



Council of Elders Meets to Update Strategic Plan

by Aaron Dean
and Tim Pebworth

ATLANTA, Georgia—From Nov. 11-13, 2025, the Council of Elders, president, treasurer and operation managers met to update our strategic plan. Mr. Wilkinson, founder of Leadership Strategies, facilitated the discussions and conducted similar facilitation work for the Council back in 2008. Two council members, Victor Kubik and Aaron Dean, remembered his work and were impressed by his ability to draw out the best contributions from each participant. Mr. Kubik suggested Mr. Wilkinson to support us again.

Our specific purpose in gathering was simple but vital: to clearly define our goals, objectives and strategies so we can continue fulfilling the mission Christ has given His Church. Our mission remains unwavering—to preach the gospel of Jesus Christ and the Kingdom of God, and to prepare a people

to serve in God's Kingdom. Yet, the world around us continues to change. Therefore, every three years, we take a fresh look at how to best carry out that mission in a shifting landscape of new technologies, evolving societal norms and emerging opportunities.

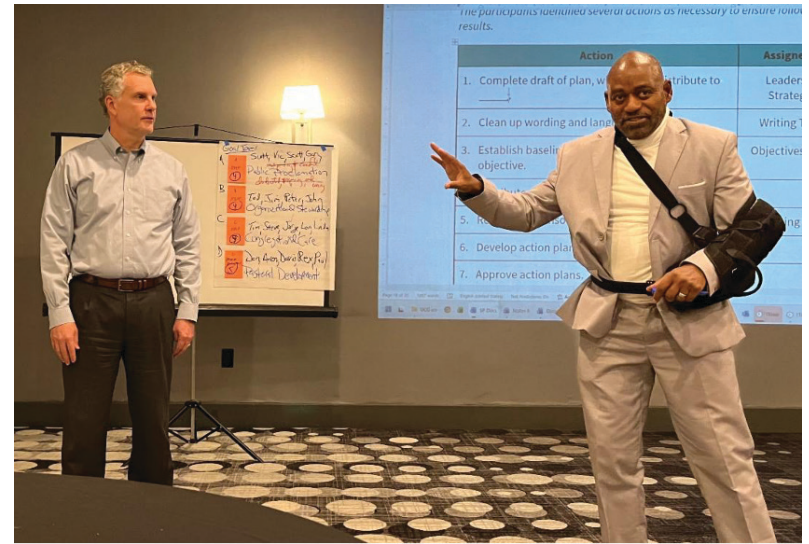
Michael began our meetings with training on understanding the dynamics of working together to form long-term plans. We discussed how disagreements arise and the three levels at which they tend to occur: differences in information, differences in values, and conflicts rooted in unrelated issues. Exploring how to resolve each type was eye-opening and deeply beneficial.

Those on the Council and in the administration who had been involved with outside consultants in previous roles were impressed with the meetings. Treasurer, Ted Budge, shared his perspective, stating, "In my professional experience with the strategic planning

process and different facilitators, Michael Wilkinson has been the most engaging and effective. His guidance kept the process on track and ensured meaningful participation from everyone."

We spent most of our time doing the actual work of developing the plan. We reviewed the distinctions between goals and objectives, and we examined the critical success factors and barriers that can influence our ability to achieve what we've set out to do. Over the course of three days, we made great progress and continued the momentum with follow-up meetings in December. From there, the president and administration will develop action plans and monitoring systems to ensure our strategies are carried out effectively. Ultimately the plan will be sent to the General Conference of Elders for review and approval in May.

Meals served in the adjacent room kept us moving effi-



Tim Pebworth (left) and Michael Wilkinson (right) at the strategic planning meeting.

ciently, and a warm invitation from Jonathan and Bridgette (Sexton) Beam to dine at their home nearby added a much-appreciated personal touch. A few council members who remained in the area through the Sabbath were also able to visit and speak in nearby congregations before heading home.

Overall, these days together were deeply encouraging. We are grateful for the unity, dedication and thoughtful collaboration shown by everyone involved. With God's guidance, we believe the plans we're shaping will strengthen our efforts to carry the gospel forward and continue caring for those He calls. **UN**

Financial Audit Statements 2024-2025

by Ted Budge, treasurer and
Linda Api, operation manager, Financial Services

Scripture reminds us of the importance of faithful stewardship and careful oversight of the resources God entrusts to His people. Proverbs 27:23 instructs us, "Be diligent to know the state of your flocks, and attend to your herds," emphasizing responsibility, awareness and accountability. The apostle Paul likewise underscores the importance of transparency and integrity in handling what has been entrusted, writing,

"We take this course so that no one should blame us about this generous gift that is being administered by us, for we aim at what is honorable not only in the Lord's sight but also in the sight of man" (2 Corinthians 8:20-21, English Standard Version). These principles shape the Church's commitment to responsible financial management and open accountability.

In keeping with this responsibility, the Church conducts

an annual independent audit of its financial statements. Clark Schaefer Hackett & Co. (CSHCO) was again engaged to perform the audit, continuing a long-standing practice intended to ensure accuracy, transparency and proper oversight. As has been our custom, the audited financial statements of the United Church of God, *an International Association* (the Church), are published in the first issue of *United News* following the December Council of Elders meetings.

This annual audit is conducted in accordance with the

Church's bylaws and includes not only an examination of the financial statements, but also an assessment of risk, internal controls and key accounting policies and procedures. The final audit report is presented to the Council of Elders at its December meeting and is subsequently made available to the membership through publishing them in the *United News* as well as on the internet.

As you review the audited financial statements, we would like to draw your attention to several items of interest.

Unmodified opinion

On pages 1 and 2 of the Independent Auditors' Report, CSHCO states its opinion that the financial statements "present fairly, in all material respects, the financial position of (the Church) as of June 30, 2025 and 2024." An unmodified opinion indicates the auditors have reviewed the financial statements and found them accurate, reliable, and fairly presented in ac-

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Elements of a Godly Man



This year's discussions were based on 2 Timothy 1:6-7.



Men gathered around the firepit for an interactive discussion.



Each speaker offered a message that related to the theme.

On the weekend of Aug. 8-10, the Portsmouth, Ohio congregation (25 men and boys ranging in age from 13 to 87) held our second annual men's weekend at "Tyler's Camp" near Ironton, Ohio. Many thanks to the Brumfield family for their generosity in providing such a peaceful, beautiful venue for our weekend!

This year's discussions were based around application of 2 Timothy 1:6-7 with special focus on: integrity, humility, love

and boldness working together in harmony.

Friday evening, we kicked off the weekend with an awesome dinner of BBQ beef sliders prepared by our master chef, Stephen Warren.

That night, we gathered around the firepit as our pastor, Kevin Call, led us in an energetic, interactive problem-solving exercise. He helped us discover how the four elements from our theme verse cannot effectively stand alone, but rather depend

upon and support each other in proper application.

On Sabbath morning, we rose at various times to enjoy a casual continental breakfast and individual leisure time. Mid-morning, we gathered once again for very inspiring round table discussions led by Ben Shoemaker, Joe Shoemaker, Tyler Brumfield and Tim Sipes. Afterwards, lunch consisted of hand-crafted deli sandwiches and chips.

Sabbath services began promptly at 2:30 p.m. Hymns

were led by Stephen Warren.

Our speakers were Jim Call Sr., Wesley Call, Wally Browning and Kevin Call, who each offered a message focused on how to apply various aspects of our theme in real life.

That evening we enjoyed another fabulous dinner once again prepared by our head chef Stephen, along with the assistance of his sous chefs, Wesley Call and Brandon Slocum.

As Sabbath ended, we held a rousing cornhole tournament

under the spotlights in the field. Later that night, we gathered around the firepit once again and held open discussions covering a large range of biblical topics. Many of these discussions lasted well after midnight.

As we arose on our final morning for breakfast we were all stating what an awesome weekend it was and could hardly wait to see what the men's weekend in 2026 might bring.

Wally Browning

Let it Shine

The ladies of the Cleveland, Ohio congregation hosted a women's enrichment weekend for 95 women from Ohio and nearby states from Sept. 5-7, 2025. Our theme was "Let it Shine"—and we did! Exuberant and warm from the start, the camaraderie only grew as the weekend progressed.

Festivities began Friday evening with slides by B.J. Thomas, which gave an overview of what would be covered at the event. After the slides, each of the ladies lit a small tealight as they introduced themselves to those at their table. Then the overhead lights were turned off to show the impact of all our small lights combined together. It was a very pretty sight! Next, Sarah Bouchette led a "get-to-know-you" activity. Half of the room was instructed to write their middle names on individual Post-It notes. Then those notes were given to the other half of the ladies, who walked around the room and found the lady with the middle name they were assigned to find, followed by a "getting to know you" conversation. The excitement and enthusiasm, not to mention the volume of nearly 100 voices,



made it delightfully challenging. What a way to start the weekend—many friendships got their start that evening. The evening was capped off with refreshments and a mimosa/juice bar with lighted champagne glasses!

In the morning, we assembled for very special Sabbath services. Mr. Andy Lee gave an insightful sermon on the value of light. Instead of a sermonette, there was a selection of special music presentations. This included a choir piece titled "Father of Lights" written by Mark Graham specifically for this women's enrichment weekend. Others also shared their musical talents throughout the course of the weekend.

