horses to drive the honoured teacher through the streets of the capital to the waiting ship" (*Review and Herald*, February 27, 1969).

She would come back to Australia on furlough and bring a young Tongan girl with her, Vai Vaemolo, who received her training at Avondale and went back to Tonga to teach. Ella married Leonard Paap and they'd go on to do ministry work in New Zealand and Tonga, but Tonga would always hold a special place in her heart.

Ella Boyd's life was marked by tragedy and trauma. She could've chosen comfort—a gifted teacher and administrator, she could have stayed at Avondale close to her mum and friends—but she faithfully followed God's call into uncomfortable, foreign and new territory.

For many years the chapel upstairs in Avondale's College Hall had a large, framed world map with many pins indicating where graduates had or were still serving around the globe as missionaries. Ella Boyd was among the first Avondale graduates to serve as a foreign missionary but she wouldn't be the last.

Lyndelle Peterson

Associate Ministerial Association secretary and Sabbath school and stewardship director, Australian Union Conference.

Hello Kids!



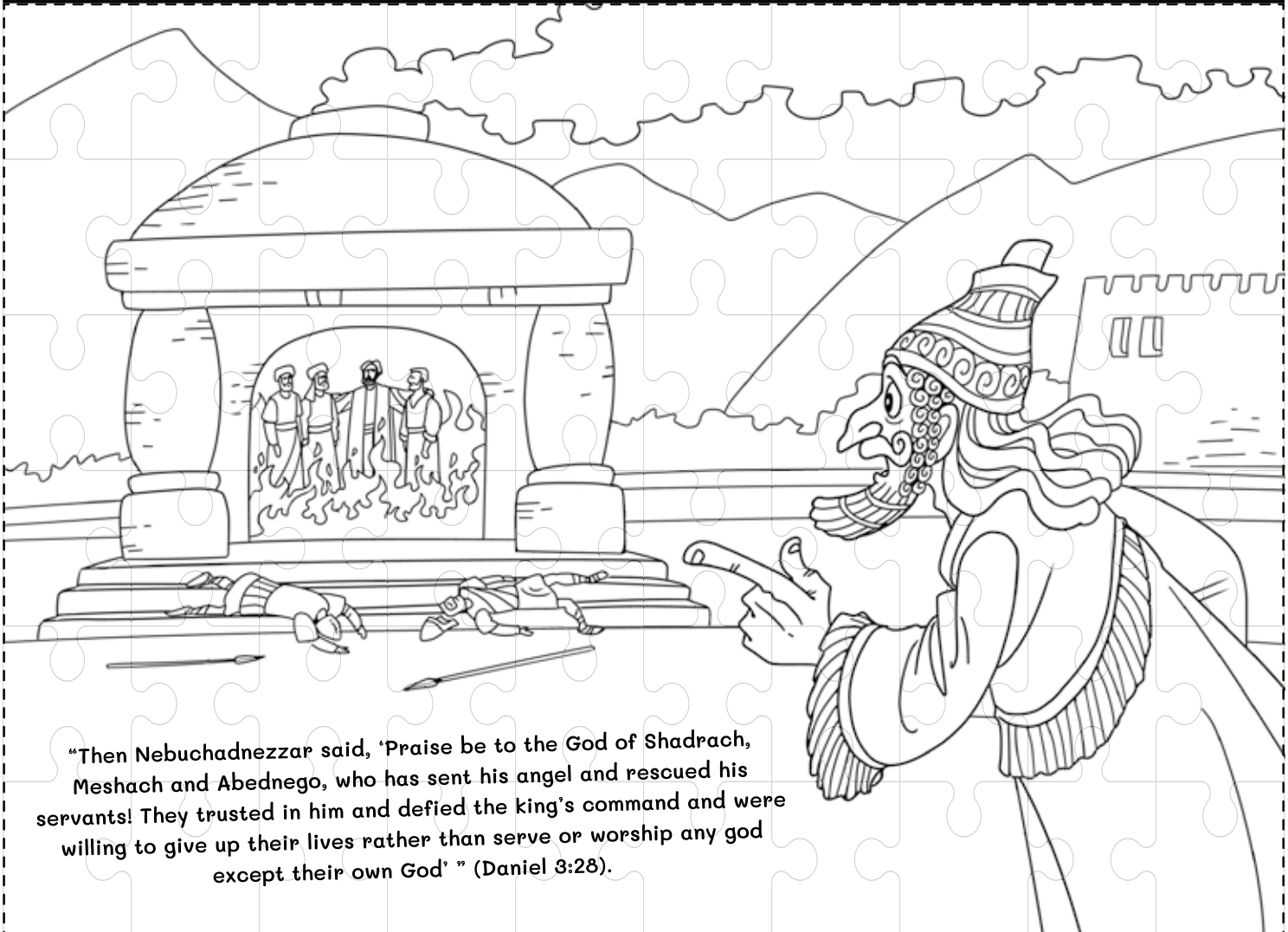
God's
presence changes
our lives.



