COMPASS CHECK

Helping you turn your spiritual compass toward God

MAKING THE MOST OF TODAY



Does God's Law Still Matter?

Biblical Tools for Building Wealth

Do Not Go It Alone

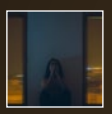
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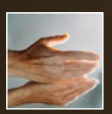
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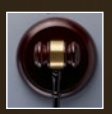
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COMPASS CHECK

Compass Check is a biblically based magazine for young people of the United Church of God, *an International Association* (UCG*IA*). Our name, *Compass Check,* refers to pointing your spiritual compass toward God. Our goal is to inspire readers to respond to the gospel message.

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COMPASS CORNER

Dear Compass Checkers,

I've been helping out with *Compass Check* for ten years. That ages me, along with the fact that ten years no longer seems that long to me. I've decided at this decade mark to step back from my role as managing editor and pass the baton, although I will keep writing articles here and there. As my last editorial, I would like to share a few things I've learned along the way.

1. **We have valuable connections.** The thing I enjoyed most about my role was working with the writers, some of whom I knew from camps or Feasts or Winter Family Weekends, but others I had never met. We have writers from all walks of life and all age groups and multiple countries who contribute to *Compass Check*. I loved hearing their ideas and new perspectives, plus the back-and-forth process between writer and editor to get to the best final article we can. This role helped me see a glimpse into how many of us are out there in the world, working on learning God's Way and trying to share that knowledge and our stories with others. It helped me feel more connected to the bigger community we have, which is a major blessing in a world where so many deal with loneliness and isolation. Thank you to all the writers and contributors of this magazine—keep the ideas coming!
2. **The writing process forces you to think deeply.** Writing is not easy. It takes focus and patience and can be frustrating. I still often feel challenged by the uncomfortable process of trying to make an idea I have in my head clear on paper. But those difficulties are precisely why writing is so helpful for learning. Writing things down exposes gaps in our thinking that otherwise might go unnoticed. It forces us to make new connections and go deeper and more thoroughly into an idea than we would if we only relied on our own thoughts or conversations with others. And having a chance to read what we've written and refine it gets us to better, more accurate thinking. I've found many times that through

writing or editing an article some new insight pops out that I had never considered before.

3. **Working together and serving collaboratively benefits us all.** There's a lot that goes into producing a magazine every three months. A lot of moving pieces have to come together to create the complete issue. It's been rewarding to see the process up close and to have a hand in trying to help make things more streamlined. Although there can be challenges to working with a big team, or really any size team, we all get to learn from each other and make each other better, like the iron sharpens iron verse shows us (Proverbs 27:17). Being intentional about working or creating collaboratively with others is for me, an introvert, always a step outside my comfort zone. But I've always ended up getting more out of those experiences than when I try to do things on my own.

I encourage you to find ways to connect with others, be it through this magazine or your congregation or camp or any other way you find helpful. We have a community, and it's up to each one of us to make it the best it can be. Consider writing (or art! or music!) to deepen your thinking and help you get more out of your Bible study or really anything you want to learn. Finally, get out there and do something. Look for ways to help, create something and share it, organize a team for service. It will benefit you in lots of ways, and it will benefit those around you as well.

It's easy these days to get stuck inside on our phones, consuming content. But God calls us to be lights, ambassadors, workers for His purpose. That takes effort and courage, but it's so much better for us in the end. I'll see you out there!



Kourtney Kovanis
Managing Editor emeritus of
Compass Check *magazine*

DO NOT GO IT ALONE

by David Fendley

Many of you may have seen movies or documentaries about mountaineering and backpacking. They show people climbing ice walls and hanging their tents on cliffs. It is something that takes training and preparation. The body and mind must endure extreme conditions. Backpackers must balance their needs on the trail. They can't forget any of their gear. Additionally, the season they choose to hike is important. Spring and fall are the easiest to prepare for, so most people will hit the trail during that time of year.

On the other hand, you have a crazy person like me. When I was younger, I preferred to do my hiking when the weather was less ideal. I would wait until a storm approached, and if the weather forecast said snow, it was a go. The more snow the better! I would stuff my pack with winter gear, an ice axe, crampons (a device with metal spikes attached to your boots for traction on ice) and many other tools to reach the top safely. One thing I didn't take with me



God indeed is awe-inspiring and worthy to be praised. He is offering us the most fulfilling, productive, exciting life that we cannot even imagine! Walk God's trail.

was a friend. One of the most important rules of outdoor adventuring is to never go it alone. That's what I did: not smart.

