



# InterSections

*An Australian journal for Christian encounter and encouragement*

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Belmore Road Church of Christ, VIC

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## Editorial

Money is everywhere. Of course, it's something we use every day, but it's also something we hear about all the time in the news and in our conversations with others. Money and the state of the economy are at the front of our minds and are a constant source of anxiety. But, as prevalent as talk about money is in our society, our churches are often quiet on the subject. Surely such a big part of our daily lives is something we ought to hear about and concerning which we should seek godly wisdom (e.g. Matthew 6:31-33). So with that in mind this issue of *InterSections* focuses on money.

In our *Feature*, Kent Hartman encourages us with some biblical examples of generosity. In *Food for Thought*, Stuart Bassett challenges our thinking about inheritance, both physical and spiritual. Mark Jennings reviews the book, *Economics for Life*, written by the renowned Australian economist, Ian Harper, who also happens to be a devout churchman. In our *Interview*, we chat with Stuart Penhall about financial support among churches and his role as a trustee of ACCET.

Our *ChurchScene* looks at a new 'Up & Go Sunday' initiative at the Belmore Road Church of Christ – when the congregation went out and became more involved in the local community. In our *International Letter*, Daniel Stockstill reflects on his experiences as a guest teacher in the 2019 Mission Tour Australia. In *News*, we report on Christians in Bairnsdale who lost their homes to the summer bushfires, and how Camp Challenge had to be cancelled. Camp Gidawarra, however, was a success, and we also have a report about Gordon Hogan's recent visit to Australian churches in NSW and Queensland.

As we begin a new year, we thank God for his blessings and ask for wisdom to use those blessings for his glory.

The Editorial Team

## ChurchScene – 'Up and Go Sunday'

*Belmore Road Church of Christ, Melbourne, VIC. By Rhonda Tabe*

One of my favourite songs is *Freely, Freely*. The words in this song tell us to go out in Jesus' name and show others the love of the Lord through our actions.

*God forgave my sin in Jesus' name, I've been born again in Jesus' name,  
and in Jesus' name I come to you to share his love as he told me to.  
He said 'Freely, freely you have received; freely, freely give.  
Go in my name, and because you believe others will know that I live.*

On Sunday, 13 October 2019, Belmore Road Church of Christ held our first 'Up and Go Sunday'. After a shortened worship assembly, everyone in the congregation was encouraged to get up and go out into the local community to share 'His love as He told us to.' We used our talents in different ways, taking part and serving in a wide range of activities.

**The Gardening and Clean-up Teams:** One team helped a very pregnant mother of three living in our local community. Her home both inside and out needed a lot of cleaning and organising. After a yard tidy-up and some rubbish removal, her children were able to play in the yard and her home was now a fit place to raise a newborn baby.

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Another team worshipped and partook the Lord's Supper in the home of some elderly church members. They then spent time both in fellowship and helping the couple with some garden maintenance.

There was another team that worked in the garden of a member's elderly parents. That team helped with the couple's overgrown garden, giving it a clean-up in time for Spring.

One other clean-up team helped organise a widow's garage. This job needed extra muscles. Many hands really do make a difference to a job that otherwise seems overwhelming!

**The Shopping Team:** This team was made up of mostly of our children and young people. They headed off to Aldi to purchase non-perishable food items. They returned to the church building and packed food hampers ready for delivery to a local organisation which regularly hands out food hampers to single parents who are experiencing a tough time.

**The Prayer, Worship and Evangelistic Teams:** One prayer group stayed in the church building and spent time praying for all the different teams, asking God's guidance and wisdom in the various interactions so that his name could be glorified through the acts of service. They also wrote notes of encouragement to be added to the food hampers and notes to be sent to various members, encouraging them in their service and walk with God.

Another team of ladies worshipped together and shared the Lord's Supper in the home of a mother and daughter who find it hard to get to church due to health issues. The gathering involved people with various nationalities. The fellowship and worship was very uplifting for all who participated, proving that different languages don't have to be a barrier for sisters serving each other.

