

2025-11-19 Mid-week Meeting

[Tyler]

Well, it is good to see everyone. Thank you again for joining. And tonight we will continue our financial learning project with a supplemental discussion topic, and that is personal financial planning for the July 2026 conference.

And we will begin with paragraph 3. And to lead our discussion tonight is here with us Sister Kaíss Zeppenfeld.

[Kaíss]

So, just to confirm if everything is right. All right, thank you very much. So, let's start from paragraph 3.

Just remembering a little bit what was said last week, in paragraph 1 and paragraph 2, we talked a little bit about how much we need to manage the family's finances to be able to be here in the conference, think a little bit about the things we will need, and then here in paragraph 4 of today we will delve a little bit into that part. So, paragraph number 3. Why is it important that members of the Church regularly contribute to the construction of the building for the Association and participate in the monthly offers of fasting?

Why is it important, in addition to the decimal, to participate in these other moments?
Sister Renée?

[Renee]

To me, it's important because it is like a sacrifice and a consecration of your heart to be willing to give more than what you're commanded to give. Tithing is a commandment and it is like the most important commandment, and it's a law, but the law of consecration is actually a higher law, but we participate in that one according to our desires. So, it's important because then we're beginning to fulfill a higher law when we're willing to assist with that chapel and the fast offerings because those are maybe not the same thing as consecration in a united order, but we're beginning to consecrate our hearts to be willing to give more than what we're required to do.

But also, the conference, it's possible it might not even happen if we don't have a building to meet it, and that's another very important meeting. That's all.

[Kaíss]

Thank you very much, your comment is very important. Diego, brother Diego? I don't know how to call you brother Diego, no.

[Diego Oliveira]

You can call him Diego. Good evening to everyone. Is my caption ok?

Is the caption ok? Ok then. I think it's important that we're contributing to the construction of the chapel because it's a privilege for us to be able to be a collaborator and also, in a way, we're supporting the fulfillment of a revelation.

So, our people are not that big and the little that we are, we need the support of everyone. So, everyone must be able to make this contribution, not only of the chapel, but also of the fasting offering. We know that these offerings are to help people who are in need.

So, I think it's very important that we are fulfilling and participating in this. I think it's another privilege. We can't see it as a sacrifice, but as a privilege to be a collaborator and make things happen in the Work.

[Kaíss]

Thank you. Brother William?

[William]

I'd like to know if we have an update as to how the funds and how the chapel is coming along. As we're not, as we don't have that information out yet, but it is definitely something that we should exercise our faith in the Lord and our trust in Him, which has to do with our faith, but more than it has to do with our love, not only for the Lord, but for each other. And that's basically all I have is we can completely fulfill the commandments that God has given to us.

[Kaíss]

Thank you. Brother Samuel?

[Samuel]

I would just like to remind us of the time of Jesus when they were collecting money to repair the temple. And the story of the widow's mite lives throughout hundreds and hundreds of years, even to our day, that it is precious in the sight of God. And although she did not have much, what she had, she dedicated to the Lord.

And this is a consecration, as our sister Renee has spoken, a consecration to our God. And I would just like us to remember that event that took place in the ministry of Christ. Thank you.

[Kaíss]

Thank you, Brother Samuel, very well remembered. I think this story is an inspiration.

[Robert]

I just want to mention a little bit about to Bill's, Brother Bill's question about the status on the chapel. I really don't know, and I'm anxious to hear as well. I believe that everything is in order for the construction to start.

And Brother Steve is in Brazil now. He was going to give us an update. So I think we just need to be patient for a little bit.

And the presidency will probably fill us all in at, hopefully before too long. Thank you.

[Kaíss]

Thank you, Brother Cackler. Thank you very much. Well, I will move on to the next paragraph, because I know that Sister Mellow has already prepared a list of three pages.

I'm joking. But she commented that she was preparing a list and I remembered it. Let's go to paragraph 4

4. When extra money is scarce in a family's budget, it may seem difficult to save for the extra expenses to attend the conference, especially, considering the need to provide for:

- A. travel to and from Florianopolis (which is the nearest bus terminal and airport to Palhoça)
- B. travel to and from the bus terminal or airport to Palhoça (location of the conference)
- C. lodging, meals, and personal expenses during the conference period and any extended time prior to and after the conference
- D. if self-employed, the loss of income during this time period

Question 4: Are there other items that should be added to this list?