FACING THE FIRE

King Nebuchadnezzar builds an image of gold and sets it in the plain of Dura in Babylon. He calls all his advisors and leaders to come together for the dedication of his image. He decrees that everyone is to bow down and worship the image at the sound of music. Shadrach, Meshach, and Abednego do not bow down to the image. Nebuchadnezzar asks them if their God can deliver them from the fiery furnace. They answer by saying they believe God will deliver them from the fiery furnace.

Colour in the Puzzle. Have an adult help you cut it out. Then see if you can put it back together!



"Then Nebuchadnezzar said, 'Praise be to the God of Shadrach, Meshach and Abednego, who has sent his angel and rescued his servants! They trusted in him and defied the king's command and were willing to give up their lives rather than serve or worship any god except their own God' " (Daniel 3:28).

Obituaries

DAWSON, Myra Grace, born 13.3.1931 in Fitzroy, Vic; died 29.8.23 on the Gold Coast, Qld. On 18.12.1957 she married Ira. She is survived by her husband. She loved her precious Lord and faithfully served her local church. She was a keen Bible student. In 1972 Myra and Ira became missionaries to Madagascar and later to the Solomon Islands in 1982. Both Myra and Ira were founding members of the Burleigh Gardens (now Reedy Creek) church. Later they became founding members of the Surfers Paradise Company, a small group who support a ministry in Mindanao, Philippines. After two years of struggling with her illness, Myra passed away peacefully at The Labrador Gardens Nursing Home.

John O'Malley, Peter Colquhoun,
Matthew Tompson

KELLY, Edward John, born 19.1.1937 in Bowen, Qld; died 9.9.23 in Caloundra. Ted is survived by his wife, Jeanette (Caloundra); sons, Calvin and Genevieve (Bowen), Neil and Susan (Basel, Switzerland), Gavin and Janelle (Brisbane, Qld), Paul and Jen (Palmwoods), Trevor and Gai (Woolomin, NSW); 10 grandchildren; and two great-grandchildren. Ted was a faithful follower of Jesus, his Lord, Saviour and Friend. He grew tomatoes and cotton on land he developed, had a tip truck business, went bankrupt but never looked back. He was an elder and Pathfinder director and worked with the young

people of the church in North Queensland. He never gave up on God. We look forward to seeing him again.

Scott Wareham, John Rabbas

McMAHAN-DITTMAR, Julie Adele, born 13.3.1946 in Lismore, NSW; died 17.8.23 in Lismore. She was predeceased by her husband, Ron McMahan in 2019. She is survived by her husband, Keith Dittmar (Lismore); and brothers, Allan Brown (Perth, WA) and Nigel Brown (Adelaide, SA). Adele was one who quietly went out of her way to support people in their own personal struggles. Originally a member of the Lismore church, Adele had become a valued member of the Casino church before succumbing to the illness which, after a reprieve, eventually took her life. Adele had a great sense of humour, was interested in people and led a fuss-free life. She died, secure in the hope that her Shepherd will call and awaken her to life.