After lunch on the Sabbath, we enjoyed a variety of presentations related to the theme. Lisa Skapura, assisted by Rachelle Black, spoke about the purposes of lighthouses and how Christ fulfilled each of these purposes in His ministry. His beacon of light guides us through the stormy times in our lives. The next presentation was titled "Brilliant in Different Ways" by Diane Webber. God gave us different personalities and gifts, which each have a different way of shining. Next, we heard about real life experiences of "Being a Light in our Community" from Susan Miller. We finished the Sabbath presentations with the topic of "Bringing the Light Home"—to our mates,

children, friends and neighbors—presented by Kathleen Robinson. Our Sabbath afternoon program concluded with a very special pre-taped presentation (complete with a blooper reel). It was a skit titled "A Parody of a Parable—The Ten Virgins" written by Reagan Mango. The 10 virgins, the messenger, the bridegroom and narrators were all brought to life by some of the younger people and women in the Cleveland congregation. Hilarious does not do it justice—it was a smash hit.

Saturday night was devoted to fellowship, crafts (snowmen, luminaries and crystal keychains) and, of course, fundraising. We had a marketplace of craft items made and donated

by many of our attendees. We also had a silent auction of about three-dozen themed baskets as well as four handmade quilts of extraordinary quality and beauty. Altogether, we raised \$5,000 which was donated to the Good Works project of digging a borehole in Zimbabwe.

We began Sunday morning with a presentation entitled "Remove the Basket—Uncovering the Light Within" by Karyn Stander, which brought out four things that can keep us from shining our light and strategies to defeat these roadblocks. Our final activity was a panel presentation with four ladies sharing who has made an impact on their lives through their shining, what to do when the light within grows dim and the different types of light (a match, a candle and beacon), each with a specific purpose. The ladies on the panel were Lisa McKinney, Debbie Kuhns, Connie Sipes and Tanya Winger.

We closed with a video of photos taken throughout the weekend, a prayer asking for safe travel and lots of heartfelt good-byes with promises to keep in touch. It was a wonderful weekend—and one that generated a whole lot of light!

Diane Webber and B.J. Thomas

Operation Managers' Updates

Ministerial and Member Services



Jason and Tonya Musgrove



Marcus and Lindsay Lucas

We're pleased to share that in December, Jason Musgrove and his wife, Tonya, transferred from Cincinnati, Ohio, to serve the Rome, Georgia; Gadsden, Alabama; and Chattanooga, Tennessee congregations.

The previous pastor of those three congregations, Marcus Lucas, and his wife, Lindsay, have transferred to

Florida where he will now pastor the Jacksonville and Orlando congregations following the retirement of Richard Kennebeck.

We appreciate your continued prayers that God's Spirit and wisdom guide these ministers and their families as they take on these new responsibilities. **UN**

Steve Myers is the Ministerial and Member Services manager for UCG and an elder who serves in the Cincinnati, Ohio area. He can be reached at steve_myers@ucg.org



Financial Audit Statements

Continued from cover page

cordance with accounting standards, with no significant issues.

Assets and liabilities

The Statements of Financial Position (page 4), also known as Balance Sheet, discloses the Church's asset and liability balances at each fiscal year-end presented. Assets represent what the Church owns, liabilities reflect what it owes, and net assets represent the remaining interest after liabilities are subtracted from assets—essentially the resources available to support the Church's mission. We are grateful that God has blessed the Church, and we recognize the generosity of those who faithfully contribute, which together have contributed to a 12.3 percent increase in total net assets over the prior year.

Page 19 (Note 8) of the audit report details the balances of each donor-restricted fund. These funds are used exclusively for their designated purposes.

Revenue and expenses

The Statements of Activities (page 5), also referred to as Income Statement, provides an overview of revenue and expenses by category for the fiscal year. The Church's overall revenue—consisting primarily of tithes (reported as contributions) and Holy Day offerings—increased by 9.3 percent over fiscal year 2024.

Financial assistance

As shown in the Statement of Functional Expenses (page 6), the Church continued to fulfill its responsibility to assist

members with short-term and long-term needs. In fiscal year 2025, the Church funded, in the aggregate, more than \$1.59 million for various ongoing assistance initiatives.

International subsidy

In keeping with our commitment to members outside the United States, the Church provides regular financial subsidies to international areas, including congregations in Africa, the Caribbean, Europe, Southern and Southeast Asia, Mexico, South America and other regions. Total international assistance in fiscal year 2025 exceeded \$1.95 million. This amount does not include the costs of printing, postage and shipping foreign-language magazines and booklets, which are reported under public proclamation program services.

Expenses

While the Statements of Activities present overall expenses by program services and management and general categories, additional detail is provided in the Statement of Functional Expenses on pages 6 and 7 of the audit report.

God continues to provide what the Church needs to carry out its mission of preaching the gospel, making disciples and caring for them around the world. We again express our gratitude to Him, and to the members, coworkers and donors who faithfully support the mission of the Church.

As always, if you have any questions about the Church's finances or the accompanying audited financial statements, please feel free to contact us. **UN**

Corrections to Nov-Dec Issue:

In the Nov-Dec 2025 issue of *United News*, page 5 incorrectly stated that Barry Korthuis worked full-time in the financial industry during his tenure as operation manager and treasurer. This was an error. We regret the mistake and apologize for any confusion it may have caused.



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Independent Auditors' Report

Council of Elders
United Church of God, an International Association:

Opinion

We have audited the financial statements of United Church of God, an International Association (the Church), which comprise the statements of financial position as of June 30, 2025 and 2024, and the related statements of activities, functional expenses, and cash flows for the years then ended, and the related notes to the financial statements.

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of United Church of God, an International Association as of June 30, 2025 and 2024, and the changes in its net assets and its cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America.

Basis for Opinion

We conducted our audits in accordance with auditing standards generally accepted in the United States of America (GAAS). Our responsibilities under those standards are further described in the Auditors' Responsibilities for the Audit of the Financial Statements section of our report. We are required to be independent of United Church of God, an International Association and to meet our other ethical responsibilities, in accordance with the relevant ethical requirements relating to our audits. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with accounting principles generally accepted in the United States of America, and for the design, implementation, and maintenance of internal control relevant to the preparation and fair presentation of financial statements that are free from material misstatement, whether due to fraud or error.

Continued on page 4

Financial Audit Statements Online:

Due to printing costs and to the efficiencies and convenience of posting this online, this will be the last year that the church intends to publish the full audit in the print edition. Next year, we will provide a summary of the audit along with a QR code where you can access the full audit online. Please accept our sincere apologies for any inconvenience this may cause. To read this year's audit statements online, please scan this included QR code:



In preparing the financial statements, management is required to evaluate whether there are conditions or events, considered in the aggregate, that raise substantial doubt about the Church's ability to continue as a going concern within one year after the date the financial statements are available to be issued.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not absolute assurance and therefore is not a guarantee that an audit conducted in accordance with GAAS will always detect a material misstatement when it exists. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Misstatements are considered material if there is a substantial likelihood that, individually or in the aggregate, they would influence the judgment made by a reasonable user based on the financial statements.

In performing an audit in accordance with GAAS, we:

- Exercise professional judgment and maintain professional skepticism throughout the audit.
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, and design and perform audit procedures responsive to those risks. Such procedures include examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Church's internal control. Accordingly, no such opinion is expressed.
- Evaluate the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluate the overall presentation of the financial statements.
- Conclude whether, in our judgment, there are conditions or events, considered in the aggregate, that raise substantial doubt about the Church's ability to continue as a going concern for a reasonable period of time.

We are required to communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit, significant audit findings, and certain internal control-related matters that we identified during the audit.

Clark, Schaefer, Hackett & Co.

Cincinnati, Ohio
December 8, 2025

United Church of God, an International Association
Statements of Activities
For the years ended June 30, 2025 and 2024

	2025	2024
Net assets without donor restrictions:		
Revenues, gains, and other support		
Contributions - individuals	\$ 16,293,709	\$ 15,610,975
Contributions - local congregations	181,375	443,740
Holy day offerings and festival fund contributions	6,442,417	6,150,924
Estate and personal property donations	2,151,763	614,800
Interest income	760,128	769,384
Other income	296,418	187,901
Net assets released from restrictions:		
Satisfaction of restrictions	500,208	581,296
Total revenues, gains, and other support	26,626,018	24,359,020
Expenses:		
Program services:		
Field Ministry/Local Congregations	9,657,095	8,900,230
Festivals	358,610	449,169
International	1,952,127	1,687,735
Public Proclamation	6,201,759	6,047,882
Total program services	18,169,591	17,085,016
Management and general:		
Council of Elders/ Home Office/ Insurance & Benefit Plans	5,752,945	5,732,073
General Conference	126,328	55,800
Executive Reserve	74,307	34,205
Total management and general	5,953,580	5,822,078
Total expenses	24,123,171	22,907,094
Net assets with donor restrictions:		
Contributions	1,087,528	871,594
Net assets released from restrictions - satisfaction of restrictions	(500,208)	(581,296)
Increase in net assets with donor restrictions	587,320	290,298
Changes in net assets	3,090,167	1,742,224
Net assets at beginning of year	25,087,584	23,345,360
Net assets at end of year	\$ 28,177,751	\$ 25,087,584

See accompanying notes to financial statements.