One team of singers headed off to a local nursing and retirement home to encourage the residents with beautiful songs of praise and worship. Several residents joined in the *a cappella* singing of hymns which they knew, like *Amazing Grace*. There was also time to fellowship with the elderly residents – sharing and listening to the stories of their past. The nursing home has extended an open invitation for more singing visits in future.

A group from our Chinese fellowship headed to a local shopping centre, inviting passers-by to come to church gatherings by handing out pamphlets about our Chinese worship times.

**The Lunch Team:** A small team of dedicated workers prepared a sausage sizzle for all the weary workers to enjoy on their return. Over lunch, we enjoyed fellowship together and shared stories of our day's experience. There was a definite buzz in the air!

Some of the feedback from the day included the following:

*'It was great to see adults and children pitch in to make a difference in the life of someone we just met. I could see the love behind everyone's actions – love for someone like us who have been made in the image and likeness of God.'* (Gianella Rodriguez)

*'With collective effort, we proved once again that love is the greatest. Reaching out to people, touching their hearts with various activities and sharing the love of Christ is an amazing thing. And we did it differently this time.'* (Chorlian Karumanchi)

*'As a church, we provided community service. It was the first time that we took part in such an activity, and I can confidently say that together as a team we managed to do quite well. I participated in a group that took part in singing to the elderly at a retirement home. The group was amazing and it was filled with wonderful individuals who had singing talent.'* (Yenuk Watapuluwa)

The Bible sums up the actions of our spiritual family on this first 'Up and Go Sunday' in this way:

*'Do nothing out of selfish ambition or vain conceit. Rather, in humility value others above yourselves, not looking to your own interests but each of you to the interests of the others.'* (Philippians 2:3-4) ◇

*Dave and Rhonda Tabe are part of the Belmore Road Church of Christ (Melbourne), where Dave serves as a deacon.  
drtabe@gmail.com*







## Feature: *The Challenge of Being Generous.* By Kent Hartman

One of the most beautiful things we will see in life is people who display generosity. Some of the most memorable stories in the Bible are about people who were generous.

Wherever Jesus' gospel is preached throughout the world, he wanted people to hear the story of the woman who anointed him with expensive oil before his crucifixion (Matthew 26:6-13). Some say her gift of oil was worth a year's wages. In any case, her gift to Jesus was so generous and outlandish that his own disciples were indignant when they saw what she had done. They thought her generosity was wasteful.

Consider also the widow at Zarephath. She thought she and her son were going to die because of the famine in the land (1 Kings 17:7-16). Elijah assured her that if she shared her small resources with him God would take care of her. As one author wrote years ago about the poor lady sharing her meal and oil with Elijah, 'The meal and oil was multiplied not in the hoarding but in the giving.'

Similarly, when David was gathering materials for Solomon to build the temple to God, he challenged the leaders by asking, 'Who is willing to consecrate himself to the Lord?' (1 Chronicles 29:5). In response, the leaders who had consecrated themselves to God 'gave willingly.' As the people saw the generosity of their leaders, they 'rejoiced at the willing response of their leaders, for they had given freely and wholeheartedly to the Lord' (29:9). David freely acknowledged that the reason the leaders and people could be generous was because everything they had was from God.

When you think of generosity maybe you think of the widow Jesus commended for giving more than the others at the temple because 'out of her poverty, she put in all she had to live on' (Luke 21:1-4). Or you may think of the Macedonian churches who '...out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability.' (2 Corinthians 8:1-3)

The Bible is full of verses commending and commanding generosity. The Bible also reveals examples of God's people being greedy: Achan in Joshua 7; and Ananias and Sapphira in Acts 5.

Today, commercials on television, the internet, and other places tell us we need more. They tell us we deserve more and we should have whatever we want. They tell us to buy stuff and put the purchases on our credit cards or borrow money to pay for them. But, if we live our lives the way our culture promotes, we will never be the generous people God wants us to be.

