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Dr. Dona Cooper-Dockery
with Chef Edgar Aguiñaga



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(3ABN Russia Evangelism Center) Angela Buzina

A multitude of SEASON COUNSEL RS

Watch on 3ABN.tv

MON 12:00 a.m. TUE 5:30 p.m. THU 12:30 p.m.

Jennifer Jill Schwirzer hosts this series that discusses both relationships and individual mental health problems with a panel of Christian counselors. Their unscripted and honest sharing covers a variety of topics including addictions, anxiety, trauma, loneliness, abuse, codependency, and much more.



You Tube

MISSED A PROGRAM?

Watch the series on our YouTube channel. Just look for the playlist and be sure to SHARE the videos!

PRESIDENT'S LETTER | Danny Shelton



Dear 3ABN Family,

I praise God daily for your continued love, prayers and financial support of 3ABN. God commissioned us as a people to reach the world for Jesus with the undiluted three angels' messages. He has promised to supply *all* our need according to His riches in glory by Christ Jesus. Philippians 4:19.

My burden is for our children and young adults. We are living in an age where the devil has every distraction imaginable to take their eyes off of God and His law. Many of our young people are confused about abortion and same-sex marriage, and many of our Seventh-day Adventist educational institutions are not taking a clear-cut stand against these issues. They seem to be more worried about political correctness than they are about proclaiming the truth of God's ten commandment law which points out sin!

I have talked to a number of our college and university students who tell me that their schools condone these political issues by allowing gay clubs on

our campuses, and the result of this stance has resulted in many of our young people supporting the homosexual lifestyle!

As Seventh-day Adventists, we are deceiving ourselves if we think we can straddle the fence on such issues. We cannot teach the world that they we are to keep all Ten Commandments of God if we are not teaching against the breaking of the sixth and seventh commandments on murder and adultery.

"We cannot sit idly by and do nothing while watching the devil working to make void the law of God."

We as a people are very vocal about the breaking of the fourth commandment to keep the seventh-day Sabbath holy. However, all of God's commandments are important. We cannot sit idly by and do nothing while watching the devil work to make void the law of God through us as a people!

At 3ABN, we have dedicated 2019 as the Year of Prayer. Please join us as we pray for our leaders and young people all across this world. Pray that we will care more about God's law than we do the political correctness of the world.

Jesus is coming soon! We must stand firm for truth! We cannot fall for the devil's lies. Please pray with us for an outpouring of the Holy Spirit like we have never seen before! This is also the Year of Victory as we submit and commit our lives to Jesus and proclaim the three angels' messages to the world!

Danny Shelton

3ABN Founder/President



by Julia Outkina

s we look back, 2018 has been an amazing year for the glory of God!

3ABN Russia shares the ministry directive and purpose of all of 3ABN's networks in bringing the saving Bible truths of the gospel of Jesus Christ and the three angels' messages of Revelation 14 to all the Russian-speaking people of the world.

By God's Grace and Guidance

3ABN Russia was founded by Danny Shelton in 1992, following the first Russian evangelistic campaign held here in Nizhny Novgorod by Pastor John Carter and 3ABN. For over 26 years, by God's grace and under His guidance, 3ABN Russia's Evangelism Center and studios have developed quickly for our precious Lord's glory.

We've produced 10,193 television programs in 133 series, and these spiritually enlightening, Bible-based programs target different ages and social categories of the viewers. By God's grace, we've also produced 9,430 radio programs in 99 series, and only eternity will reveal how many people have found salvation in Jesus Christ through them!

We praise the Lord and thank our precious supporters for their prayers and financial support that enable us to broadcast from two Russian satellites that cover almost all the territory of the former Soviet Union.

A Bold Prayer Request

The amazing thing about last year is that, as you may remember, we asked our supporters and friends to pray for 150 cable companies to carry 3ABN Russia by the end of 2018. That seemed a bold prayer, and the Lord has answered us abundantly more than we asked for—but not all at once. What a great sense of humor He has!