United Church of God, an International Association
Statements of Financial Position
As of June 30, 2025 and 2024

	2025	2024
Assets		
Cash and cash equivalents	\$ 20,687,114	\$ 17,518,969
Prepaid expenses	397,427	381,385
Other assets	30,603	30,603
Property and equipment, net	8,445,286	8,525,056
Right-of-use assets, operating leases	624,000	628,026
Total assets	\$ 30,184,430	\$ 27,084,039
Liabilities and net assets		
Liabilities		
Accounts payable	358,457	241,289
Accrued payroll, vacation pay and insurance obligations	582,009	522,680
Accrued other	165,843	242,052
Mortgage loans payable	276,370	362,408
Operating lease liabilities	624,000	628,026
Total liabilities	2,006,679	1,996,455
Net assets		
Without Donor Restrictions		
Undesignated	20,270,605	17,984,464
Designated by Council of Elders for cash reserve	4,048,000	3,827,000
Designated by Council of Elders for general reserve	1,634,893	1,639,187
Designated by Council of Elders for healthcare reserve	500,000	500,000
Net assets without donor restrictions	26,453,498	23,950,651
Net assets with donor restrictions	1,724,253	1,136,933
Net assets	28,177,751	25,087,584
Total liabilities and net assets	\$ 30,184,430	\$ 27,084,039

See accompanying notes to financial statements.

United Church of God, an International Association
Statements of Functional Expenses
For the years ended June 30, 2025 and 2024

	Ministerial Services/ Field Ministry/ Local Congregations	Festivals	International	Public Proclamation	Council of Elders/ Home Office/ Insurance & Benefit Plans	Executive Reserve	General Conference	Totals 2025
Salaries and related benefits	\$ 5,049,412	-	-	1,544,795	1,686,554	126,328	-	8,407,089
Contracted services and fees	58,026	-	-	422,767	682,350	-	11,397	1,174,540
Broadcast media and advertising	-	-	-	1,284,839	-	-	-	1,284,839
Print media and advertising	11,742	12,202	-	968,713	34,928	-	5,228	1,032,813
Postage and shipping	17,665	5,908	-	1,642,555	52,968	-	113	1,719,209
Lease and rental expense	58,083	132,157	-	3,961	276	-	-	194,477
Telephone and utilities	29,105	765	-	1,209	114,078	-	-	145,157
Supplies	31,166	21,696	-	6,125	85,683	-	3,633	148,303
Travel, mileage, meals, and lodging	1,359,583	13,356	37,278	14,524	192,577	-	47,397	1,664,715
Depreciation	-	-	-	-	305,212	-	-	305,212
Grants and charitable support:								
International support	-	-	1,914,849	306,934	1,229	-	-	2,223,012
Domestic support:								
Financial assistance	247,326	170,788	-	-	1,174,946	-	-	1,593,060
Allocations to local congregations	2,666,079	-	-	-	-	-	-	2,666,079
Insurance and health care	-	-	-	-	1,352,597	-	-	1,352,597
Other	128,908	1,738	-	5,337	69,547	-	6,539	212,069
Total expenses	\$ 9,657,095	358,610	1,952,127	6,201,759	5,752,945	126,328	74,307	24,123,171

See accompanying notes to financial statements.

United Church of God, an International Association
Statements of Functional Expenses
For the years ended June 30, 2025 and 2024

	Ministerial Services/ Field Ministry/ Local Congregations	Festivals	International	Public Proclamation	Council of Elders/ Home Office/ Insurance & Benefit Plans	Executive Reserve	General Conference	Totals 2024
Salaries and related benefits	\$ 4,995,230	-	-	1,468,098	1,669,249	52,100	-	8,184,677
Contracted services and fees	13,835	2,517	-	445,495	897,765	-	5,775	1,365,387
Broadcast media and advertising	-	-	-	1,326,176	-	-	-	1,326,176
Print media and advertising	10,784	21,442	-	1,145,603	26,465	-	2,705	1,206,999
Postage and shipping	16,279	9,697	-	1,287,267	47,850	-	1,499	1,362,592
Lease and rental expense	26,991	187,924	-	3,780	16,260	-	-	234,955
Telephone and utilities	29,050	181	-	2,447	148,895	-	-	180,573
Supplies	33,890	13,068	-	6,795	86,412	-	3,580	143,745
Travel, mileage, meals, and lodging	934,006	25,279	209,201	13,235	179,964	-	18,055	1,379,740
Depreciation	-	-	-	-	284,934	-	-	284,934
Grants and charitable support:								
International support	-	-	1,478,534	347,297	871	-	-	1,826,702
Domestic support:								
Financial assistance	274,171	188,444	-	-	1,086,107	-	-	1,548,722
Allocations to local congregations	2,493,004	-	-	-	-	-	-	2,493,004
Insurance and health care	-	-	-	-	1,260,774	-	-	1,260,774
Other	72,990	617	-	1,689	26,527	3,700	2,591	108,114
Total expenses	\$ 8,900,230	449,169	1,687,735	6,047,882	5,732,073	55,800	34,205	22,907,094

See accompanying notes to financial statements.

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The Good News

Forgiveness that Endures

Does the presence of pain mean we have failed to forgive?

by Ken Loucks

We've all been there. Someone says something that cuts—or does something that hurts—deeply. Maybe it was careless or intentional. Maybe it was followed by silence, as if nothing had happened at all.

Forgiveness is not a clean act. It does not come wrapped in closure or leave the heart untouched. For many, it begins in confusion—not clarity. The pain that first demanded justice hasn't vanished, the wrong remains unresolved, and the one who inflicted the injury may never acknowledge it. And yet we know—from Scripture, from the words of Jesus Christ Himself—that forgiveness is not optional.

But what does it mean to forgive? And more importantly: how do we know when we truly have?

Forgiveness is a Surrender, not a Settlement

In the New Testament, the most common Greek word translated “forgive” is *aphiēmi*—to release, to send away, to let go. The image is not of balancing a ledger, but of relinquishing a claim. Not erasing what happened, but releasing it from our control.

It is an act of spiritual jurisdiction. Forgiveness is not forgetting—nor is it excusing. It does not minimize sin or erase the rightness of accountability. But it acknowledges that judgment does not belong to us. We remove the matter from our own hands and return it to the hands of God.

“Judge not, and you shall not be judged. Condemn not, and you shall not be condemned. Forgive, and you will be forgiven” (Luke 6:37). These are not separate ideas. They are directly connected and expressions of one truth: that righteous judgment and the authority to condemn rests with God alone.

This surrender is not always immediate. For many, it unfolds in layers. The first letting go may be verbal. The next, emotional. The final, spiritual. It may happen over weeks, months or years. And each layer often exposes another wound, another thread of grief that was knotted too deeply to name the first time. That doesn't mean we haven't forgiven. It means we are still forgiving.



Erwi/Unsplash

Forgiveness is not the absence of pain. It is the absence of retaliation.

Forgiveness and Pain are not Mutually Exclusive

Here is where confusion often sets in: If I still feel pain when I remember, does that mean I haven't forgiven? Not necessarily.

Forgiveness is not the absence of pain. It is the absence of retaliation. Pain is the evidence of injury—but forgiveness is the decision not to act from that injury, not to let it dictate our treatment of the other person. We can grieve and still let go. We can remember and still choose not to retaliate.

Jesus Christ forgave while suffering. “Father, forgive them, for they do not know what they do” (Luke 23:34). These were the words of a mind ruled by God's Spirit, even in agony.

Pain doesn't mean you've failed to forgive. But if pain turns inward and begins to fester into bitterness or contempt—then, perhaps, the surrender is not yet complete.

Intercession: The True Measure of Forgiveness

If there is one point at which we can say, without presumption, “I have forgiven,” it is when we can pray for the one who wronged us—and mean it.

To intercede is not to forget the injury. It is to step between the offender and the consequence and ask God for mercy. That is the model Christ gave us. That is the pattern Stephen followed when he said, “Lord, do not charge them with this sin” (Acts 7:60). This was not denial—it was clarity born of conviction. With his last breath, he chose forgiveness over vengeance—intercession over personal justice.

When we can pray for someone—not generically, not reluctantly, but from a place of deliberate sincerity—we are no longer held in place by what they did. We are no longer reacting from injury. We are responding from obedience. That kind of prayer doesn't come from natural impulse. It is the work of God's Spirit—shaping our response where justice and emotion would part ways. And it is the evidence that forgiveness has taken root.

Reconciliation is Desirable, not Guaranteed

We must also acknowledge this truth: Forgiveness and reconciliation are not the same. Forgiveness can occur with one heart. Reconciliation requires two.

There are times—too many, perhaps—when reconciliation is impossible. The other person may be unrepentant. They may be unreachable. They may have passed away. In such cases, forgiveness is still required—but reconciliation may not be. This brings its own grief.

Because reconciliation is what we long for. It reflects the fullness of God's intent: the restoration of what sin broke, the healing of what relationships were meant to be. Christ's ministry is reconciliation—between God and humanity, and among those who follow Him. But where reconciliation is withheld, we are not excused from the call to forgive.