“The Bible is full of verses commending and commanding generosity.”

I have taught a 'Personal and Family Finance' class at Oklahoma Christian University for around 18 years now. One of my goals is to have students know that God has blessed them with the money they have and one of the purposes of their money is to bless other people.

One of the things we do as part of the class is to create a budget. The budget form I hand out to the students begins with 'Giving' at the top of the form. Most Christians believe God wants us to be generous. But often we don't plan on being generous or to give back to God who has given us the gifts, talents, and opportunities to make money.

Instead, we usually start our financial decisions with the house we want to live in, then we decide what cars we want to drive, and what holiday we'd like to take. Often we have committed our funds to these items first before considering generously what amount we want to give back to God and what funds we have available to assist others in need. If we don't prioritise our giving to God and others in our budgets, then there'll be no money left to give.

The truth is that we can spend all our money on things that are not sinful, not immoral or wrong – and still end up having nothing left to give to God. If we want to be generous people we need to avoid overcommitting our funds to things that will keep us from being generous. There's nothing wrong with having a nice house, car, holiday, etc. But if we have a house, car, and a holiday that keeps us from being generous, then perhaps it's time that we consider whether we need to downsize or think twice before we buy more things.

Let's remember what Paul told the young evangelist, Timothy, when talking to people who had wealth: 'Command them to do good, to be rich in good deeds and to be *generous* and willing to *share*. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.' (1 Timothy 6:18-19, italics added)

Several studies have been done among religious groups in America over the past few years. Statistics say the average church member gives 1.8% to 2.4% of their money to their church or missions. What could be done in churches if people gave 10%, 15% or 20% of their income to local churches and God's work?

If we want to be generous people, we will have to do what the Macedonian churches did: '...they gave themselves first to the Lord' (2 Corinthians 8:5). Then we will prioritise being generous in our budgets before everything else has consumed our funds.

I end this article by saying that our thoughts and prayers are with Australia and the people and Christians there – especially those affected by the bushfires. May the generosity of Australians (especially the Christians there) shine during this period. God's blessings upon you all. ◇

*Kent and Nancy Hartman worked as missionaries in Sydney, Australia for 17.5 years. Kent teaches in the Bible Department at Oklahoma Christian University. kent.hartman@oc.edu*



# Food For Thought

## *Inheritance – Spiritual and Earthly. By Stuart Bassett*

The Bible talks about 'inheritance' in both earthly and spiritual contexts. For example, we're told in Matthew 5 that 'the meek shall inherit the earth'. In 1 Peter 1:4 the writer tells us that Christians will receive an incorruptible inheritance in the kingdom.

Conversely, the idea of earthly inheritance is explored in the parable of the prodigal son. There, the younger brother asked to inherit his financial portion of his father's estate while the father was still alive.

As a young man I once talked to my mother about our financial plight (at a time when it was not favourable) and I said that things may be better when my grandfather passed. I was chastened by my mother – she said we don't live in 'dead men's shoes'. This was a term I hadn't ever heard before. In short, it means: don't expect any inheritance or, more literally, don't expect to walk in another man's shoes upon their death. As it turned out, my uncle gambled beyond his means and stole from his employer. My grandfather had to pay off his debts to keep my uncle out of jail. This meant that we didn't inherit much when my grandfather died.

On the spiritual side, I'm excited knowing of the certainty of our salvation in Christ and the inheritance we receive through his death and resurrection — eternal life now and the gift of the Holy Spirit, and more to come in heaven. In a spiritual sense we only receive this inheritance when we die to our old lives. Our spiritual inheritance, therefore, isn't so much an exercise in living in a dead man's shoes but, rather, living in a risen man's shoes.