[Melva]

It will also include some details that may be helpful for returning travelers and possibly travelers in Brazil, but it keeps getting longer as I'm writing and thinking, and I will make it available hopefully next week so that you can read through it and see if there is some, if there's information that will help you. So there are many aspects to consider when planning our trip to the conference in Brazil. Starting this planning well in advance will not only help reduce stress, mistakes and surprises, especially for those travelling to Brazil for the first time, but it will also allow for a peaceful and dedicated spiritual preparation.

This spiritual preparation is essential. Without it, the journey to Palhoça lacks true purpose. One item that needs to be added to this list in number four is that we need to be prepared for unexpected health needs and emergencies.

Yes, we walk and travel by faith. However, unexpected things can still happen. At the November 2022 conference, a few people became sick and a few days late after the conference, I became ill.

It required a trip to the emergency room. I was very blessed to have several people with me, including an interpreter. Because Brazil, like Australia, has public health care, our cost was under 500 US dollars, compared to that to, well, whatever it costs in the US, depending on what tests are given.

Bishop Bob and I were staying in Palhoça for a longer time, so this illness did not affect our travel plans. But there's much more to this experience that I will share at another time. Also, about a week later, Sister Renee was scheduled to fly home, but her plans were abruptly changed because of very serious flooding that affected the entire region.

But it also created more testimonies about the Lord's protection. So again, while we walk and travel by faith, we need to use wisdom and do our best to prepare for the unexpected. I hope to have these guidelines and a checklist available for you.

Hopefully next week. It's based on Bishop Bob's and my experiences traveling not only to Brazil, but also our very long flights and extended stays in Australia. So we have lots of

experience from over the years that I'll try and share things that I think will be appropriate and helpful for travelers for the conference.

But right now, for travelers, if you haven't already, read about the visas for Brazil. And yes, for places like Peru and Chile, if you are planning to fly through those countries, because again, emergencies happen and you may need a visa in those countries if you have to leave the airport. So it is better to be overprepared than underprepared.

And that is my goal to put together this information for your reading and to hopefully help with planning. Thank you.

[Kaíss]

I think there are a lot of people who have never come to Brazil or never traveled like this, and I think I already want a book of these experiences, because I would definitely read a book of your travel experiences. Another thing that I think is cool to add, which was even mentioned at last week's meeting, but just to remind you, I don't remember who said it, but they talked about the issue of who takes medication, something like that, which can sometimes create a barrier at the airport, right? So it's also important to remember that, who takes controlled medication, because as my sister Melva well remembered, something can happen, like getting sick, maybe eating something, or some virus, anyway, but there are people who also take controlled medication and it's cool to see the issue of what we have here in Brazil, what we don't have, how much you will need, if an unforeseen event happens, you have to stay for more days, do you have the necessary amount, right? I think it was Diego who talked about it last week, I'm not sure, but I think it was Diego, but it's also cool.

Another interesting thing is to talk about the issue of climate, right? Because the climate here in Brazil has already happened to be July and be cold, but nowadays there is no longer how to say, because yesterday I left home in a thick sweatshirt and today I left in shorts and shorts. So it's really hard, the issue of climate, to talk about it, so it's good to check there, more or less, when it's close to the trips, how the climate will be here, what the forecasts are saying, because also last week, if I'm not mistaken, there were some very strong winds and there were a lot of issues at the airports, right?

To postpone flights, cancel flights, postpone from one day to the next because of the strong winds, so there is also this issue of planning the days, right? Because sometimes the person, I'm going to plan to arrive on the 5th, then sometimes something can happen and then the person gets stuck at the airport and can't get there, it's also interesting to think about it. I don't know, when I read paragraph 4, I thought about it.

Sister Vânia?