Tim Kingston

STEVENS, Anne Maree (nee Wilson); born 6.9.1958 in Melbourne, Vic; died 19.9.23 in Pakenham. In 1988 she married Bruce. She was predeceased by her father, Stuart in 1998. Anne is survived by her husband (Pakenham); son, Matthew; and mother, Thora (Melbourne). Anne was a loving wife, devoted mother and a faithful daughter. She was a gentle, caring person who always looked for the best in others. She leaves a legacy of faith and trust in her Saviour and longed for her family to be re-united on the resurrection

morning. Her final words were, "Come Lord Jesus, Come!"

Barry Whelan

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Position Vacant

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Are you a primary teacher who loves to make a difference?

Seventh-day Adventist Schools (Northern Australia) Ltd is seeking a creative, dynamic and expert educator to teach primary at Cairns Adventist College. This is a full-time teaching position, starting term 1, 2024. Cairns Adventist College is located in Gordonvale and set on 10.5 hectares and is surrounded by canefields. To learn more about the college, please visit <cas.qld.edu.au>. The successful applicant will hold a formal teaching qualification (degree level) and be currently registered with the Queensland College of Teachers to teach in Queensland. Applications can be emailed to Graham Baird, Director of Education, Seventh-day Adventist Schools (Northern Australia Ltd) at <grahambaird@adventist.org.au>. Applications should include a letter of application and a current resume with a minimum of three referees including contact details.

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SPONSORED CONTENT

The cost of property cover has SKYROCKETED. Here's why . . .

The rising costs of goods and essential services across the board is having a concerning impact on Adventist church communities and their ability to conduct mission and ministry, and unfortunately, insurance costs continue to rise.

Likewise, Risk Management Service is affected by these cost increases. Each year the RMS team is faced with the challenge of negotiating the Church's complex insurance program with the help of our broker partner. Together, we petition on the Church's behalf for the best rates, and the most favourable terms and conditions we can obtain, collectively spending thousands of hours poring over policy documents to ensure the ministries of the Church are properly protected.

We are deeply concerned by the financial pressure being experienced by our churches, schools, offices, manufacturing and healthcare institutions, and the impact that the cost of insurance is having overall.

When we witnessed the start of the hard market in 2017, we could never

have anticipated that it would be such a long and protracted period of difficult conditions and unfavourable pricing. The RMS team is constantly challenging, questioning and testing the policies we manage to ensure we are providing the best value for the Church in today's hard market conditions. For example, RMS conducted actuarial investigations into different pricing models resulting in the service taking on a larger deductible (excess) to reduce the impact of the price increase in 2019/20.¹ By 2021, however, insurers and reinsurers had withdrawn much of their capacity in the market, tightening terms and conditions and reducing their appetite for certain risks. When negotiations on terms and conditions seemed impossible, RMS felt it was time to conduct a broker review to find a broker that would help re-energise market interest in the Adventist Church's insurance portfolio. After a thorough tender process, our new broker partner commenced with us last year.

Factors influencing the cost of insur-

ance rates are complex. Typically, the insurance cycle peaks and troughs, like many other industries. However, what our Adventist Church organisation is experiencing with insurance rates right now is exacerbated by four key factors:

1. The impact of increasingly severe catastrophic weather events,
2. An adjusted billing period to align with the cover period,
3. Corrected reinstatement values through professional valuation, and
4. High-value buildings + changed member giving habits.

Allow us to take a deep dive into each of these influences.

1 Catastrophic Weather Events

Our region has experienced year-on-year catastrophic weather events that have resulted in significant damage to property.