Conversely, on the earthly side, as a parent I hope one day to assist our children and grandchildren in providing a financial inheritance to them. However, while I can teach our children and grandchildren about God and salvation in Christ I cannot pass on salvation to them like an inheritance. They must decide to take hold of their spiritual inheritance by taking on Christ for themselves.

This provokes a question: have we equipped our children to be good stewards of their money and the potential funds we hopefully will pass on to them one day? Or are we allowing them to proceed in life like the prodigal son?

I'm also aware that life is unpredictable and may not turn out as we hope. Just imagine the Syrians or Iraqis in the Middle East today who probably, at one stage, were wealthy and had been planning to assist their children financially. Sadly, many have lost everything they ever owned after becoming embroiled in a war. How unpredictable life is.

In conclusion, when thinking of earthly inheritances, Christians should consider where their inheritance might be most useful. I have been in many congregations over the years and have always been amazed at how a congregation can benefit by receiving funds out of the estate of a departed church member. I have never seen such funds squandered on lavish living but rather in sharing the Gospel with others. That is worth reflecting upon. ◇

*Stuart Bassett along with his wife Jenny are members of Macquarie Church of Christ in Sydney, NSW. [stuart.bassett@hotmail.com](mailto:stuart.bassett@hotmail.com)*



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# News

## Story Telling by Gordon Hogan

In June 2019, I was privileged to be invited to a 'Godly Guys Getaway' in the Dandenong Hills, Victoria. A group of Christian men gathered to ponder the difficulties of raising our young people in the church in today's often toxic society. We spent two nights and three days sharing stories, sharing sadness, sharing joys. Participants varied from young bachelors through to one venerable grandfather.

Some men wept openly as they shared their stories. I came away from the event thoroughly convinced: we need more events like this!



In August, Gordon Hogan came to Australia. This great man – a former missionary in Asia – has so many inspiring and encouraging stories to share of his experiences in Singapore, Pakistan, USA, New Zealand, and Australia. A true soldier for Christ, Gordon is now 91 years old.

Using a similar story-telling method I learnt in Victoria, Ray Walker and I decided we should share Gordon's experiences with others. So we ferried him around at gatherings – called 'Let's Share Stories' – which feature Gordon telling stories of his experiences following Jesus, and some others sharing their stories too.

Over several weeks, we held meetings in more than 16 different locations in southeast Queensland and northern NSW. The emphasis was always on sharing stories. Several one-on-one meetings were also held. What an inspiring and rewarding series this turned out to be! It was a time for each of us to reflect on the efforts of others and also to contemplate upon our own current efforts.

We need more of these kinds of story-telling sessions. Some of us are now contemplating organising more such events where Christians can open up to others and help encourage one another to follow Christ. How important it is to follow! (1 Peter 2:21 & 1 Corinthians 11:1) ◇

*Martyn Wolstenholme, QLD. marsu4586@gmail.com*

## Camp Gidawarra, QLD

It's that time of the year, just after celebrating the New Year—it's Camp Gidawarra time! My family (my wife Caroline, daughter Caitlynn, and son Christian and I) love camps. We attended two camps while living in Melbourne. We've also attended Camp Challenge in NSW a few times. Since we moved to live in sunny Brisbane, over the last three years we've attended Camp Gidawarra.

Like all camps it's a time to spend with Christian family, share and listen to life stories, as well as be fed with God's Word at regular sessions. Spending days with Christian families from across Australia and some international visitors gives us a glimpse of what it's going to be like in heaven. Another highlight is the picturesque location of the camp: rolling hills, clouds like mist on the hills, birds singing, green grass, trees and waterfalls.

Besides the company and the scenic location of Camp Gidawarra, hearing God's Word and the praise and worship gives you a feel that you're in heaven. It takes your faith to a higher level when you are praising and worshipping and looking at your Christian family: those who have grown up in the church, some kids living out their faith, and the babies and toddlers of Christian parents. What more can one ask for?