We do not place trust where trust has not been rebuilt. But we do release what is not ours to hold. We place their outcome in God's hands—and commit our response to His mercy.

The Ongoing Work of Forgiveness

Forgiveness, in the end, is not a singular moment. It is a walk—sometimes long, sometimes uphill, sometimes in pain. But every step forward matters. Every time we choose prayer over resentment, peace over replaying the offense, release over retaliation—we are walking in the mind of Christ. And that walk transforms us.

Because to forgive is not just to free someone else from judgment—it is to free ourselves from captivity. Not captivity to the other person, but to the emotions, memories and burdens that keep us from walking fully with God.

So no—the presence of pain does not mean we have failed to forgive. It means we are still human. What matters is how we respond to that pain—what we choose to hold, and what we choose to let go.

Forgiveness is letting go. Intercession is the proof we have. And healing—in God's time—is the fruit that follows. **GN**

Are You Ready to Endure to the End?

by Robert Curry



We, too, are running a race.

One of the most unforgettable and inspiring moments in Olympic history unfolded during the 1992 Barcelona Olympics in the men's 400-meter semifinal. Sprinter Derek Redmond was the British world record holder and a medal favorite.

Derek burst from the blocks with a strong start, only to collapse in pain mid-race with a hamstring tear. My heart sunk in empathy when the announcer exclaimed, "Redmond is out!" His Olympic dream, it seemed, was shattered.

But then something extraordinary happened! Despite his agony, Derek struggled to his feet and began hobbling toward the finish line, refusing to quit! The crowd of 65,000 stood in awe, their applause swelling, as they witnessed his courage and perseverance. As Derek struggled, one man did more than stand. His father, Jim Redmond, jumped over the railing, dodged security and hurried to his son's aid. Wrapping his arm around Derek, and his son leaning on his shoulder because of the worsening pain, together they finished the race.

You're probably way ahead of me: That image of father and son speaks volumes about our spiritual journey to the Kingdom of God. We, too, are running a race and God our Father and Jesus Christ our Brother are always ready to help us endure to the end!

Running for a spiritual crown

The apostle Paul, familiar with the Isthmian Games every two years in Corinth, wrote in 1 Corinthians 9:24-27 that our race of faith to eternal salvation leads to an "imperishable crown" far greater than any Olympic medal.

Paul urges us to "run in such a way that you may obtain it . . . temperate in all things." His strategy: "I run thus: not with uncertainty. Thus I fight: not as one who beats the air. But I discipline my body and bring it into subjection, lest, when I have preached to others, I myself should become disqualified." Paul rejected the popular, false idea of "once saved, always saved." Instead, Paul urges us to run with purpose and self-control so we can cross the spiritual finish line.

The Bible is an endurance manual.

Jesus Christ states in Matthew 24:13 what is needed for salvation: "He who endures to the end shall be saved." And the book of Hebrews—likely authored by Paul—is saturated with encouragement to persevere as we run our race of faith.

Hebrews 12:1-2 beautifully echoes the Redmonds' story: "Therefore we also, since we are surrounded by so great a cloud of witnesses, let us lay aside every weight, and the sin which so easily ensnares us, and let us run with endurance the race that is set before us, looking unto Jesus, the author and finisher of our faith, who for the joy that was set before Him endured the cross, despising the shame, and has sat down at the right hand of the throne of God."

A Great Cloud of Witnesses

We are actually accountable to far more than 65,000 spectators. This follows mention of the many heroes honored in Hebrews 11's "Hall of Faith." We study the Bible daily to learn from their examples of faith and endurance. James 5:11 speaks of the "perseverance of Job," providing us with one more example of someone commended for this trait.

Each of us has many witnesses: our Church family, God the Father, Jesus and the angels (Hebrews 12).

Lay aside every weight.

Derek had endured five surgeries, including one on his Achilles tendon with less than four months before the Barcelona Olympics. His Olympic dreams had been dashed four years earlier at the 1988 Games in Seoul when he tore his Achilles an hour before the race.

Despite our past and present difficulties, we must shed the burdens that entangle and enslave us. Paul exhorts us to "run with endurance the race that is set before us" (Hebrews 12:1). Even if the path isn't one we would have chosen. Praise God we don't have to run and struggle alone! We must not if we really want to succeed.

Look unto God the Father and Jesus Christ.

Like Derek being rescued by his father, we must look "unto Jesus, the author and finisher of our faith, who for the joy that was set before Him endured the cross, despising the shame, and has sat down at the right hand of the throne of God" (Hebrews 12:2).

Paul also wrote in Philippians 4:13 "I can do all things through Christ who strengthens me."

Jim's rescue of his son Derek didn't go exactly as it appeared. Twenty years later, Jim recalled, "I actually went on the track to try to stop him inflicting further damage to himself . . . He asked me to get him back in that lane and I offered him a shoulder to lean on." Derek confirmed that at first, his father tried to talk him out of continuing through his agony. "He was telling me that I had nothing to prove and that I didn't need to do this, but I told him I was going to finish. Then he said that we would do it together."

We can count on God to always give us exactly what we need. "And my God shall supply all your need according to His riches in glory by Christ Jesus" (Philippians 4:19).

And the Father and Jesus don't have to make a run for us—They live inside us through the Holy Spirit, so that we need not "become weary and discouraged. You have not yet resisted to bloodshed, striving against sin" (Hebrews 12:3-4).

Verses 5-11 admonish us to "endure chastening" from God who "deals with you as with sons." To really

endure, we should take David's advice: "Let the righteous strike me; it shall be a kindness" (Psalm 141:5). A wise person will humbly learn from everybody encountered and every situation.

Don't drift away!

"Give the more earnest heed to the things we have heard [not dull of hearing (5:11)], lest we drift away . . . how shall we escape if we neglect so great a salvation" (Hebrews 2:1-3).

When I was about eight years old, I was floating on an innertube not far from our camp's shore. The wind blew and the waves began pushing me out rapidly. I knew how to swim but was paralyzed to jump off because I had a fear of deep water. But suddenly my dad pulled up beside me in our motorboat and rescued me, just like Derek's father!

Spiritually, our drifting often takes place over a long backsliding period of neglecting the five tools in our Christian toolbox: prayer, Bible study, meditation, fasting and fellowship. Let 4:14-16 stir you up about praying, 4:11-13 about Bible study, and 10:23-25 about fellowshiping.

We shouldn't think of endurance as something to worry about when the big trial in the big race occurs. Think of endurance in every action of your daily life now, no matter how trivial. If you endure the little challenges, you'll have a track record assuring readiness to conquer the big one.

I think of this every time I work out on a cross trainer machine at the gym. I usually want to quit soon after I've started pedaling. But I motivate myself to push on until the mile is finished, knowing that if I ever quit once, I'll quit every time. I found the best way to prevent this temptation is to start with specific goal distance to complete in a certain amount of time. Gradually, I speed up, so I can finish strong!

Another Olympic Lesson

In the 1968 Mexico City marathon, John Stephen Akhwari, a farmer from Tanzania, suffered cramps and an injury. Yet by willpower he hobbled all the way to the finish line over an hour later than the others.

Why? His answer has motivated many since: "I never thought of stopping. My country did not send me to Mexico City to start the race. They sent me 5,000 miles to finish the race!"

We should be always grateful that God the Father has called us to be in His family and Kingdom! What a terrible loss and tragedy if we don't finish.

Never give up!

Sometimes all it takes for success is the decision and commitment to keep going! Have you made up your mind that you will endure to the end?

Even though he was still alive in the flesh, Paul wrote: "I have fought the good fight, I have finished the race, I have kept the faith. Finally, there is laid up for me the crown of righteousness, which the Lord, the righteous Judge, will give to me on that Day, and not to me only but also to all who have loved His appearing" (2 Timothy 4:7-8). By God's grace, that can be us!

"So do not throw away this confident trust in the Lord. Remember the great reward it brings you. Patient endurance is what you need now, so that you will continue to do God's will. Then you will receive all that he has promised" (Hebrews 10:35-36, New Living Translation). **GN**

Have You Experienced Trauma?

by Judy Markley

Trauma affects more people than we may realize, quietly influencing thoughts, emotions and behaviors long after they happen. Some develop Post Traumatic Stress Disorder (PTSD) after life-threatening experiences, while others carry lasting effects of Adverse Childhood Experiences Syndrome (ACES) rooted in childhood abuse or neglect. Yet many show remarkable resilience, navigating life without being overwhelmed by trauma.

Understanding whether trauma still affects you may require carefully revisiting difficult memories to increase your self-awareness. Learning about trauma is an essential first step on the path to healing and recovery.

The Journey to Change

Change begins with an honest assessment of your resources and strengths. Internal resources include a positive attitude of victory over victimhood as well as a willingness to overcome self-sabotaging behaviors. External resources include a safe environment, healthy activities, and true friends who listen nonjudgmentally. Professional help is also crucial when needed.

An essential resource in this journey of change is a close relationship with God. Yielding to His guidance helps us understand that our suffering carries profound meaning (Romans 8:18, 28; Hebrews 12:5-11). Even when God seems distant amid intense fear and pain, His presence remains constant and unwavering (Isaiah 41:10). This deep spiritual connection provides strength, hope and purpose throughout the healing process.