[Vania]

Good evening, I just wanted to make myself available as an English and Portuguese translator for whatever is necessary, if Sister Melva has a list there that she intends to pass on for us to make a compilation, to translate, I'm available, not only hers, but any other material that is necessary, preparatory for the conference, okay? I don't know if there is a need, if you already have enough, but if I can help, I'll be at your disposal, okay?

[Kaíss]

Thank you, Sister Vânia, it's good to know that we can count on you. Thiago?

[Thiago]

Good evening, everyone. I would like to thank Sister Vânia first, because many translations work, currently, I am the one who has done it, and it will be very good to have a great help. And here at the conference it will be wonderful to have a lot of help too, because, if God wants, we will have a lot of people at the conference, and we will want to talk to everyone, and there will be a lot of people wanting to talk to everyone, and unfortunately not everyone speaks English, and sometimes I get kind of crazy, running to one side, running to the other.

So, it will be very good, very, very, very good to have you with us.

[Kaíss]

For sure, and she already spoke in material there, I have some studies there, right? Because I particularly use Google Translator, especially when it is to write from Portuguese to English, right? Because from English to Portuguese, sometimes I understand, right?

But from Portuguese to English, I put it in Google Translator, and I see that sometimes it doesn't work very well, and then sometimes I send a message to Sister Melva, and I'm like, my God, will she understand what I mean? Is it right? Is it not?

But that's it, I'll trust it, and I really hope she understands my messages. But I think she understands, because she always answers me very well. But thank you very much, Vânia, we will count on you a lot, really.

[Vania]

I just want to make another note here; I am not an interpreter. My greatest facility is in writing and reading, but I talk, and I will do my best to help during the conference, even if it is not simultaneous translation, forget it, because I can't do it. But in the chat, in the day-to-day, so that I can help.

It's the conversation, this is very good, the conversation. Yes, you can count on me, for sure.

[Thiago]

Don't worry, Vânia, because I'm not a translator either, I learned English for myself and ended up using it.

[Kaíss]

I do it on account that I understand normally, but that's it. Then we all turn there to understand the information. Sometimes I understand the opposite, right?

Sometimes I understand everything very well, there are times when I stop and start talking and I can understand everything, there are times when I don't understand anything. Anyway, but it's part of it, that's it, right? So, thank you very much to know that there will be one more person there to speak English with us.

I would like to ask brother Tyler, because there are 20 and 32, and I would like to ask brother Tyler if we close here and continue from paragraph 5 in the next class, or if we can continue. If you let me, I'll stay here for the rest of the night, that's it.

[Tyler]

Well, we can stop here if you like, and then we'll continue with paragraph 5 next time.

[Kaíss]

Ok, you said if you want, if you let me want it, we'll stay there until late talking, because I love to stay here talking to you. But thank you very much, see you next week, a hug. I'm always at the meeting, but I don't always get into my account, sometimes Wagner enters only on his cell phone and we keep listening on his cell phone, right?

So, but I'm always here, okay? Thank you very much, a good night to everyone and see you next time.

[Tyler]

Thank you very much, Mr. Kays. Always good to have you. We appreciate the ladies presenting this material and it can be a benefit to all of us, and the study becomes richer when we all participate and contribute in some way, by listening, by learning, or by offering our thoughts, our comments, and our ideas.

So, that is our goal, to learn the things we need to know, and then to apply them in our lives, and to be pleasing to the Lord in what we do. So, now we'll have a speech, and tonight to address us will be Brother Diego Oliveira.

[Diego Oliveira]

Today my message will be directed to the conference, but in a slightly different way. I will be looking at the past, how the pioneers did in 1800, and making a comparison of now. So, I will be sharing some information with you.

The story of the LDS pioneers is a migration of the members of the Church, led by a time by Reagan and Young, from the Midwest of the United States to the valley of Lake Salgado, Utah. This occurred from 1846. They were seeking refuge from what they were being persecuted.

This occurred after the death of the Prophet Joseph Smith. They faced a very arduous journey, with those little cars in hand, like dream cars. The arrival was in 1847, marking the beginning of a long settlement, becoming a defining event for their faith, and the date is celebrated to this day, the day of the pioneers in Utah.