This year we studied the book of Luke in light of how Jesus put people above situations, cultures, and traditions—from healing on a Sabbath, to being in the company of people who were shunned and scorned by the so-called righteous of the day.

Our camp speaker, Ross Cochran from Harding University, gave a great illustration of a double bass instrument. One side has to be pulled tight to the keys while the other side is pulled towards the bridge. This tension between the two sides gives the string the pitch that makes music. When the double bass is played correctly, it sounds great. Likewise, we Christians must keep ourselves close and connected to our Christian families on one side while we stretch ourselves to the world reaching out and touching them with God's saving grace and message on the other side.

I conclude by encouraging Christian families to continue to attend camps where they currently attend. I also offer a warm welcome to Camp Gidawarra. To God be the glory, great things he has done! ◇

*Clifford Snell, QLD. snell\_clifford@yahoo.com.au*

## Recent Bushfires, VIC

Many are aware of the bushfires affecting various regions of Australia and which are having a major impact on people and the environment. Lives and property have been lost.

One fire-affected area is East Gippsland at the eastern tip of the state of Victoria. Within East Gippsland is the Bairnsdale Church of Christ. Located approximately three hours east of Melbourne, the Bairnsdale church is made up of 14 members plus children who live in Bairnsdale or nearby towns. Bairnsdale, with a population of about 15,000 was mostly spared from the direct impact of the fires. But a lot of other people have suffered, losing their homes and businesses, including two church members, Greta Perry and Tessie Cochrane. Greta & Kevin lost their home, while Tessie and Ian lost their home as well as their business of growing and selling native wildflowers.

It has been a tough time for the Perrys and the Cochranes, as well as other Bairnsdale church members who had to evacuate from

their homes – some were not expecting to see the homes again. Thankfully, at the time of writing, all other church members' homes have been spared (the fire front coming to approximately one kilometre with respect to one home). We're all thankful to God for our safety.

The fires and the ongoing recovery are expected to continue for some time. This can be stressful and we're grateful for the prayers and support from fellow Christians around Australia. Many individuals and congregations have been generous with sending financial support. But it's the faithful prayers of many that can accomplish much – so please continue to keep us in your thoughts and prayers. ◇

*Rod & Barbara Poynton, Bairnsdale, VIC.  
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**News continued page 7**



# Book Review *Economics for Life: An economist reflects on the meaning of life, money and what really matters. By Ian Harper (Melbourne: Acorn Press, 2011)*

*Reviewed by Mark Jennings*



The author of *Economics for Life*, Professor Ian Harper, is one of Australia's best-known economists and an active churchman. In his book, Harper shares both insights gained from his professional career as an economist, and how his Christian faith has influenced his perspective.

Economics is chiefly concerned with material wealth – especially at the societal level. Economists study things like energy costs, interest rates, business cycles, taxes, and employment levels – and advise decision makers on how to make choices that will lead to greater material prosperity.

The most common theme across Harper's book is that the claims of economics have to be put into their proper perspective. Economics deals with big-picture issues like poverty, employment, and electricity prices. It uses principles founded on the idea that economic transactions between people can be analysed mathematically and scientifically. For some people the claims of economics have become a kind of panacea – a secret formula to solving all of life's difficulties. As Harper explains, 'economics has become for them a religion which is authoritative over all of life and lays bare life's myriad mysteries' (p 32).

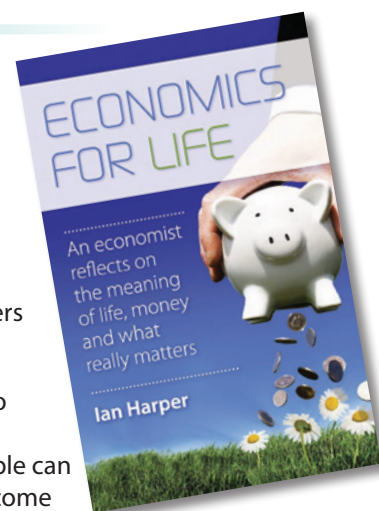
In the book Harper seeks to bring a spiritual perspective to economics – explaining that while economics focuses on the material condition of humankind, it cannot shed light on our spiritual or existential condition. 'Economics attempts to understand the material world. It does not advance a philosophy of life, much less a set of metaphysical values by which people may attempt to lead worthwhile lives. Economics is not a religion.' (p 32)