God designed us with the ability to care for ourselves (Matthew 22:39) and a natural drive to overcome adversity. He also intervenes when He knows we need extra help (1 John 5:14-15). Through daily prayer for His protection and guidance, combined with studying the Bible for wisdom, we become better equipped to face life's challenges. We recognize that time and chance affect everyone, that not all traumatic experiences can be avoided, and that such trials are not punishments for being worse sinners (Luke 13:2-5).

The good news is that trauma symptoms can be reversed. With faith in God, professional counseling and strong friendships, I overcame two separate PTSD diagnoses. In fact, I transformed my adversity



Change begins with an honest assessment of your resources and strengths, both internal and external.

into victory by becoming a counselor to help others who have experienced similar suffering.

Although impairment often lessens as shock and disbelief fade and courage is renewed, fear and emotional pain can linger. Moving forward and resuming a normal life frequently requires developing new coping strategies. Yet, resistance, pride and feelings of guilt or shame, combined with unhealthy coping methods, can interfere with both the healing process and fulfilling God's purpose in our lives.

The Perfect Counselor

Jesus Christ is the perfect Counselor (Isaiah 9:6). Trust Him to guide you toward the best solutions for healing. Even when traumatic memories are repressed and physical symptoms persist, you don't have to accept your discomfort or limitations when healthier alternatives exist. Filling your mind with hope-filled scriptures such as Philippians 4:13 can provide strength. Additionally, qualified professionals can offer help to unlock trauma's crippling influence.

Scripture describes a future end-time apocalypse involving catastrophic, extinction-level events so severe that without God's intervention, no life would survive (Matthew 24:22). The survivors of this time will be a shell-shocked remnant of humanity who will enter the Millennium (Revelation 20:4, 6). As God's spiritual firstfruits (Revelation 14:4), we will help these vulnerable people transition from trauma

to God's way of life. This is why it is imperative to address the impact of trauma in our own lives now, preparing ourselves to support others in the future. **UN**

Judy Markley is a member of the Spokane, Washington congregation. She is a broad-spectrum mental health counselor and a marriage and family therapist. As an integrative counselor, she works with different modalities as well as different client presentations and challenges. She has three years of concentrated experience working with alcohol and drug addiction in the justice system, supervising two offices presenting a nine-month intensive outpatient program as well as serving as a senior counselor. She has worked in the Center for Victims' Services, dealing with domestic violence as well as focused on women's issues recovering from abuse.

Judy is competent in therapy for areas such as trauma, ACES, PTSD, adult ADHD, narcissistic and borderline personality disorders, premarital and marital therapy, substance and process addictions, parenting, depression and anxiety, and identity formation for teens.

Light of Hope Helpline



If you feel like you're facing challenges alone, please know that we're here to help. We'd like to offer guidance and encouragement. You can contact the Light of Hope Helpline at (888) 241-6211 or email us at hope@ucg.org.

This confidential resource, provided by the United Church of God, connects individuals with licensed mental health professionals within the Church who are ready to offer support and help you find constructive, godly ways to address your challenges.

How You Can Help

The Light of Hope Team is looking for consultants to help us work with the brethren. They must have a Masters degree in a social service related field. If you would like to help, please contact the Light of Hope team and request to speak with Roy Fouch.

Phone: (888) 241-6211

Email: hope@ucg.org

8 40 Years in the Wilderness, a Legacy and Challenge

by Aaron Dean

40 has always been a meaningful biblical number. Jan. 16, 2026 will be the 40th anniversary of Herbert W. Armstrong's death. Regardless of where or when you came into God's truth, there is likely a connection to the man that God used to reveal truth to others. I had the privilege of knowing him my whole life and working directly with him every day for his last years.

God started Herbert Armstrong's journey through his wife Loma who challenged him to prove the Sabbath. He was a successful business man with something God saw He could use. Mr. Armstrong knew he would be rejected by important men if he kept the Sabbath. He took the challenge to prove his wife wrong.

In a three-year study he proved the Sabbath was commanded, and began to keep it. It was not popular and he went from rich to poor to keep God's laws, something most men would never do. God led him to understand other truths including that they should keep the Holy Days of Leviticus 23. God did not reveal to him what these days meant until Mr. Armstrong and his wife had kept them for several years. He sought the truth, wherever it would lead, like men in the Bible, whom God chose, often over their own desires or objections.

It took courage, commitment and convictions to go against the grain as God showed him so many things where the Bible disagrees with popular Christianity. While it is hard for anyone to make this step, it is easier knowing there are congregations where others see the truth as you do. Mr. Armstrong and his wife did it alone.

The radio broadcast started when no one was willing to open the daily radio station in Eugene, Oregon. Mr. Armstrong, with prayer, accepted the opportunity. When the station began to get mail from his talks, he was offered radio time at \$2.50 a program. It was an enormous sum at the time, and often he drove to the station without the money, having faith it would somehow come. It did come as God blessed the Church during Mr. Armstrong's 50 years as Pastor General. The Church went from one station to 476 independent stations purchasing \$27 million of time in each of the last few years of his life.

Mr. Armstrong started the *Plain Truth* magazine, which grew to nearly 9 million copies by 1986. Churches he established early in his ministry disintegrated without pastors. He moved to Pasadena, California to do the broadcast and raised up a college there in 1947 with four students and eight faculty. He later founded two other campuses in England and Texas. These could train men and women in the scriptures and train pastors for the Church. He wrote hundreds of booklets and several books, his last being "Mystery of the Ages," to be a textbook companion to the Bible for Sophomore Bible class at Ambassador.

Reading Matthew 24:14, Mr. Armstrong realized that he needed to preach the gospel to the world before Jesus would return. A request for some color photos for the *Plain Truth* magazine that King Leopold III of Belgium had taken led to the king seeing an *Envoy* and asking to meet with Mr. Armstrong. He wanted to "meet a man who built a character-building institution." This meeting led to the king introducing Mr. Armstrong to Prime Minister Lee of Singapore and President Suharto of Indonesia. Was this how God wanted to spread the gospel?

This led to over a decade of visits with royalty, emperors, presidents, prime ministers and diplomats in many different countries to deliver the gospel of the



Herbert W. Armstrong and Aaron Dean (seated, L-R) and Michelle Dean (center back) on one of Mr. Armstrong's travels.



Queen Sirikit of Thailand, Aaron Dean and Herbert W. Armstrong (L-R)



Little Ambassadors of Shanghai with Herbert W. Armstrong in the center.

Kingdom. Mr. Armstrong was an ambassador without portfolio. His last trip covered nine countries in 24 days while legally blind by IRS standards, and physically weak at age 92, showing his determination to do the work, performed in his weakness, but with God's strength.

His most common phrases over the years were "Blow the dust off of your Bible" and "Don't believe me, believe your Bible." The Bible is God's word, and Mr. Armstrong was true to it for himself and the Church until his death on Jan. 16, 1986. The United Church of God started with, and maintains this view of the Bible.

There were things Mr. Armstrong really missed as the Church grew and he aged. "I miss just being able to fellowship with the brethren, but I can't handle shaking hands with 1,000 people." The other, in his words was, "I just miss being able to read the Bible." His final TV programs showed him using a magnifying glass to read. What most didn't know about that red Bible, was that it was in three volumes, and when he changed passages, I would have to freeze the shoot, place another volume exactly where the prior one was, and he would go on in that volume. I finally convinced him to simply state the verse and production would write the quote at the bottom of the screen.

In the last six months of his life, He made a request to "find something Jesus said to someone about something." He couldn't be specific so he asked that I begin reading Matthew. He would recognize it when we found it. After finishing the gospels, "It must have been Paul." So we began with the epistles and ended up reading the entire New Testament. I really think he just wanted to hear it again but didn't want to ask. He didn't like putting people out for personal requests.

His last directive to me was, "Promise me you will help prepare the Bride"—to him the next step before Jesus' return. In these 40 years since his death over half of the Church went apostate under the leadership of his successor, Joseph Tkach. At the time I wondered why God didn't tell Mr. Armstrong who He wanted as successor. Looking back, my simple answer is that God wanted to test the Bride. As WCG cancelled the truth for heresy, every single person had to ask, "am I following a man or am I following God's word?" Mr. Armstrong held God's word dear.