The pioneers created a migratory route, known as the Mormon Trail, and later the Mormon communities expanded, with settlements that extended to Canada and Mexico. The journeys were very arduous, as I said. The carriages were pulled, with oxen, handcarts, to reduce the costs of the carriages.

Thousands of people used handcarts, which were cheaper and lighter. The journey was extremely difficult. Many pioneers suffered from illness.

Many died along the way, especially during the winter months. Tragic accidents occurred in the companies that used handcarts. One of them was the Willey & Martin Company, in 1856.

When we read the experiences of the pioneers, we learn how much faith and courage were needed to cross the plains, and that was 155 years ago. Although the handcart pioneers represent less than 10% of the immigrants who have been saved in the last days, from 1847 to 1868, they have become an important symbol in the TRDS culture, representing the fidelity and sacrifice of the generation of pioneers. Looking to the past is essential for us to learn to value the present and to look to the future with hope.

By contemplating the virtues of those who came before us, we find strength to face what is yet to come. Their legacy is a powerful source of motivation, because, in a way, each one of us is also a pioneer in his own journey. They made many sacrifices, both physical, material and financial.

Today, in the second Invitation, we have some challenges to be faced. First, prepare for next year's conference. This requires a spiritual preparation.

This requires attending weekly meetings, on Saturdays, during the week, paying for the days, offerings, contributing to the construction of the Church, keeping the Lord's Day, and keeping the commandments. There is also a financial preparation, making a reservation, calculating all the costs of the trips. This will require the sacrifice of all of us, as well as the family.

Thus, all united in one place in Palhaça, in the present moment, is the city chosen by God to bring together the people of the second COVID. Keeping this in mind is of utmost importance, to achieve this goal, so that we can be missionaries and help to receive the new researchers who will come to us. Today, we do not need to pull the cart by hand, or walk 1,200 kilometers.

We need to organize and act. Each one of us here today is a pioneer in the second COVID, and each one will be leaving a legacy for the next generation, so that we can leave good fruits and a solid foundation. For this is not only for now, but preparation for the next return, even if we will not remember.

But we have the privilege of being collaborators, of making the words of the revelations fulfilled, so that we can prepare ourselves to be worthy of these responsibilities and blessings. And we do not leave our preparation for the last hour. We must show faith and already reserve the places, seeing the vistas and the passages.

To finish this message of tonight, I would like to read in the sealed book of Mormon, Acts of the Three Nephites. It is in chapter 5, verse 8 and 9. And it says the following, Let us no longer dispute as conversations between us, but let us take upon ourselves the commandments of Christ, and remain in such order, in order to unite ourselves in all things, so that together we can overcome any obstacle that Satan may put in our way.

For this I want to remind you of the things that were demanded of us by Jesus Christ, to make us pure of heart, seeking with fidelity to promote the good among us, without distorting the words that were left to us by the prophets of the past, in order to obtain the word of God

leveled among us, so that we may be one, as He remains united to us through His Gospel. So this little message that I leave with you, looking a little at the past, and bringing this courage and this faith that the pioneers had in the past, so that we can have this motivation from them, so that we can all be united next year in this great conference that will be held in Palhaça. This will be it.

Thank you.

[Tyler]

You mentioned something from history that is very well known and a very good lesson for all of us, and that is the effort that the saints made to prepare the way for those who would follow, and the sacrifice they made that is still bringing dividends today. They had a pioneer spirit to blaze a new trail, and for us today requires spiritual preparation, and you listed those things that we're focusing on to prepare our participation and our contributions to be part of this effort. And like the saints in Kirtland who sacrificed, some of the women cut their hair, we hear in some of the stories, to mix with the mortar, or they donated their crystal or china so that the walls would sparkle.

And they stood, they worked during the day, and they stood on the walls at night, like in Jerusalem, to guard from the enemies who would try to destroy their work. So, in the same way, today, it's the contributions of all of us together that will unite us in this cause, and we'll make it a reality. Thank you, Brother Diego, for reminding us of those important things.