Close to the end of 2018, we were on 140 cable companies—ten less than the 150 we asked for. But then, based on the weekly reports we send to 3ABN, we realized, Wait a minute! We are also carried around the clock by seven IPTV (Internet) providers, and seven foreign partners who broadcast our channel in other territories of the former Soviet Union. So by the end of 2018, the total amount of cable companies carrying our signal

around the clock was 154, along with the 58 cable operators who broadcast some of our video programs on their systems!

Never Limit God

For 2019, the Lord has impressed us not to limit Him! Let us have broad visions, as 3ABN has always had through the years. We love you in the Lord, our dear 3ABN viewers and supporters, and we ask you to join us in our new prayer. Let's not limit the Lord in the bold prayers that promote His cause on this planet!

3ABN Russia does its best to keep up with the times, reaching different ages—especially the youth. We do this by actively working to glorify the Lord's name through our Internet resources. We're expanding our ministry on social media, and we actively spread our programs through YouTube—and we praise the Lord that the number of our subscribers constantly grows. In fact, today we have 16,986 of them!

During our 26 years of ministry, 3ABN Russia has received a lot of correspondence, and our hearts fill with joy as we see how many people respond. So far, we've received

9,430 radio programs in 99 series
62,230 Bible studies
the clock was 154, along with the
82,519 other pieces of literature

Watched by Millions

2 satellites 24 hours a day 154 cable companies Internet worldwide

Reaching Russia Since 1992

10.193 TV programs in 133 series

110,810 letters and e-mails, and we've sent out 61,305 Bibles, 16,098 *Steps to Christ* booklets, 59,452 Bible studies for adults, 2,778 Bible studies for children, 6,736 magazines, and 82,519 other pieces of literature.

This is only a brief review of what the Lord has enabled us to do in the past 26 years at 3ABN Russia as a part of the 34 amazing years of 3ABN worldwide. We are so thankful for Danny's continual vision, and for 3ABN's administration and the board of directors' dedication to God's cause around the world. It allows us to bring the truth via satellite to the potential audience of over 146 million people living in Russia, and to the rest of the 300 million Russian-speaking people of the world through the Internet! May the Lord keep blessing you in a most abundant measure.

4 5





by Bobby Davis

t the beginning of the year, Marilyn Durant became our new 3ABN Call Center manager, replacing Jonathan Babb, who took the position of 3ABN store and office systems manager. From the beginning, Marilyn's humility and graciousness made an impression, and I could see how the Lord chooses those He brings to this ministry carefully.

"My husband Eric is an engineer, and we moved here from Washington State five years ago," Marilyn says. "We both lost parents and felt strongly impressed to do more for the Lord, so when 3ABN called him about working in their engineering department, we decided to come. For the first three months here, I was not working, but I did send my résumé to Mollie Steenson, 3ABN's general manager at the time. A couple of days later, I was surprised when Mollie called and asked if I would consider working in the Call Center. I was even more surprised to discover during the interview that it was for the assistant manager's position! I had worked for a call center before and knew the burnout rate was high, so I breathed a sigh of relief when I was told that it was completely different talking to 3ABN customers."

Listening

One of the things Marilyn says quickly stood out to her was that 3ABN customers call for many reasons. "Sometimes they're looking for a specific program and we have to play the detective," she says. "At other times, we realize they call just to talk. No matter how busy I am, I stop and listen to them because one day I'll be there—and I hope that someone will take the time to hear what I have to say."

When asked what gives her joy, Marilyn says she enjoys the people she works with. "We're not perfect, but when I come to work, I am truly really happy to be here. We love hearing the praise reports, and how much 3ABN means to our customers. Many are homebound, and 3ABN is their daily life—and their church, as well. Sometimes they've lost







Above: (L to R): Customer service representatives Rocío Barrón, Bonnie Lass, Josh Oswald, Kiersten Poling, and Bethany Chance.

their access to 3ABN, and they feel lost and desperate. This is their life, and when we can help them find 3ABN by some other means, they're so grateful. Occasionally, I find myself going through the motions at work, but then I get 'one of those calls,' and realize I'm serving the Lord by helping others!"