While it is probably not surprising that materialists see the science of material prosperity as some kind of gospel, Harper's view is that economics on its own can't claim that only the material dimensions of a problem are relevant to a satisfactory solution. While economics has its place in understanding the material world, it cannot displace the Christian Gospel.

Harper's book is broken into three main sections. They are well written and relatively easy to comprehend. The first section, 'What is economics anyway?', explores some core assumptions of economics. Here Harper tries to set the record straight about what economics can and can't do, dispelling myths and setting boundaries. This section of the book provides several wise and practical perspectives.

Harper is cautious about economics moving beyond factual, scientific statements and into the realm of opinion. For example, regarding inequality, Harper explains: '...economics can tell us how material wealth is created...however it is powerless to tell us how wealth should be distributed.'

The section concludes with a chapter on the value and morality of markets. Here, Harper discusses the role of sin and the importance of personal responsibility. Harper reminds us that debates around the benefits and costs of market economies and their relative prosperity pale into insignificance when compared to the eternal nature of life with Christ.



In the second section of the book, 'Economics at work', Harper begins by providing a short history of the Australian economy. He then proceeds to explore his involvement and perspectives on core areas of interest and experience: minimum wages, the 2008 Global Financial Crisis and financial system reform. There is less in the way of specific Bible-based insight in this section, but it is still engaging.

The third section, 'Beyond Economics', begins with Harper exploring a biblical perspective on wealth and affluence. It concludes with Harper sharing his own personal conversion story. Harper's conversion begins with his wife's conversion to Christianity, his initial resistance ('hadn't we come this far without the need for a spiritual crutch?'), entering a journey of honest intellectual inquiry encouraged and guided by others, and finally concluding when he found the case for Christianity too overwhelming to resist. Harper's choice to include this personal element in the book is refreshingly honest and brought authenticity and texture to the author and his message.

Economics may not interest everyone (I will let you make up your own mind about whether it deserves being sometimes labelled 'the dismal science'). Nonetheless, I would recommend this book to anyone seeking a biblically-informed perspective on the subject. It may also help those interested in the intersection of Christian faith and questions of national economic prosperity. The book may also help you make some better-sounding arguments at the next family Christmas party! ♦

*Mark Jennings is an economist and a member of the Canberra Church of Christ. The views and opinions expressed in this article are those of the author alone. [marcusjjj@yahoo.com.au](mailto:marcusjjj@yahoo.com.au)*

# International Letter – Mission Tour Australia: Connecting in Christ

## By Daniel Stockstill

Australia is a wonderful country possessing natural beauty, vibrant cities, welcoming towns, and an amazing array of plants and animals. Australia is also home to a caring community of brothers and sisters in Christ. In 2019, my wife, Cindee, and I were privileged to spend several weeks with six Australian congregations as the inaugural representatives of Mission Australia Tour. MTA is a visionary effort by Australian church leaders to expand the mission of Christ in Australia and beyond.

We came seeking to encourage and equip but we were also encouraged and equipped by the many members of God's family. These brothers and sisters serve as faithful witnesses to Christ in their communities. We came with few (very precious) connections to God's family in Australia. Many of these connections were from 2004 when we brought a student group from Harding University for a semester study abroad. Others were connections I had made during the first intensive course for Klesis in 2014.



When we departed, we left with many more connections to an extended family that is spread across the continent.

We spent time with six churches and with members from a number of other congregations. Our messages and conversations were received with expectation and with an appropriate and helpful level of reflection from God's Word. We grew together in the Lord and in our desire to continue becoming fellow followers of Jesus. The small group studies, the seminars, and the 'casual' conversations were filled with discussions of spiritual growth and a desire to reach others with the Good News of Jesus.