Do we value God's word as much as he did? Will we hold fast to truth and endure to the end as he did? It's been 40 years. Are you proving yourself ready to enter the Promised Land? **UN**

United Church of God, an International Association Statements of Cash Flows For the years ended June 30, 2025 and 2024		
	2025	2024
Cash flows from operating activities		
Change in net assets	\$ 3,090,167	\$ 1,742,224
Adjustments to reconcile change in net assets to net cash provided by operating activities		
Depreciation	305,212	284,934
Amortization of right-of-use assets	202,182	149,701
Decrease in operating assets:		
Prepaid expenses	(12,228)	(18,655)
Other assets	-	(171)
Increase (decrease) in operating liabilities:		
Accounts payable	113,354	(15,426)
Accrued payroll, vacation pay and insurance obligations	59,329	(1,209)
Accrued other	(76,209)	143,514
Total adjustments to reconcile change in net assets to net cash provided by operating activities	591,640	542,688
Net cash provided by operating activities	3,681,807	2,284,912
Cash flows from investing activities		
Purchase of property, plant, and equipment	(225,442)	(1,691,410)
Cash flows from financing activities		
Payments on operating lease liabilities	(202,182)	(149,701)
Principal payments on mortgages payable	(86,038)	(84,932)
Net cash used in financing activities	(288,220)	(234,633)
Net increase in cash and cash equivalents	3,168,145	358,869
Cash and cash equivalents at beginning of year	17,518,969	17,160,100
Cash and cash equivalents at end of year	\$ 20,687,114	\$ 17,518,969
Supplemental cash flow information		
Cash paid during the year for		
Interest	\$ 5,738	\$ 7,883
Noncash investing and financing activities		
Right-of-use assets acquired in exchange for new operating lease liabilities	198,156	427,272
See accompanying notes to financial statements.		
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United Church of God, an International Association Notes to the Financial Statements For the years ended June 30, 2025 and 2024	
1. Church and Activities:	
The United Church of God, an International Association, (herein referred as the "Church") is a worldwide religious association. In the United States of America, the Church is a California Nonprofit Religious Corporation (incorporated on May 10, 1995). Affairs of the Church are coordinated through the Home Office located in Milford, Ohio, where the state of Ohio has the Church officially registered.	
The Church is not affiliated with other religious churches, nor does it publicly appeal for funds or involve itself in politics. The mission of the United Church of God, an International Association, is to preach the gospel of Jesus Christ and the Kingdom of God in all the world, make disciples in all nations and care for those disciples.	
The Church is overseen by a General Conference of Elders, which, in turn, appoints a 12- member Council of Elders to function as a board of directors that establishes operational policies for the Church. The officers and employees of the Church are responsible for operation of the Church in conformance with Council policies.	
2. Summary of Significant Accounting Policies	
a. Basis of Accounting	
The financial statements have been prepared in conformity with accounting principles generally accepted in the United States of America (GAAP).	
The accompanying financial statements include only the activity of the Home Office for the Church.	
The Church has associated organizations, operating in other countries, which have resources that are principally derived and expended locally. The Church provides grants-in-aid and other services to some of these organizations. The accounts of these organizations are not included in the accompanying financial statements.	
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United Church of God, an International Association Notes to the Financial Statements For the years ended June 30, 2025 and 2024	
b. Church Support	
Members of the Church practice tithing (which is the donation of ten percent of one's income for the Church's unrestricted use). The majority of the Church's support and revenue consist of such unrestricted donations, whether from individuals directly to the Home Office or from monies received by local congregations and subsequently given to the Home Office.	
Members also save an additional ten percent of their annual income for personal use in attending biblically mandated festivals or holy days. This is commonly referred to as the second tithe. Members may contribute to the Church a portion of the second tithe that they save for use at the annual festivals. These contributions, known as the "Festival Fund," are used to pay for expenses involved in festival operations and help provide needed financial assistance to members and their families so they can attend the Feast of Tabernacles. Funds are also sent internationally to assist members.	
Those members who are financially able contribute to the "Assistance Fund." Monies contributed to the fund are used to provide financial assistance to those in need.	
Members may designate that their contributions be used to support the Church internationally. This fund is known as the "International Fund."	
c. Use of Estimates	
The preparation of financial statements in conformity with accounting principles generally accepted in the United States of America requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the period. Actual results could differ from those estimates.	
d. Cash and Cash Equivalents	
The Church considers all highly liquid investments with an original maturity of six months or less when purchased to be cash equivalents. At June 30, 2025 and 2024, cash equivalents consisted primarily of money market accounts and treasury notes.	
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United Church of God, an International Association Notes to the Financial Statements For the years ended June 30, 2025 and 2024	
The Church maintains cash balances at U.S. banks, which are insured by the Federal Deposit Insurance Corporation (FDIC) for up to \$250,000 for each institution. The Church's cash balances at times exceeded federally insured limits. The Church has not experienced any losses and does not believe it is exposed to any significant credit risk on cash and cash equivalents. At June 30, 2025, the Church's cash accounts exceeded federally insured limits by approximately \$18,686,567.	
e. Property, Plant, and Equipment	
Property and equipment is recorded at cost. Expenditures for additions, improvements, and other enhancements to property and equipment are capitalized, and minor replacements, maintenance, and repairs that do not extend asset life or add value are charged to expense as incurred. When property, plant, and equipment assets are retired or otherwise disposed of, the related cost and accumulated depreciation is removed from the accounts and any resulting gain or loss is included in results of operations.	
In general, depreciation is the systematic and rational allocation of an asset's cost, less its residual value (if any), to the periods it benefits. Property and equipment is depreciated using the straight-line method, which results in depreciation expense being incurred evenly over the life of an asset.	
Property and equipment owned by the Church are depreciated using the straight-line method over their estimated useful life as follows:	
Computer/Information Systems	3 years
Office Equipment	5 years
Vehicles	5 years
Office Furniture and Fixtures	7 years
Land Improvements	10 years
Buildings	40 years
The Church's estimate of depreciation expense incorporates management assumptions regarding the useful economic lives and residual values of the Church's assets. The Church periodically reviews and adjusts, as appropriate, the residual values and useful lives of its assets.	
11	

United Church of God, an International Association Notes to the Financial Statements For the years ended June 30, 2025 and 2024	
The Church reports gifts of property and equipment as net assets without donor restrictions unless explicit donor stipulations specify how the donated assets must be used. Gifts of long-lived assets with explicit restrictions that specify how the assets are to be used and gifts of cash or other assets that must be used to acquire long-lived assets are reported as restricted support. Absent explicit donor stipulations about how long those long-lived assets must be maintained, the Church reports expirations of donor restrictions when the donated or acquired long-lived assets are placed in service.	
f. Leases	
The Church is a lessee in multiple noncancelable operating and financing leases. Right-of-use ("ROU") assets and lease liabilities are recognized at the lease commencement date based on the present value of the future lease payments over the expected lease term. The ROU asset is also adjusted for any lease prepayments made, lease incentives received, and initial direct costs incurred.	
The discount rate used is the implicit rate in the lease contract when readily determinable; however, most of the leases do not provide an implicit rate, and in those cases the discount rate is the Church's incremental borrowing rate. The Church's incremental borrowing rate for a lease is the rate of interest it would have to pay on a collateralized basis to borrow an amount equal to the lease payments under similar terms and in a similar economic environment.	
The ROU asset for finance leases is amortized on a straight-line basis over the lease term.	
For all underlying classes of assets, the Church has elected to not recognize ROU assets and lease liabilities for short-term leases that have a lease term of 12 months or less at lease commencement and do not include an option to purchase the underlying asset that the Church is reasonably certain to exercise. The Church recognizes short-term lease cost on a straight-line basis over the lease term.	
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United Church of God, an International Association Notes to the Financial Statements For the years ended June 30, 2025 and 2024	
g. Net Assets	
Net assets and revenues, expenses, gains and losses are classified based on the existence or absence of donor restrictions. Accordingly, net assets of the Church and changes therein are classified and reported as follows:	
Net Assets Without Donor Restrictions: Net assets that are not subject to donor-imposed restrictions and may be expended for any purpose in performing the primary objectives of the Church. These net assets may be used at the discretion of the Church's management and Council of Elders. Net assets without donor restrictions include net assets designated by the Council of Elders for specific purposes.	
Net Assets With Donor Restrictions: Net assets subject to stipulations imposed by donors and grantors. Some donor restrictions are temporary in nature; those restrictions will be met by actions of the Church or by the passage of time. Other donor restrictions are perpetual in nature, whereby the donor has stipulated the funds be maintained in perpetuity. All net assets restricted by donors as to either timing or purpose of the related expenditures or required to be maintained in perpetuity as a source of investment income are accounted for in net assets with donor restrictions. When a donor restriction expires, that is, when a stipulated time restriction ends or purpose restriction is accomplished, net assets with donor restrictions are reclassified to net assets without donor restrictions. The Church has no net assets with perpetual donor restrictions as of June 30, 2025 and 2024.	
h. Contributions and Grants	
Contributions - Contributions received are recorded as net assets without donor restrictions or net assets with donor restrictions, depending on the existence and/or nature of any donor-imposed restrictions. Donor restricted contributions are reported as an increase in net assets with donor restrictions, depending on the nature of the restriction. When a restriction expires (that is, when a stipulated time restriction ends or purpose restriction is accomplished), net assets with donor restrictions are reclassified to net assets without donor restrictions and reported in the statement of activities as net assets released from restrictions. However, if a restriction is fulfilled in the same time period in which the contribution is received, the Church reports the support as without donor restrictions.	
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United Church of God, an International Association Notes to the Financial Statements For the years ended June 30, 2025 and 2024	
<u>Contributed Nonfinancial Assets</u> - Contributed nonfinancial assets are recorded at fair value at the date of donation. Contributions of services are reported as revenue only if the services create or enhance a nonfinancial asset or would typically need to be purchased by the Church if they had not been provided by contribution, require specialized skills, and are provided by individuals with those skills.	
i. Functional Allocation of Expenses	
The costs of providing the Church's program and other activities have been summarized on a functional basis in the statement of activities. There are no joint costs for fundraising activities. All expenses are charged to the various programs and other activities based on direct expenses incurred with exception of the following functional expense categories which include allocated expenses based on periodic time studies conducted by management: salaries, contracted services, print media and advertising, travel, and other expenses.	
j. Components of Programs and Supporting Services	
Ministerial Services/Field Ministry/Local Congregations: This function includes expenses pertaining to the field ministry, local congregations, and youth camps.	
Festivals: This function includes costs that are directly involved in the fall Feast of Tabernacles and the other annual festivals.	
International: This function includes expenses pertaining to the support of international congregations and offices.	
Public Proclamation: This area contains all media-related expenses.	
Council of Elders/Home Office/Insurance & Benefit Plans: The expenses in this function are those that pertain to the Council of Elders, including phone and face-to-face conferences along with administrative and other expenses for the Home Office.	
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United Church of God, an International Association
Notes to the Financial Statements
For the years ended June 30, 2025 and 2024

