



Kindling the Light of Hope

For thousands of Latter-day Saints in Brazil, the Perpetual Education Fund is a life-changing blessing.

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When Dilson Maciel de Castro Jr. lost his job in São Paulo, he and his wife moved to Recife, a major port city in northeast Brazil, so they could live with his parents. Despite Dilson's experience in the telecommunications industry, the only work he could find in Recife was a series of odd jobs.

"Things were very difficult for us at the time," recalls Dilson. Their challenges went from bad to worse when the couple lost everything they owned in a flood.

At that low point, Dilson, who had served in the Brazil São Paulo South Mission, met with Elder Gutenberg Amorim, an Area Seventy and institute of religion director, to talk about career and educational options. As Dilson discussed his interests, he received a spiritual prompting that he should study medicine. Thanks to the Church's then-recently implemented Perpetual Education Fund (PEF), in 2003 Dilson turned that prompting into a profession following an 18-month course in nursing.

"Without the fund, it would have been impossible for me to take the courses I needed," says Dilson, who works for a public hospital in Recife. Likewise, his wife, Alexandra, would not have been able to get a loan to pay for the education she needed to become a schoolteacher.

"Six years ago we were unemployed," Dilson says. "The PEF was essential to all we've been able to accomplish. It has changed our lives."

An Answer from the Lord

When members of the Church in Brazil describe the Perpetual Education Fund, they can't help but use superlatives: *miraculoso*, *inspirado*, *maravilhoso*. That's because the fund is accomplishing what President Gordon B. Hinckley (1910–2008) predicted it would: "It will become a blessing to all whose lives it touches—to the young men and women, to their future families, to the Church that will be blessed with their strong local leadership," and it will lift "thousands out of the slough of poverty and into the sunlight of knowledge and prosperity."¹

When President Hinckley announced the program, Church leaders like Paulo R. Grahl, area director of seminaries and institutes of religion in Brazil, were wrestling with concerns about the education and employment of Brazilian Latter-day Saints—especially of young returned missionaries.

"But we didn't have an answer until the Lord revealed to President Hinckley that we should establish this wonderful fund," Brother Grahl says. "Before, many of our young people would return from their missions without being able to pursue an education and profession. Now they know that when they return, the fund is there if they need it. It's a great blessing and benefit for the youth. It offers hope."

Approximately 10,000 Latter-day Saints in Brazil currently rely on PEF loans to expand their education and, in

With help from the Perpetual Education Fund, Dilson Maciel de Castro Jr. turned a spiritual prompting into a profession, becoming a nurse in Recife, Brazil. Below: A view of Recife from the colonial city of Olinda.





From top: Storefronts in Largo da Ordem, historical center of Curitiba. The Perpetual Education Fund was key to the educational and professional advancement of Ricardo Aurélio da Silva Fiusa; Mauricio A. Araújo, shown conducting a business meeting with fellow Latter-day Saints Renato A. Romero (left) and João B. Moreira (center); and Sílvia O. H. Parra, pictured with Adan Tallmann, area secretary of seminaries and institutes of religion.



turn, their job prospects. In Brazil, opportunity abounds for the educated—especially when education is coupled with the qualities young people develop in the mission field.

Opening Doors

Elder Pedro Penha, Area Seventy and director of the Recife North Institute of Religion, says returned missionaries have the qualifications that employers want. “Doors open quickly to employment opportunities because of their experience, study habits, appearance, and clean conduct,” he says. “They advance quickly, and their conduct attracts people to the Church.”

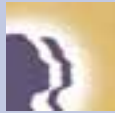
After finishing his service in the Brazil São Paulo North Mission in 2002, Ricardo Aurélio da Silva Fiusa used a PEF loan to earn a four-year degree in business administration.

“The fund has helped me grow up, prepare for work and marriage, and serve better in the Church,” says Ricardo. Like many PEF recipients, he was offered employment before he even finished his degree. “The fund has been a blessing in my life. I’m grateful to make monthly payments on my loan so that other people can use the fund as well.”

On his mission Ricardo learned to talk to people, study hard, and obey—qualities that have made him a good student and employee.

“A lot of my professors said there was something different about me that they couldn’t explain,” says Ricardo, who works in logistics for a company at Port Suape, south of Recife. “I told them it was because of my religious principles.” That answer has led to opportunities for Ricardo to talk with his professors and others about the Church.

Mauricio A. Araújo, one of the first Brazilian returned missionaries blessed by the PEF, adds, “With the growth of my career, I have more opportunities to influence people by my example. Sometimes people say to me, ‘Hey, you’re different. You are faithful to your wife. You walk your talk.’ By taking advantage of the PEF and doing our part, we receive blessings and we bless others.”



HOW THE PERPETUAL EDUCATION FUND BLESSES LIVES

Mauricio, who served in the Brazil Rio de Janeiro Mission in the late 1990s, has received a series of promotions since completing a PEF-funded customer-relations management program—from sales to team leadership to management to the board of directors of an international time-management training company in São Paulo.

“The Perpetual Education Fund is inspired by God,” he says. “The fund was the key I needed to complete my education and move forward in my career.”