Both the formal and informal leadership of churches seemed focused on pursuing the mission of God. I truly appreciated being included in several meetings with fellow shepherds as they prayed and sought both the welfare of the sheep in their care and the effectiveness of the ministries undertaken to reach their communities for Christ. It was encouraging to see godly men humbly seeking to shepherd the family of God's people placed in their care. Sharing in these meetings reminded me again of the wisdom of God in having congregations led by shepherds who are committed to reflecting the character of Christ and leading as the Good Shepherd directs.

The Christians who served the congregation and the community using their unique talents and gifts were another encouragement during our visit. On many occasions we observed various members of these congregations serving in wonderful ways. Their love for one another was obvious. Stories and reports of individual members and families serving others as they lived out their witness to Christ were common in conversations. Displays, posters, and announcements were filled with efforts of ministry both within the congregations and to the communities that surround them. This outreach was not just limited to their immediate surroundings but was reflected in mission efforts both within Australia and beyond.

We experienced a level of hospitality and acceptance that reflected the desire of our Lord when he declared that the world will know that we are his disciples by our love for one another. In each of the four cities we visited – Sydney, Brisbane, Perth, and Melbourne – we were provided not only shelter but inclusion into the host families. We were blessed by the many acts of kindness and witnessed the way that Christ lived in each family member.

This hospitality extended to the seminars, classes, and other times spent with Christians who meet at Eastside, Macquarie, The Point, Holland Park, Malaga, and Belmore Road. The members were inviting, engaging, and encouraging. The congregations were diverse in a way that reflected their communities but the diversity was not a barrier to being a caring family. Cindee and I were impressed with the intentionality of all members to include and encourage one another.

We came seeking to encourage, train, and equip. We shared not only our words but our lives. But God, as he often does, blessed us with encouragement from an expanding family. We witnessed a deep and growing commitment to Christ, a desire and pursuit of the mission of God, and a vision that embraces the entire world. What a visit! ◇

*Daniel Stockstill is an elder with the Downtown Church of Christ in Searcy, Arkansas, and Associate Dean of the College of Bible and Ministry at Harding University. [stockstill@harding.edu](mailto:stockstill@harding.edu)*

### News continued

## Cancellation of Camp Challenge, NSW

For the first time in 51 years, the annual Camp Challenge in NSW was cancelled due to the catastrophic fires in Tahmoor and Bargo. The fires – which erupted six days prior to the commencement of the camp – encircled the campsite on three fronts. It destroyed much of the beautiful bushland, but the buildings were spared.

With water and electricity lines cut down, roads blocked, and the country town needing urgent evacuation, the camp – which normally provides inspiration to many Christians and their families – had to be cancelled. The director of Camp Challenge, Peter Tickner, reported that many campers were travelling from

interstate and the cancellation was extremely disappointing to all affected.

However, due to the widespread nature of the fires in NSW, finding another campsite at short notice was impossible. On the other hand, although the fires have caused so much suffering and loss for many Australians, many Christians and congregations have been able to express their compassion through donating funds and offering practical help. For that we should give thanks. ◇

*Jenny Ancell, NSW. [jenancell@optusnet.com.au](mailto:jenancell@optusnet.com.au)*

# Interview

## of an ACCET Board Member: Stuart Penhall.



### **What is ACCET, what does it do, and why was it started?**

For many decades, non-denominational Churches of Christ in Australia have been reliant on the USA for both preachers and finance. Throughout this period American interest in Australia waxed and waned, producing times of growth and stability and times of decline and instability.

The last few decades of the 20th century saw a period of steep decline with most American church workers being withdrawn and financial support becoming increasingly difficult to obtain. Unlike previous troughs, this decline has deepened to the extent that - by 2000 - support was difficult to find, especially long-term support.