I've heard many times in our meetings reminders, the saints from the past, and the sacrifice they made and how they came from across the sea and sometimes had to travel for months, and like we heard in their speech, sometimes on foot with many different tribulations, but they had a goal before them that was very bright, and so each step could be taken with faith. I see a hand from Brother Bob, perhaps, Melva.

[Bob]

Yes, I just wanted to say that, listening to Brother Diego about this, some of the things that the LDS members, well, at that time, well, the saints went west. There were other groups, of course, too, went to various places, you know, Texas and Michigan and different places as well, but the point I wanted to make, we all got off track in the first invitation, and the Lord's plans is to rescue those of the first invitation, and so I see it's all coming together that if you appreciate that Book of Mormon, the new covenant, and you want to—the Lord honors that, and He wants to gather together His people wherever they are. Thank you.

[Tyler]

Thank you, Brother Bob. We need to have the vision of what is not yet constructed, and then our contributions to make it happen become meaningful, and then our consecrations have purpose, and so we may not be able to be present for the construction, but we can contribute in other ways for the chapel by sending contributions financially and become part of its building, and the same way with the church, which is a spiritual temple. In meetings like this and in all the Lord's work, it's our united effort that brings it to pass, and it's our acts of faith that makes a difference.

We have a few minutes that we can look at Scripture and discuss our spiritual preparation, which also is of great importance, and our spiritual preparation specifically for what the Lord has designated as an appointed time for us, and that is the next conference, and as has been

mentioned, we could lose the opportunity if we take it lightly. And so during this discussion, because it's of a spiritual nature, I want to invite especially those who are in the Apostles Quorum, spiritual leaders in the church, to offer your insights, to give us and share with us your understanding about what type of faith and action is needed from the Lord's people and what we must do. Perhaps we could even speak about how the Lord is working in your own life in what ways and what action you are taking in your preparation, and that would be an inspiration to all of us, and of course comments are welcome from everyone, but as leaders I especially invite the Apostles to step forward and take the lead in this discussion.

So if you received the material in advance and had the opportunity to look at the Scripture from Mark Chapter 2, this is also in other Gospels, we have a short passage of a few verses, and is there someone who could read this passage in Portuguese before we enter our discussion? It will be from Mark Chapter 2 and verses 2 through 5.

[Diego Oliveira]

Okay. And so many came together that not even in the places next to the door could fit and announced the word to them. And they came to have with them a paralytic brought by four, and not being able to approach him because of the crowd, they discovered the roof where he was, and making a hole to find a bed in which the paralytic lay.

And Jesus, seeing their faith, said to the paralytic, Son, your sins are forgiven.

[Tyler]

Thank you. And so, this is a remarkable story. I mentioned it briefly last week, but let's look at these questions and consider what is in this text.

So the first question is, what was evident in those who brought the sick person to Jesus? What quality, what feeling did they have? Would anyone like to offer your thoughts?

And the question with that is, how does the story impact our spiritual preparation for conference? And also think about, is the church itself in need of some healing and some revitalization because of former sins? Brother Diego.

[Diego Oliveira]

Paralytic came by here, but they had a good idea, even a bold idea, to take the roof off the house and bring the paralytic down. So, in the face of a difficulty, even so, they knew how to find a solution. So, making a parallel, we can find difficulties to go to the conference, but we can learn that there will always be a solution.

So that we can be in tune with the spirit to see the solutions that the Lord will show us. And then the Lord did his part.

[Tyler]

Thank you. Yes, these men, these people who brought the sick person understood that Jesus, although he was unreachable, that it was absolutely necessary that they find a way to where he was. And so, yes, I agree.

There is a very strong parallel with the conference and the promises that the Lord has made to us. And it does cause us to think about the action that we must take. Does someone else want to comment more on this, Brother Samuel?

[Samuel]

Yes, I look at the example of this man being paralyzed. And many times when we take a look at ourself of the first invitation, we are paralyzed because of the precepts and the traditions of men. And we are in held prisoner in this matrix that we cannot act in faith as we ought to, that we are immobilized.

Brother Joseph Frederick Smith, when contemplating the situation of the church, had a vision and where he saw the bride of Christ totally encapsulated with her hands behind her back and tied. And he was told that he needed to take the ancient blade and free her. And that ancient blade is the sealed book of Mormon, that ancient record of Moses, to free her.