The Insurance Council of Australia reports, "2022 was a record year for insured losses, driven by flooding in Northern New South Wales and South-East Queensland in February-March, in the Hawkesbury-Nepean in July, across three states in October, and in the Central West of New South Wales in November." So far, these flooding events combined, have cost insurers \$A7.17 billion from more than 300,000 claims.²

It is important to remember that RMS does not self-insure Adventist property in Australia and New Zealand. We work with external brokers to source a comprehensive insurance policy for church-owned property. So inevitably, claims inflation—the frequency and quantum of loss events—will cause insurance rates to rise.

Additionally, your Adventist site's rates include a contribution to the "under-deductible loss pool". This loss pool is a benevolent system for some lines of cover where the deductible (excess) is very large—far greater than one Adventist site could fund. This pool is extremely important as it responds when a site experiences a loss and instead of paying an impossible excess the site pays a much more manageable excess. This protects ministry and mission and is something all Adventist sites contribute to, and will benefit

from, in the event of a loss. Naturally, when there is a run on claims, both insurers' reserves and the under-deductible loss pool need replenishment to ensure future claims can be met.

2 Adjusted billing period

For the 2022/23 renewal period, RMS made the decision to adjust the billing period so that it would align with the period of cover. Previously, we billed 1 July to 30 June, however the underlying insurance policy period has always been April to March. RMS made the decision to align the billing to the policy period and so we invoiced for only nine months of cover for 2022/23 (June 22–March 23). However, we did not take into account that this change would result in a false sense of an inflated rate for the following year, making the 2023/24 12-month cost of cover look unreasonably disproportionate compared to the previous nine-month period. We apologise for this oversight and how it has contributed to this year's sense of "bill shock".

3 Corrected reinstatement values

Under-insurance is a major concern for our Church. Historically, Adventist churches have never "knowingly" under-insured their property despite major under-insurance across the Church's property portfolio. External insurers have, for decades, acted in good faith with our organisation and responded in full to loss events despite some under-insurance. Gratefully, they have never threatened our organisation with the big stick of the "co-insurance" clause (aka average clause) which reduces a claim payout in the same proportion of the level of under-insurance. However, an insurer's right to activate the co-insurance clause is always there and we want to avoid the risk of financial exposure that under-insurance, and the co-insurance clause, could bring on our Church's ministry and mission. Additionally, as insureds, we have an obligation of "utmost good faith" in our conduct with insurance providers including a duty to disclose any change

to property that could affect insurance coverage.

So, in 2020, RMS embarked on a large-scale property valuation program for all Adventist Church-owned sites. This program has revealed a multitude of properties that are considerably under-insured for replacement at today's rates. The cost to build in 2023 is substantially greater than in 2003. Reinstatement values are made under current and not pre-existing building codes, and together with building costs inflation and additional costs such as removal of debris and professional fees (eg architect, legal, etc) they all impact the cost of reinstatement. The property valuation program is also unearthing site improvements, extensions and new buildings that have never been reported to RMS for insurance. A concerning number of church-owned buildings and structures have gone uninsured for many years. We're grateful that this is being uncovered during valuation rather than a loss event. The natural result of corrected reinstatement value (aka cover value) is an adjustment in the overall premium contribution. For sites that were under-insured, their overall contribution will increase; for sites that were over-insured, the overall contribution would reduce.

4 High value buildings + changed giving habits

We've come this far without mentioning the impact COVID-19 had on the economy and the shutdown of churches. The ability of the Church to pivot ministry to the digital world at a time overly described as "unprecedented" was innovative and admirable. However, with the rise of eGiving and online worship, we can only guess the outcomes this has had on attendance and giving habits of church communities, especially for those sites with high value property assets. Similarly, members and attendees are not immune from the impacts of the current cost of living and naturally there may be a decline in giving during this time, or they may choose to redirect their giving to projects and causes they see have greater missional value. Consequently, church budgets may be

hurt by this change, and it could make essential operating expenses even more challenging to meet going forward. What can be done?