Challenges

Marilyn says one of her challenges is to remember that each person is different, and that she must adapt and communicate in different ways. "Some are tough as nails, and others wear their heart on their sleeve," she says. "Learning how to communicate with them in a professional and personal way requires much prayer.

"Sometimes a customer feels so frustrated that it's difficult to help them, and that's when I pray for patience, saying, Lord, I want to represent You. I never want to get off the phone and have them think I was anything but fair, kind, and understanding.

Marilyn's Desire

When asked what her plans are for the near future she says, "I've always believed in building personal relationships and praying with employees, letting them know that God is in control. We have worship together every morning, but I feel like we should do more. I want us all to have a closer walk with our Lord."

When I bring up Marilyn's new assistant manager, Rachael Walls, she beams. "Rachael worked in our Call Center eight years ago, and she is awesome. She keeps me in line! I'm so grateful God brought her back at the time we needed her. Rachael goes above and beyond the call of duty every day! She has such a generous heart, and I've watched her consistently show the grace and love of Jesus Christ. She loves to serve—as we all do.

"We want to reflect our Lord's love in our words, attitudes and actions. He is the One we really serve, and that makes us want to serve others, as well."

Below: (L to R) Shipping department's Pam Seed and Janeck Jazwinski, shipping and receiving's Jason Babb, and customer service representative Carolyn Young.







3ABN TV SCHEDULE

Daylight Saving Time Begins SUNDAY, MARCH 10

PDT -2 hours • MDT -1 hour • EDT +1 hour Red titles are changes effective this month.

GG = CLOSED CAPTIONED (4) = LIVE PROGRAM ★ = NEW SERIES (1) = REPEAT OF LIVE PROGRAM

	SED CAPTIONED $\Theta = \text{LIVE PROGRAM } \bigstar = \mathbb{N}$	NEW SERIES	S = REPEAT OF LIVE PROGRAM	
CST	SUNDAY	CST	MONDAY	
2:00a	Pillars of Faith G 1hr 2:00a Revelation of Hope G 1hr		Revelation of Hope C 1hr	
3:00	Featured Ministries G	3:00	Homecoming Camp Meeting C 1hr	
3:30	From Sickness to Health CC	4:00	Table Talk 🚾 1hr	
4:00	House Calls C 1hr	5:00	His Words Are Life/Grandma's House	
5:00	Revelation of the Coming King		Cook:30 CC	
6:00	Body & Spirit Aerobics CC	6:00	,	
6:30	Amazing Facts with Doug Batchelor G		Pressing in to His Presence CC	
7:00	Tiny Tots for Jesus CC		Tiny Tots for Jesus CC	
7:30	Praise CC		Ultimate Prescription 2APN Today 67 1br	
8:00	3ABN Today C 1hr		3ABN Today C 1hr House Calls C 1hr	
	Your Favorites By Request CC		Free Indeed C	
	Adventures in Missions CC		Books of the Book C	
			Sabbath School Panel C 1hr	
11:00	10.00		Behold the Lamb Presents G 1hr	
	Secrets to Wellness CC	1:00	Off the Grid 🕶	
	The Creator Revealed	1:30	Abundant Living <a>G	
	A Sharper Focus 1hr	2:00	Action 4 Life (Casio Jones)	
		2:30	Heaven's Point of View	
	Body & Spirit C	3:00	3ABN Today 🕶 1hr	
	Tiny Tots Kitchen/Tiny Tots Worship CARN To be 1975 College	4:00	Kids Time Praise 🖸	
	3ABN Today LIVE 2 2hrs 4:30 Tiny Tots Kitchen/Tiny		Tiny Tots Kitchen/Tiny Tots Worship	
	The Carter Report 1hr 5:00 Liberty Insider			
6:00	Raw Questions/Intimate Clarity 5:30 Your Favorites by Request			
6:30	Salvation in Symbols & Signs CC		Grace Pipeline G	
7:00	Sabbath School Panel C 1hr		Salvation in Symbols & Signs CC	
8:00				
9:00	Celebrating Life in Recovery		3ABN Today	
10:00	Featured Ministries G			
10:30	Lineage CG		The Carter Report 1hr	
11:00	3ABN Today C 1hr 11:00 3ABN Today C 1hr 12:00a Multitude of Counselors		•	
12:00a	Secrets Unsealed Presents C 1hr	12:30		
1:00	Celebrating Life in Recovery C 1hr	1:00	ASI Conventions C 1hr	