3. Property, Plant, and Equipment

The historical costs of the Church's property, plant, and equipment and related accumulated depreciation balances at June 30 were as follows:

	2025	2024
Buildings and improvements	\$ 10,930,545	\$ 10,757,913
Land	449,952	449,952
Land improvements	493,026	447,012
Furniture and fixtures	97,092	97,092
Machinery and equipment	608,638	626,457
Vehicles	56,240	56,240
Property, equipment, gross	12,635,493	12,434,666
Less accumulated depreciation	(4,190,207)	(3,909,610)
Property and equipment, net	\$ 8,445,286	\$ 8,525,056

Depreciation expense related to property, plant, and equipment was \$305,212 and \$284,937 for the years ended June 30, 2025 and 2024, respectively.

4. Leases

The Church is obligated under various agreements to lease vehicles and equipment through 2029 that provide for monthly rental payments ranging from approximately \$240 to \$5,000.

Information regarding lease terms and discount rates as of June 30 is as follows:

	2025	2024
Weighted-average remaining lease term (years):		
Operating leases	3.4	3.6
Weighted-average discount rate (%):		
Operating leases	7.5	6.7

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United Church of God, an International Association Notes to the Financial Statements For the years ended June 30, 2025 and 2024																	
The aggregate amounts of principal maturities of long-term debt outstanding at June 30, 2025 are as follows:																	
	<table><tr><th>Year</th><th>Future Payments</th></tr><tr><td>2026</td><td>\$ 81,611</td></tr><tr><td>2027</td><td>59,927</td></tr><tr><td>2028</td><td>23,000</td></tr><tr><td>2029</td><td>23,000</td></tr><tr><td>2030</td><td>23,000</td></tr><tr><td>Thereafter</td><td>65,832</td></tr><tr><td>Total long-term debt</td><td>\$ 276,370</td></tr></table>	Year	Future Payments	2026	\$ 81,611	2027	59,927	2028	23,000	2029	23,000	2030	23,000	Thereafter	65,832	Total long-term debt	\$ 276,370
Year	Future Payments																
2026	\$ 81,611																
2027	59,927																
2028	23,000																
2029	23,000																
2030	23,000																
Thereafter	65,832																
Total long-term debt	\$ 276,370																
7. Commitments and Contingencies																	
The Church is currently making discretionary payments to certain individuals. The payments totaled approximately \$1,593,000 and \$1,549,000 for the years ended June 30, 2025 and 2024, respectively. These discretionary payments are provided, in part, based upon the individual's needs and, accordingly, could be discontinued in the future. No amounts have been accrued in the accompanying financial statements for future payments relating to these arrangements.																	
The Church is self-insured for medical insurance and maintains a stop-loss coverage policy covering individual claims in excess of predetermined amounts. Aggregate annual claims are also capped at a fixed rate. Self-insurance costs are accrued based upon the aggregate of the liability for reported claims and an estimated liability for claims incurred but not reported.																	
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United Church of God, an International Association Notes to the Financial Statements For the years ended June 30, 2025 and 2024	
Executive Reserve: This function includes funds set aside for special projects, capital expenditures, employee benefits, or other unforeseen expenditures that may occur during the year.	
General Conference: Expenses in this function include any expenses relating to the Cincinnati, Ohio, General Conference held in May.	
k. Advertising Costs	
Advertising in annual publications is amortized over each publication's twelve month estimated useful life. All other advertising costs are charged to operations when incurred. Advertising expense was \$1,083,189 and \$951,656 in 2025 and 2024, respectively.	
l. Reclassifications	
Certain amounts in the 2024 financial statements have been reclassified to conform to the current year presentation.	
m. Income Taxes	
The Church is a not-for-profit organization as described in Section 501(c)(3) of the Internal Revenue Code and is exempt from federal and state income taxes on trade or business profits generated by activities related to the Church's exempt function. Donations to the Church are tax-deductible under IRC Section 170(b)(1)(A). However, income from certain activities not directly related to the Church's tax-exempt purpose would be subject to taxation as unrelated business income. The Church has been granted tax-exempt status in the states in which it operates that provide exemptions from taxes.	
n. Subsequent Events	
The Church's management evaluated events that occurred after June 30, 2025 through December 8, 2025, the date when the financial statements were available to be issued.	
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United Church of God, an International Association
Notes to the Financial Statements
For the years ended June 30, 2025 and 2024

Maturities of lease liabilities are as follows as of June 30, 2025:

Year	Operating Leases
2026	\$ 239,546
2027	206,012
2028	165,312
2029	118,751
2030	1,185
Total lease payments	730,806
Less imputed interest	106,806
Total lease liabilities	\$ 624,000

5. Defined Contribution Plan

Effective April 1, 1999, the Church established a 403(b)-thrift plan for all full-time employees. Matching contributions were made for the years ended June 30, 2025 and 2024 in the amount of \$260,281 and \$255,225, respectively.

6. Debt

In August 2018, the Church received a building as part of a contribution that included a \$345,000 mortgage with three members of the United Church of God, Columbus, secured by the church building. The mortgage will be repaid in monthly installments over 15 years, with an interest rate of 0.00%. The balance at June 30, 2025 and 2024 was \$187,194 and \$210,833, respectively. No interest has been imputed on the mortgage, as the amount was deemed immaterial.

In December 2019, the Church purchased a building utilizing funds donated from the United Church of God, Indianapolis along with funds obtained through a \$370,000 mortgage with a financial institution, secured by the church building. The mortgage will be repaid in monthly installments over 15 years, with an interest rate of 4.5%. The balance at June 30, 2025 and 2024 was \$89,176 and \$151,575, respectively.

	2025	2024
Mortgage loans payable	\$ 276,370	\$ 362,408

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United Church of God, an International Association
Notes to the Financial Statements
For the years ended June 30, 2025 and 2024

8. Net Assets With Donor Restrictions

Net assets with donor restrictions are available for the following purposes as of June 30:

	2025	2024
Subject to expenditures for specified purpose:		
Studio Fund	\$ 27,156	\$ 22,455
Camp Fund	102,864	87,594
Good Works Program	679,381	536,242
Other Directive Funds	721,252	431,860
Building Fund	193,600	58,782
Total net assets with donor restrictions	\$ 1,724,253	\$ 1,136,933

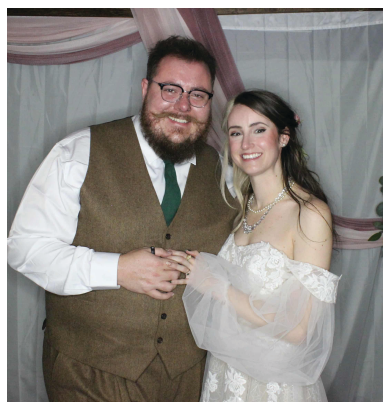
9. Liquidity and Availability of Resources

The Church's financial assets available for general use at June 30, consist of the following:

	2025	2024
Financial assets available:		
Cash and cash equivalents	\$ 20,687,114	\$ 17,518,969
Less:		
Restricted by donor for specific purpose	1,724,253	1,136,933
Financial assets available to meet cash needs for general expenditures within one year	\$ 18,962,861	\$ 16,382,036

The Church is substantially supported by contributions from its members. A majority of these contributions are recorded without donor restrictions; however, the Church does receive contributions that are recorded with donor restrictions. Because a donor's restriction requires resources to be used in a particular manner or in a future period, the Church must maintain sufficient resources to meet those responsibilities to its donors. Thus, financial assets may not be available for general expenditure within one year.

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Zach Hoover and Emily Gallagher

Nov. 9, 2024



Roy and Barb Fouch

50th anniversary



Iva Betcher

Nov. 16, 1930-Oct. 24, 2025

Weddings

Zach Hoover and Emily Gallagher

Zach Hoover and Emily Gallagher were married on Nov. 9, 2024 in the welcoming home of Matt and Lisa Fenchel. Their intimate ceremony featured a vintage, moody palette of deep reds, emerald greens and dusty rose, perfectly foreshadowing the atmosphere guests would later enjoy at their reception.