A Good Investment

Although Gabriel Salomão Neto is not a Latter-day Saint, he feels blessed by the Perpetual Education Fund just the same. “This is a great thing your church is doing,” he says, speaking for many employers in Brazil.

Mr. Neto, a manager and co-owner of a large vending-machine company in São Paulo, has reason to be grateful. He was so impressed with the qualifications of Church member Silvia O. H. Parra, who earned a degree in business administration with help from a PEF loan, that he hired her as his executive secretary.

“We love the job she does. She is hardworking and efficient. We believe in her, and we trust her,” says Mr. Neto. “The investment your church made in her has paid off—for you, for her, and for us.”

Grateful for the Perpetual Education Fund and for her membership in the Church, Silvia teaches English classes at her São Paulo ward to both members and nonmembers. “As I have received,” she says, “I also want to give.”

As Silvia’s success illustrates, young men aren’t the only ones taking advantage of the Perpetual Education Fund in

The Perpetual Education Fund, in conjunction with Church employment resource centers and institutes of religion in more than two dozen nations, helps returned missionaries and other young Latter-day Saints receive vocational and technical training and advanced education. PEF applicants first enroll in institute and in career and self-employment workshops offered by employment centers. Workshops help members and nonmembers alike to identify talents and skills and to discover new avenues of education and employment. After completing training or education, PEF recipients pay back their loans with affordable monthly payments.

Donations to the Perpetual Education Fund may be made through wards and branches using the Tithing and Other Offerings form.

Brazil. For economic reasons, many Latter-day Saint women in Brazil must also seek employment.

“Most women in Brazil work not because they want a new car or expensive clothes but rather out of necessity,” says Lorival Viana de Aguirra, manager of the Church employment resource center in Curitiba, in southern Brazil. “They want their families to eat better and their children to have adequate clothing and a quality education.”

Greater Happiness, Stronger Testimonies

Keite de Lima A. Ahmed and Viviana Torres Noguera struggled to make ends meet even though their husbands worked hard for their families. For both, the PEF was a great blessing.

Less-active members of Keite’s family expressed doubts, however, when she registered for an 18-month safety-technician program. But she excelled in her studies and was offered a full-time position in her field in 2007.

“The fund did more than just help me receive training and employment; it also helped me feel better about myself and grow more confident in my abilities,” says Keite, one of the first women hired to conduct safety inspections, training, and implementation by a company in São José dos Pinhais, near Curitiba. “This inspired program has brought our family greater happiness and stronger testimonies,” she says.

Keite’s parents and siblings, impressed with her performance and determination and with how the PEF blessed her family, have returned to activity in the Church. “They were reminded that the Church lifts people and helps them grow in many ways—not only spiritually but also in



Above: Keite de Lima A. Ahmed, left, discusses safety issues with Lorival Viana de Aguirra, manager of the Church employment resource center in Curitiba.
Below: Viviana Torres Noguera works from her home in Manaus.
Inset: Viviana with her husband, Rafael, and their children.

all important ways that make for a full life," she says.

Viviana and her husband, Rafael, moved from Colombia to Manaus, an important industrial center in northern Brazil, in 2002 in search of economic opportunity. "Prayer, family councils, guidance from priesthood leaders, and career workshop classes helped us to know what our Father in Heaven wanted for us and to make the right decision at the right time," says Viviana, who felt prompted to use a PEF loan to study international business.

In 2007 Viviana went to work overseeing imports for a supermarket in Manaus. Her family needed the extra income, but with a baby on the way, she had to resign. A few months after that child—the couple's fourth—was born, Viviana was offered a job as director



of international commerce for another company. By this time she had learned to speak Portuguese, and her native Spanish made her invaluable in doing business with Brazil's Spanish-speaking neighbors.

"When I was offered the job, I said, 'I have four children. I can't commit myself to work 8:00 a.m. to 6:00 p.m.,'" says Viviana. "My boss told me that he had a lot of confidence in my abilities, saying, 'I need someone I can depend on. Work at home.' That surprised me."

Using the Internet and a computer, Viviana works at home while her older children attend school and her baby naps. Only occasionally does she have to go to the office.

Rafael attributes the family's blessings to more than coincidence. "The blessings we have received have come from a series of prayerful decisions and from actions made possible by the tools the Church has provided," he says.

The Light of Hope

Gilmar Dias da Silva, PEF director in Brazil, says some Brazilian Latter-day Saints face employment challenges after completing their education, "but most of our PEF participants are progressing in their jobs and improving their lives. The fund is a success here."

That success, in the words of President Thomas S. Monson, "has kindled the light of hope in the eyes of those who felt doomed to mediocrity but who now have an opportunity for a brighter future."² ■

NOTES

1. Gordon B. Hinckley, "The Perpetual Education Fund," *Liahona*, July 2001, 62; *Ensign*, May 2001, 52; "The Need for Greater Kindness," *Liahona* and *Ensign*, May 2006, 61.
2. Thomas S. Monson, "They Marked the Path to Follow," *Liahona*, Oct. 2007, 6; *Ensign*, Oct. 2007, 8.