1:30 The Creator Revealed

FAMILY WORSHIP Watch on 3ABN.tv Fri

Fridays 8:00 p.m.	舞]	
& 11:00 p.m.	A SALVENIE	F
CST TUESDAY	CST	WEDNESDAY
2:00a Optimize 4 Life 🖸	2:00a	Celebrating Life in Recovery 🚾 1hr
2:30 Secrets to Wellness 🖸	3:00	Revelation's Ancient Discoveries 🖸 1hr
3:00 Melody From My Heart CC	4:00	Spring Camp Meeting C 1hr
3:30 Free Indeed CC	5:00	Praise CC
4:00 Daniel All Access 4:00 Thr	5:30	Adventist World Radio CC
5:00 Salvation in Symbols & Signs C	6:00	Body & Spirit CC
5:30 Wonderfully Made		It Is Written 🖸
6:00 Body & Spirit Aerobics	7:00	Amazing Facts with Doug Batchelor
6:30 The Heavens Declare CC		It Is Written Canada 🖸
7:00 Tiny Tots for Jesus CCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCCC		3ABN Today C 1hr
8:00 3ABN Today LIVE 2 2hrs		Remodeling Your Life CC
10:00 Pressing in to His Presence		Free Indeed CG
10:30 Thunder in the Holy Land		Revelation Insights C 1hr
11:00 Featured Ministries CC		Table Talk CC 1hr
11:30 Books of the Book CG		Daniel All Access
12:00p Spring Camp Meeting C 1hr		Issues and Answers CC
1:00 Battles of Faith G		
1:30 Cook:30 CC		Abundant Living CC
2:00 Body & Spirit CC		Action 4 Life CC
2:30 HeartLift CC		Perfecting Me CC
3:00 3ABN Today C 1hr		3ABN Today C 1hr
4:00 Kids Time Praise		Kids Time Praise CG
4:30 The Creation Case CC		Tiny Tots Kitchen/Tiny Tots Worship
5:00 From Sickness to Health C		Sabbath School Panel 🖸 1hr
5:30 Multitude of Counselors CC	6:00	Life After Choice/Divine Design 🖸
6:00 Mission 360 G	6:30	Salvation in Symbols & Signs
6:30 Salvation in Symbols & Signs G	7:00	A Sharper Focus 4 1hr
7:00 Secrets Unsealed Presents C 1hr	8:00	3ABN Today C 1hr
8:00 3ABN Today C 1hr 9:00 Behold the Lamb Presents C 1hr	9:00	Amazing Facts with Doug Batchelor 🕶
10:00 Amazing Facts with Doug Batchelor	9:30	Secrets to Wellness CC
10:30 The Creator Revealed	10:00	It Is Written 😋
11:00 3ABN Today C 1hr	10:30	Liberty Insider CC
12:00a Raw Questions/Intimate Clarity	11:00	3ABN Today C 1hr
12:30 Exalting His Word	12:00a	A Sharper Focus 1hr
1:00 Adventures in Missions CC	1:00	Lineage CC

1:30 Life After Choice/Divine Design



Discover practical principles that will help you live longer, healthier, and happier. It's time to live life to the fullest!

ses that will help Ind happier. SECRETS TO WELLNESS BEGINS SUNDAY, MARCH 3

Airs SUN 12:00 p.m., TUES 2:30 a.m., WED 9:30 p.m. All times CDT (UTC-5)