The couple chose to marry privately, focusing on the meaning of committing their lives to one another. They saved their celebration for a date that held special significance: Nov. 9, 2025, their one-year wedding anniversary. Their reception, held at The Farm, embraced a Renaissance-inspired theme complete with food, dancing and whimsical/moody vibes.

Emily and Zach will honeymoon in London in March 2026 and they currently reside in the Northern Kentucky area.

Zach and Emily's story began in the most modern of ways, on Facebook. They met in person for the first time on the last Day of Unleavened Bread, and that same day, Zach invited Emily and her daughter, Melina, to a group dinner after services. That evening sparked something special, and from that moment on, the three became inseparable.

Anniversaries

Roy and Barb Fouch

The Cincinnati East congregations celebrated Roy and Barb Fouch on Sabbath, Nov. 29, 2025, in honor of their 50th wedding anniversary. A collage of photos from their wedding

added to the lightheartedness of the moment as they reminisced about their previous "hippie" days before God called them 48 years ago.

Barb was born in Steubenville, Ohio. Roy was born in Munich, Germany and came to Ohio when he was a baby. They met after college at a campus venue and the rest is history. They moved to Cincinnati where they heard about God's Truth from a parolee. Roy was counseling while working as a rehabilitation counselor in 1977, and were baptized later that year at the home of John and Peg McClain. According to Barb, Roy was a "recovering Lutheran" and she was Jewish, so God brought a gentile and a Jew together to form a perfect union. God has been at the top of their family tree ever since.

Barb is a retired educator; she worked for Cincinnati Public Schools and Great Oaks Institute. Roy is a Licensed Profession Clinical Counselor, still working in private practice as well as full time as head of the mental unit at the Hamilton County Justice Center.

Barb and Roy serve as deacon and deaconess in the Cincinnati congregations in various capacities and are active team members on the Light of Hope Helpline for UCG brethren needing mental health support. They have two daughters, three grandchildren and three great-grandchildren.

Obituaries

Iva Betcher

Iva Betcher died on Oct. 24, 2025 at her home in Waelder, Texas. She was born on Nov. 16, 1930 in Prague, Czech Republic. In 1968, she and her daughter fled their home and lived in Straubing, Germany. In November 1968, her brother Frank helped them to emigrate to the United States, to Ridgefield Park, New Jersey. She lived with Frank until April of 1969 and during this time, he took her to the Worldwide Church of God. Mr. Cole baptized her in February 1969. In 1973, she moved to Florida and was attending Sabbath services in Sarasota when the Worldwide Church of God split in 1995. After the split, she drove to Fort Myers to attend services in the newly-formed UCG with Roy Holladay as pastor. In 1996, she moved to Cleveland, Tennessee, where she lived until she moved to Waelder, Texas in 2019 to live near her daughter and son-in-law.

Iva was a wonderful person and will be very much missed by her daughter, Iva; son-in-law, Ron; stepdaughter, Linda; and her husband and their children, Lauren and Greg of Durango, Colorado; her granddaughter, Jeanette (Brian); and her great-grandson, Sebastian, of Austin, Texas; and her many, many friends. Sleep, dear friend, until the Kingdom. **UN**

Announcements for *United News* can be sent by email (preferred) to un@ucg.org, or by mail to *United News*, P.O. Box 541027, Cincinnati, OH 45254-1027. Please include a color photo; if mailing in, please indicate if you would like the photo returned. Announcements should not exceed 500 words, and may be lightly edited for length and/or clarity by *United News* staff.

The Ordained—Laborers for God

by Gary Antion

Rainer Salomaa was a laborer for God in Canada and the United States—serving on UCG's Council of Elders in both countries (seven of those years in the United States). He also served on UCG-Canada's national board for much of the time United has been in existence—about 20 of the 29 years since it was established.

Rainer was also a faithful pastor. When United started in Canada, he was one of five pastors to cover the country. His labors were centered in the "North Country"—Sudbury, North Bay and Sault Ste. Marie, Ontario! He even visited two interested Inuit college co-eds in the Hudson Bay area, traveling by a combination of car, train, sled and likely snowshoe to reach them! In addition to Ontario, Rainer served in Winnipeg, Saskatchewan, British Columbia and Alberta.

Rainer was loved by our family, particularly the Cooks and by my wife and I, as we live in Cincinnati and had the opportunity to spend time with him, and sometimes his wife Claudia, when they came for Council and GCE meetings. He loved God, the truth and the brethren.

In the early years of Rainer's ministry, he and I worked together and traveled frequently. Although I

was listed as pastor of Sudbury, North Bay, Rainer was the local minister, serving the area between my trips from the United States to serve in the area. Claudia and the Salomaa's daughters, Tammy and Sona were contributors to Rainer's success as a minister of God.

Laborers for God

Scripture provides instruction for the role of a minister. Jesus told His disciples: "The harvest truly is plentiful, but the laborers are few. Therefore pray the Lord of the harvest to send out laborers into His harvest" (Matthew 9:37-38).

Paul spoke of the role of the ministry, "For we are God's fellow workers; you are God's field, you are God's building" (1 Corinthians 3:9). The King James Version translates "fellow workers" as the word "labourers."

"Are they ministers of Christ?—I speak as a fool—I am more: in labors more abundant, in stripes above measure, in prisons more frequently, in deaths often." (2 Corinthians 11:23).

Though ministers are ordained for service, we are all called to serve. Deacons serve, elders serve, brethren serve. "For you, brethren, have been called to liberty; only do not use liberty as an opportunity for the flesh, but through love serve one another" (Galatians 5:13). It is a privilege to serve!



Learning from Godly Examples

Paul set an example of service by how he lived. "But we were gentle among you, just as a nursing mother cherishes her own children. So, affectionately longing for you, we were well pleased to impart to you not only the gospel of God, but also our own lives, because you had become dear to us. For you remember, brethren, our labor and toil; for laboring night and day, that we might not be a burden to any of you, we preached to you the gospel of God" (1 Thessalonians 2:7-9).

We can continue to learn from Rainer Salomaa's example. God takes note of our service to Him and to each other! "Therefore, my beloved brethren, be steadfast, immovable, always abounding in the work of the Lord, knowing that your labor is not in vain in the Lord" (1 Corinthians 15:58). **UN**

BEYOND TODAY

- Jan. 4-10

The Handwriting on the Wall
Presented by Darris McNeely
Literature offered: *The Final Superpower*
- Jan. 11-17

The Mystery of Death
Presented by Steve Myers
Literature offered: *What Happens After Death?*
- Jan. 18-24

Jesus and Today's Cultural Christianity
Presented by Gary Petty
Literature offered: *Jesus Christ: The Real Story*
- Jan. 25-31

Human Identity and the Family of God
Presented by Darris McNeely
Literature offered: *Marriage and Family: The Missing Dimension*



United News
NEWS OF THE UNITED CHURCH OF GOD, AN INTERNATIONAL ASSOCIATION

Periodicals Postage Paid
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additional mailing offices

BY THE NUMBERS

1,237

People in attendance at the
2025 Winter Family Weekend

CHILDREN'S CORNER

We Are Family!

In this square, all the digits in the rows, columns and diagonals add up to the number 12. Use digits 0 to 9 to fill in the following spaces. Start by answering the questions below to fill in the first few spaces. Then, to solve the remaining boxes, figure out what number is missing for each row, column and diagonal to add up to 12. No numbers are repeated.

a.		b.
c.	d.	e.
	f.	

Questions:

- a. "There is neither Jew nor Greek, there is neither slave nor free, there is no male or female, for you are all _____ in Christ Jesus" (Galatians 3:28).
- b. The _____ commandment is to "Honor your father and your mother" (Exodus 20:12).
- c. 1 Peter 3: _____ "Finally, all of you be of one mind, having compassion for one another; love as brothers, be tenderhearted, be courteous."
- d. Jesus had how many brothers? (Matthew 13:55-56).
- e. Those who bring trouble on their families will have _____ at the end (Proverbs 11:29).
- f. "For this reason a man shall leave his father and mother and be joined to his wife, and the _____ shall become one flesh" (Matthew 19:5).

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Feast of Tabernacles France 2026

Your French brothers and sisters in Christ are pleased to welcome you back to Club Miléade La Gaillarde Beach for the Feast of Tabernacles in 2026. The Feast will be held on the beautiful French Riviera near the well-known tourist destinations of Saint-Tropez and Saint-Raphaël. This will be our fifth time celebrating the Feast at this seaside location.

Located an hour south of the Nice airport, the Club Miléade is situated just across the street from the well-known beach of La Gaillarde and has 180-degree view of the beautiful Mediterranean Sea. The outdoor heated pool and children's play area overlook the water and the hotel's main building has a restaurant and bar, playroom for children and a spa where visitors can schedule a massage, enjoy a sauna or relax in the indoor jacuzzi overlooking the sea. The auditorium for church services is located next to the main building. The hotel accommodations, many overlooking the sea, are a short walk from the main complex. This site's room and board package provides the opportunity to experience full-course buffet style French meals while enjoying fellowship with other brethren from around the world. We plan to offer several afternoon excursions to nearby points of interest.

Registration is expected to begin in March. Keep an eye out for announcements with further details on ucg.org/members/feast-of-tabernacles and the 2026 UCG Feast of Tabernacles Locations Facebook page.