And so the words that are placed in the record, the sealed record, not only of Moses, but of Moroni, and also those of the Acts of the Three Nephites are there to set the bride free, that we might have that freedom. And so this is how we are brought to Jesus, by reading and understanding the words that are written by each and every one of the authors there. And my heart is just overwhelmed by the gem that was passed to us today by our brother Mauricio Berger and the words of Moroni.

Again, making them even more clear and revealing to us, even the importance of that message of Moroni to our life. And so in my preparation, I have been reading those words again to understand them more fully. And with this blessing, this light and this brilliance that is brought to the word of God through our brother Mauricio has been a great comfort to my soul.

So the preparation is, in my regard, is understanding those words and that is coming to Christ and becoming unified with him and being freed, just as this paralyzed man was freed from his paralysis. And if we are going to redeem the time, it is that we would no longer be paralyzed as this man. And so that is my thoughts on this scripture and this event.

Thank you.

[Tyler]

Thank you. Very good. And thank you for mentioning those new words that were revealed from within the dashes.

And we are very greatly privileged and blessed to have those. And I also encourage you to read, to study, to ponder what we've received. Perhaps we can elaborate more on that at another time.

Brother Alexandro.

[Alexandro]

Sister Renée, aren't you going to speak? Sister Renée? No?

Okay. As with many other passages in the Bible, the miracle only happens after faith. And it is no different in this text.

Here it says that Jesus only healed the paralyzed man after he saw the faith of the people. We have the promise that this conference will be the conference of conferences. Miracles will happen.

And if we do not make a sacrifice and demonstrate our faith, we will not be able to have these miracles in the conference. We need to make the sacrifice. We need to roof the roofs.

We need to be there at the conference so that we can see these miracles happen, healing being done.

[Tyler]

Amen. Thank you. Yes, I agree.

And remember, what did Jesus say? And it even really upset the Pharisees who were there. He said, your sins are forgiven you.

So the church needs to be cleansed. We need to be forgiven. Our past trespasses and that sacrifice and that faith, that preparation will be like the faith that was brought to Jesus at that time.

Any other comments from anyone before we close? Brother William.

[William]

I've received quite a few experiences and visions and dreams and such. But I also remember the things that happened in the more physical sense of the word. Never before did I ever hear someone being healed over the telephone or over a special prayer meeting, which they can't hear because they don't hear.

And to see these things and to experience these things and see that they have happened really brings joy to my soul. And these things happen only because of faith and, more importantly, love. But without charity and without the love, they cannot happen.

And without a pure spirit, it also cannot happen. And so even though I know that the Lord can do all things, he can raise that chapel up by a blink of his eye, by a movement of his little finger. He wants to see a sacrifice.

He wants to know, do we really want the place to meet in or not? Do we really want to be a part of the second invitation? Do we really want to be a part of this consecration that has been spoken of and that we've discussed?

If we do, then he expects us to sacrifice, to study, to prepare, and to pray unto him. And the Holy Spirit will answer us, make no mistake. Never before have I seen things happen.

In the store, even, a lady walked up and gave me a \$100 bill. And then it hasn't been the first time. There's been other times.

Because the Lord knew that I needed it and knew that they were going to act and do the thing that he asked them to do. And so with that experience, I share it unto you that you may know that with God, everything is possible. I've seen many, many things happen that should not have happened, but they've happened because of faith and trust in the Lord.

Thank you.

[Tyler]

Thank you for that encouragement and exhortation. So, let's keep our eye on the goal. Let's work.

There's a saying, you may be familiar with it, that we should work like no prayer would make a difference, and we should pray like no work would make a difference. And we need to do both, to trust fully in the Lord and to do all we can ourselves. It's been very good to see everyone tonight.

I very much appreciate your contributions. Let's treasure these things in our hearts and count the days until we can meet again. And may the Lord's presence with you grow in those coming days.

We'll end our meeting with a hymn and a final prayer. I'd like to ask if Brother Russell Anderson could give us a closing prayer after the hymn. Thank you.