	With reenie Filliey		
CST	THURSDAY		
2:00a	Laymen Ministries CC		
2:30	Maranatha Mission Stories 🖸		
3:00	Spring Camp Meeting C 1hr		
4:00	Remodeling Your Life <		
4:30	Issues & Answers CC		
5:00	Discover CC 1hr		
6:00	Body & Spirit Aerobics 🕶		
6:30	Jesus for Asia Now 🖸		
7:00	Tlny Tots for Jesus 🖸		
7:30	Tiny Tots Kitchen /Tiny Tots Worship		
8:00	3ABN Today 🕶 1hr		
9:00	ASI Conventions C 1hr		
10:00	From Sickness to Health 🖸		
10:30	Grace Pipeline 🖸		
11:00	Revelation of Hope		
12:00p	Ultimate Prescription		
12:30	Multitude of Counselors CC		
1:00	The Heavens Declare <a>G		
1:30	Amazing Facts with Doug Batchelor CC		
2:00	Body & Spirit CC		
2:30	Contending for the Faith G		
3:00	3ABN Today 🕶 1hr		
4:00	Kids Time Praise 🖸		
4:30	The Creation Case CC		
5:00	Revelation of the Coming King 🔼 1hr		
6:00	The Carter Report 1hr		
7:00	Sabbath School Study Hour 🖸 1hr		
8:00	3ABN Today LIVE 4 2hrs		
10:00	Kenneth Cox Ministries CC 1hr		
11:00	3ABN Today CC 1hr		
12:00a	Table Talk 🚾 1hr		
1:00	3ABN Today LIVE 2hrs		

CST	FRIDAY	
3:00	Action 4 Life CG	
3:30	Heavens Point of View	
4:00	Liberty Insider CC	
4:30	Battles of Faith G	
5:00 Sabbath School Study Hour 🚾 1hr		
6:00	Body & Spirit 🚾	
6:30	Contending for the Faith GG	
7:00	Secrets Unsealed 🕶 1hr	
8:00	00 3ABN Today CC 1hr	
9:00	Optimize 4 Life C 1hr	
9:30	Cook:30	
10:00	Health for a Lifetime CG	
10:30	Life After Choice/Divine Design 🖸	
11:00	Thompsonville Worship Hour CC 1hr	
12:00p	Sabbath School Panel 🖸 1hr	
1:00	Behold the Lamb Presents G 1hr	
2:00	Music CC	
2:30	HeartLift G	
3:00	3ABN Today CG 1hr	
4:00	A Day With the King CG	
4:30	Grandma's House/Tiny Tots Worship CC	
5:00	Featured Ministries CG	
5:30	Your Favorites by Request <a>G	
6:00	Jesus for Asia Now 🖸	
6:30	Salvation in Symbols & Signs <a>G	
7:00	Daniel All Access G 1hr	
8:00	3ABN Today Family Worship 伍 1hr	
9:00	It is Written 🖸	
9:30	Maranatha Mission Stories 🖸	
10:00	Mission 360 CC	
10:30	Hope in Motion/Praise Him Music Videos 🔇	
11:00	3ABN Today Family Worship • 1hr	
12:00a	ASI Conventions C 1hr	
1:00	Breath of Life CC	
1:30	Thunder in the Holy Land	

	All 3 30N 12.00 p.m., 10L3 2.30 8
CST	SATURDAY
2:00a	Praise! CC
2:30	It Is Written 🖸
3:00	Kenneth Cox Ministries CC 1hr
4:00	Revelation Now CC 1hr
5:00	Revelation Insights C 1hr
6:00	Amazing Facts with Doug Batchelor
6:30	Tiny Tots for Jesus 🖸
7:00	Grandma's House/Tiny Tots Worship
7:30	A Day With the King CC
8:00	3ABN Today 🚾 1hr
9:00	Sabbath School Panel 🖸 1hr
10:00	Revelation's Ancient Discoveries 💶 1hr
11:00	3ABN Australia Homecoming C 1hr
12:00p	Sabbath School Study Hour 🚾 1hr
1:00	New Perceptions 4 1hr
2:00	Lineage
2:30	Adventist World Radio
3:00	3ABN Today C 1hr
4:00	Maranatha Mission Stories 🖸
4:30	Hope in Motion/Praise Him Music Videos 🔇
5:00	3ABN Camp Meeting
6:00	Laymen Ministries CC
6:30	Salvation in Symbols & Signs 🗷
7:00	Table Talk 1hr CC
8:00	3ABN Today C 1hr
9:00	Breath of Life C 1hr
9:30	Raw Questions / Intimate Clarity 🖸
10:00	GYC CC 1hr
11:00	3ABN Today CC 1hr
12:00a	Discover C 1hr