This has resulted in a decline in the number of individuals in secure full-time work with congregations. There is also a corresponding drop in individuals seeking to be involved in full-time ministry. The impact varied from congregation to congregation; in any event, it contributed to a numerical decline or plateau overall, as well as a loss of biblical literacy and group identity.

As a Christian movement, we need people to be trained for ministry. This means we need the means to support them – regardless whether they wish to be in full-time, part-time, or even vocational ministry. With irregular and diminishing funds coming from overseas and with the average small congregation unable to find the necessary resources, how was this to be achieved?

In the early 2000s, a group of men – most of whom were part of the Gosford congregation at the time – determined to try to do something about the problem. ACCET (originally, the Australian Churches of Christ Evangelistic Trust) was the result. It was hoped that this trust would, in time, provide funds to support Australian churches and those who worked with them.

### **What is ACCET's philosophy regarding finances?**

To have an enduring and meaningful impact on the situation described earlier, the first task of ACCET was to build up the trust principal (ie. all donated funds) to the point where it would produce enough earned interest to help meet the support needs of congregations.

Having achieved a reasonable principal amount some time ago, the trust has been distributing funds to congregations annually. Today, the distribution pool is usually around \$20,000 annually. Over the years ACCET has given more than \$240,000 in aggregate to assist congregations in outreach, support, and other worthwhile programs.

Meanwhile, despite the often challenging financial environment, every dollar ever donated to ACCET is still being held by the trust. This ensures that we can continue to support congregations into the foreseeable future.

As to the criteria for investing the donated monies, ACCET follows a very conservative regime. ACCET keeps a significant proportion of the principal fund in cash. And we only invest in ethically sound organisations which have proven track records with sustainable returns.

### **How do the Scriptures inform ACCET's decision-making and attitude toward money?**

ACCET is not associated with any specific congregation nor is it the work of any particular church. While initially the majority of

trustees were based at Gosford that is no longer the case. Today, ACCET trustees represent five congregations in three Australian states. While not bound by any constraints associated with the functioning of a congregation, the trustees maintain a strict focus on Scripture to determine how decisions are made.

For example, when it comes to considering grant applications, several criteria are used to prioritise grant requests. These include (highest priority to lowest):

- Helping an existing church worker who requires extra support.
- Assisting with supporting a new church worker.
- Supporting a student in full-time Bible study or preacher training.
- Funding a short-term evangelistic mission, and the design and publication of evangelistic material and Bible study aids.

These criteria are shaped by the Scriptures because of our understanding that a key task for us is to evangelise (Matthew 28:18-20) and to facilitate evangelism. Furthermore, general biblical principles, such as those in Galatians 5:22-23, also help govern the process by which we consider each application.

It should also be noted that because ACCET is a legally created, registered, and approved entity, it is also subject to the laws of Australia which govern trusts and trustees. It is for this reason that all grants must come from Australian churches or people in Australia, and be for Australians or Australia-focused projects. This means we're unable to consider grant applications from overseas no matter how worthy they may be.

### **What does ACCET hope to do in the future?**

Although ACCET has provided support to numerous congregations for a wide variety of evangelistically focused activities throughout Australia, we're under no illusions as to the adequacy of this support. Put simply, \$20,000 a year doesn't come close to meeting the requests we receive and in no way makes up for the financial support lost from overseas.

For example, in 2019 we had grant applications exceeding \$60,000 in total. Our hope for the future is to be able to grant every request which complies with Scripture and with the ACCET criteria – not just up to \$60,000, but up to whatever the figure may be.

To do this our hope is that more than the present handful of individuals will consider giving regularly to ACCET. At present less than a dozen people give regularly. This means that growth is slow and often frustrating. Our hope is that individuals and congregations will consider our track record and give generously so that ACCET can continue to try to help with the task of reaching the lost. ♦

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*Stuart was interviewed by Christian Bargholz.*