The challenges are shared. There are steps we as RMS can and have taken to ease the pressure as much as possible—that work will continue. And there are actions that your church and local conference can take too, to lessen the impact of rising costs of insurance and we strongly encourage you to read the article on our website titled, "Tips to Save Money on Insurance". Pricing challenges, though stressful, also bring the opportunity to tighten and improve your Adventist site's risk control efforts and reduce its risk exposure. Whether or not you believe in climate change or end-time events, significant catastrophic weather events, inflation and external factors will continue to pose a threat to mission, so now is a great time to prepare. RMS has access to resources and expertise to help you build a more resilient Adventist community.

Finally, we will continue to communicate with you and all our insureds the state of the insurance market through our website, e-newsletters, social media, *Adventist Record*, and our annual renewal letters. You can always reach out to us anytime by calling 02 9847 3375 or via <info@rms.org.au>. Thank you for your faithfulness and the good work you do in your community. We hope and pray that we can work with you through this challenging time and see your church community thrive.

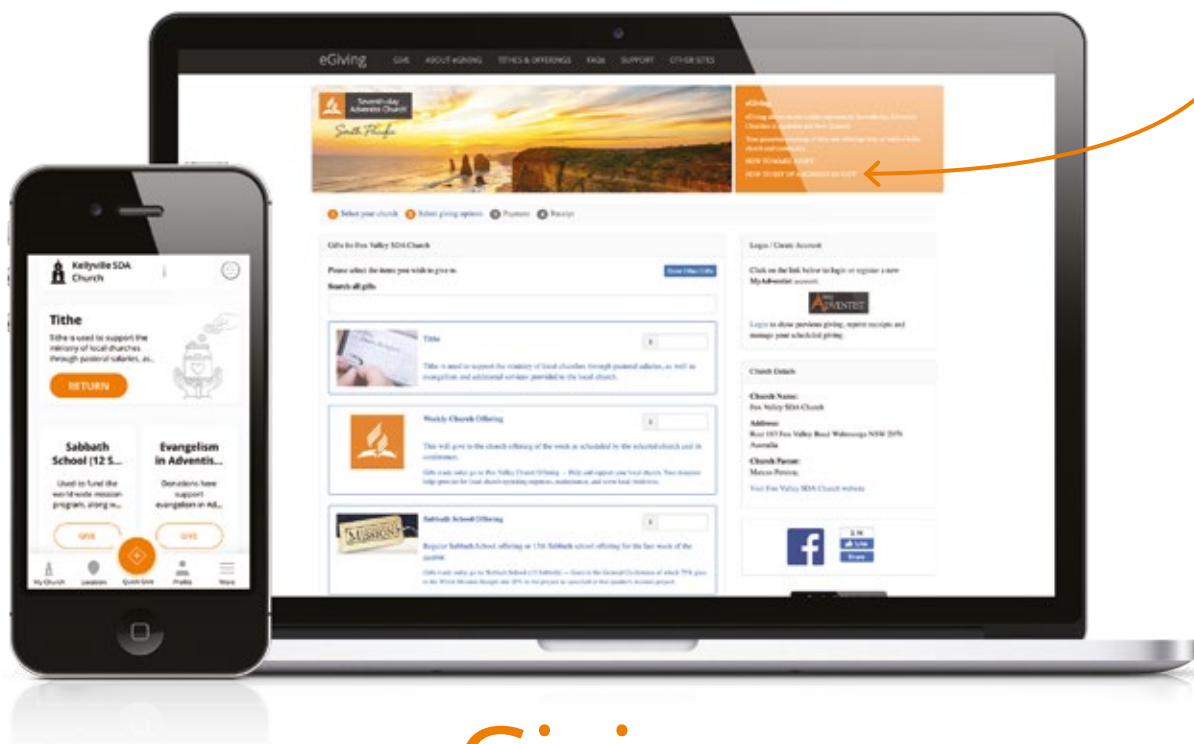
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