1:00 Anchors of Truth CC 1hr

SECRETS TO WELLNESS by Ernestine "Teenie" Finley

Books about health are rolling off the presses by the millions. They regularly achieve best-seller status. So why another book on health, and, specifically, why this book? Because it only takes eight secrets to improve your life.

USD **\$15.00** (BCSTW)

Suggested Donation





We praise God for the work He is doing through Julia Outkina and her dedicated staff at 3ABN Russia's Evangelism Center in Nizhny Novgorod, and we're thrilled to hear reports of changed lives across the vast territory of the former Soviet Union. As you read these excerpts from the letters and emails sent to 3ABN Russia, please pray that God will multiply their efforts with more precious souls for His kingdom!

3ABN RUSSIA TELEVISION

Zhanna in Kazan, Russia, writes, "I am so glad your channel exists so I can turn it on any time and listen to the Word of God, hear a nice song, watch a testimony, an interesting discussion, and so much more. Thank you, 3ABN Russia, for your attention to your viewers!"

Dmitry's email says, "I would like to thank Jesus Christ for His Word that reached me through Pastor Alexander Pankov. His sermons edify me, and God has used them to save me from apostasy. I'm so grateful for the confidence I now have about my salvation. It is the greatest gift my Savior gave me. I want to express my deepest gratitude to all of 3ABN Russia's employees."

Maria from Kungur, Russia, says, "Your channel is the best one in the whole world, and this channel is from God! I tell my friends about it, and they like it,

too! Your hosts speak so well that they seem to be talking to me! There is always something useful in your programs! I've received a kid's Bible for my great-grandson and *The Gospel and the Psalms* in large print. I can't find words to express my gratitude. These gifts are a miracle!"

FREE LITERATURE

Dasha writes, "Dear servants of God, I have received your gift book, Bible Readings for the Home Circle, for my baptism. It's an amazing book with the best content. I'm very grateful for this precious gift—and for your ministry. Your New Life Bible Study Guides helped me understand all our statements of faith! I still use them to refresh my memory, and also to preach on the Internet. I am so grateful for your influential articles. May God bless you in your ministry. It's so important—especially in our times!"

FREE BIBLE STUDIES

Irina in Mezhdurechensk, Russia, says, "Hello, it's always a pleasure to watch your programs. I've been a believer since 1988, but sadly, our church here has fallen apart. I want to study your New Life Bible Study Guides, because at the moment, I'm trying to study the Bible on my own and while watching your programs through cable TV. I would love to read books on the prophet Daniel. I have a lot of testimonies to share. My brother was dying, I prayed, and my brother got up. I have lots of stories like that."

From the **Altai Region of Russia**, another viewer writes, "I have never had the chance to read the Bible, but I would love to try after reading your *New Life Bible Study Guides*. I understand that the Bible was written in such a way that we must study it diligently to understand it. I think it's worth it."

Elena in Kazakhstan says, "I read your New Life Bible Study Guides, as they say, in one breath,' because it is a very original and necessary course that opened my eyes and helped me understand the Bible. Now I look forward to continuing my lessons! Send them to me, please!"

Here's a comment from our website: "Your *New Life Bible Study Guides* are something unusual to me. I read and re-read them. They have very simple explanations and clarifications on many

topics. In the study on avoiding the devil's traps, I got a complete answer on what is from God and what is from Satan. I was always interested in the topic of what awaits a person after death, and after studying the Bible, everything becomes very clear. Everything in these study guides is done in order to help us understand the Bible and receive salvation through Jesus Christ. Thank you for your work."

"I'm so grateful for the confidence I now have about my salvation.... I want to express my deepest gratitude to all of 3ABN Russia's employees."

And finally, **Husan**, in **Tashkent**, **Uzbekistan**, writes, "I want to express my gratitude for your programs, to your employees, and to all the guests on your network. I'm Muslim, but I respect all people. There's a Chinese saying that by nature men are similar, but by practice men are far apart.

"I watched your programs on the Abrahamic religions. I study the Torah, the Psalms, the gospels, and the Koran.... We are a human race, and we must protect the world and what is in it with the grace of God. Our life is all about walking in faith. I thank you, and I await new topics for your programs."

Aren't those beautiful letters?

3ABN Russia is reaching millions through literature, television, radio, cable, and the Internet, introducing lost souls to the love of God and His salvation. Please pray for 3ABN Russia, and if the Holy Spirit impresses you, please consider supporting this important part of 3ABN's ministry. Thank you from the bottom of our hearts!

Email: 3abnworld@3abn.org

Write: 3ABN WORLD MAGAZINE, PO BOX 220, West Frankfort IL 62896

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Have you considered all the ways you can support the Lord's ministry? Your creativity can be rewarding when you discover all of the options available to you as a 3ABN viewer or listener.

Begin by asking yourself this question: "Do I have charitable intent?" If your answer is yes, then pick up your phone and give us a call here at 3ABN Planned Giving and Trust Services. Let us know how you may be planning for your loved ones and how 3ABN can be included as a beneficiary.

We offer **CHARITABLE GIFT ANNUITIES** that include tax savings, income for life, and a gift to 3ABN when you fall asleep in the Lord.

REVOCABLE CASH TRUSTS are another form of investment that can provide you with an income for as long as you invest with 3ABN. Then, when the time comes, your money can be divided among family members and 3ABN.

SELF-ADMINISTERED TRUSTS are estate planning documents that allow your Successor Trustee to administer your wishes when both spouses have passed away.

A CHARITABLE REMAINDER UNITRUST may help you bypass a large up-front Capital Gains Tax if you have greatly appreciated real property.

If you are 70-and-a-half years of age and must take a required minimum distribution, you may be able to give an outright donation to 3ABN and not have to report it as income to the IRS.

We are here to provide more information you could use as planning tools with other financial investments.

CONTACT US!



trustservices@3abn.org 800-886-4800

Give us a call during regular business hours – 8:00 a.m. to 5:00 p.m., Monday through Thursday. Our friendly team is here to answer your questions.



INGREDIENTS

- 1 (15-ounce) can black beans, drained
- ½ medium onion, cut in wedges
- ½ jalapeno, seeded and chopped (can keep seeds for spice if desired)
- 3 garlic cloves
- ¼ cup bread crumbs
- ²/₃ cup rolled oats
- ½ cup frozen corn
- 1 Tbsp fresh cilantro, minced
- 2 tsp ground cumin
- ½ tsp curry powder
- ¼ tsp cayenne pepper
- ½ tsp salt, or to taste
- Your favorite toppings

DIRECTIONS

- Dr. Dona Cooper-Dockery
- 2. Place onion wedges, jalapeno, and garlic in a food processor and pulse 5 to 6 times.

1. In medium bowl, mash beans with fork and set aside.

- 3. Add bread crumbs, oats, corn, cilantro, cumin, curry powder, and cayenne, then season to taste with salt, pulsing mixture another 10 to 12 times.
- 4. Remove ingredients from food processor and add to bowl with mashed beans, stirring well.
- 5. Preheat oven to 350°F and spray small amount of oil into an oven-safe glass baking dish.
- 6. Form burger mixture into 4 equal patties and bake 9 minutes per side until a golden crust develops.
- 7. Place patties in buns, then dress with your favorite toppings.

"At our wellness center, this is one of the favorites."

- Dr. Dona Cooper-Dockery, Cooper Wellness Center



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