I was young and strong, equipped with the necessary gear and knowledge, but I lacked wisdom. Without wisdom, our decisions are unbalanced. This is what I want to discuss: the importance of not going through life on our own and using God's tools on our journey.

The trail is fraught with icy switchbacks, and one misstep could lead to disaster. We should seek guidance from the One who truly understands wisdom—the Creator of life, nature and all that we see and do not see.

WHAT IS WISE?

We can see God's great power and knowledge in the creation of this vast universe, the wonder and beauty of this world from the smallest particle to the largest stars across our sky.

From the highest mountain to the deepest dark depths of the ocean, God indeed is awe-inspiring and worthy to be praised. He is offering us the most fulfilling, productive, exciting life that we cannot even imagine! Walk God's trail. He is easy to talk to and He listens to and understands our wants and needs. He built us from the ground up. He knows. He is not proud and is not going to crush us.

God sees the big picture and knows the route to success in our climb to the top. Why go alone? He can guide us through the glazed ice we cannot trek through without slipping into disaster. Fearing, honoring and showing God reverence is wisdom because He is God and we are not. It is important to have humility in life and allow God to lead us on the trails of life. Can we humble ourselves and receive God's tools? He knows our purpose and has a trail mapped out for each one of us if we choose His tools for our journey.

DEVELOPING HUMILITY AND THE PROPER SORT OF FEAR

How do we humble ourselves, and what can we do to receive wisdom? We ask God—He cares. That's why He wants to see fear in our eyes when we think about harming ourselves with sin. He does not want to watch us slip off the trail and get caught in an avalanche of pain and discouragement! To avoid this happening, use a special tool God has provided: devote 24 hours and fast. Use the time to ask God to work with you. Tell Him your thoughts and feelings and share your life with Him. Show Him respect and look into His word. It will light your trail (Psalm 119:105). He loves you and wants you on the top of His mountain. He knows it's not an easy climb. The distractions of the world, the uncertainty of the future and the pain we feel emotionally and physically at times make it difficult to see through the heavy wind-driven snow. Please talk to your parents about fasting before you commit that time to God. It's difficult but God rewards those who seek His counsel. He can calm the storms in our lives.

An important character trait that comes from humility is the fear of God. In Proverbs 22:4 we are told, "The end [the result or consequence] of humility is the fear of Jehovah" (Young's Literal Translation). If we humble ourselves and realize God is the most powerful force in the universe and we comprehend the fact that we are powerless on the trail of life then we will have the fear of God. God deserves our respect. He has given us the truth; will we accept it? Are we going to think about what the Creator wants, or what this mixed-up world wants? We had better fear our

GOD SEES THE BIG PICTURE AND KNOWS THE ROUTE TO SUCCESS IN OUR CLIMB TO THE TOP. WHY GO ALONE? HE CAN GUIDE US THROUGH THE GLAZED ICE WE CANNOT TREK THROUGH WITHOUT SLIPPING INTO DISASTER.

bad decisions and our selfish actions. They can get us into trouble. The fear of God doesn't mean that we shake with fear in His presence—rather, it is about understanding His ultimate authority in our lives. He is very merciful. He is self-sacrificing love (1 John 4:8). Having humility and fearing God allows us to receive His guidance on how to walk the trail—not to discourage us but to make us stronger to endure the next switchback by giving us wiser vision to see the easier path He has chosen for us (Matthew 11:28-30).

Be afraid of what God may have to do if we are stubborn. It is a difficult life and the trail is steep, but God's way is easy compared to the world's. You have the choice right now. Choose the straight trail (Proverbs 3:6). We must become like children in our attitude toward God (Matthew 18:3-4). Our trust must be in His plan for us. We are separated from the world in a special place and God's spirit will work with us if we choose to pursue a life that pleases Him. God's way is real life!



Why walk this treacherous trail? Why push uphill through the deep snow? Because God is right! He started this world to give us something we cannot imagine.

PUSHING AHEAD ON A DIFFICULT TRAIL

God is knocking on your door. Will you open it and talk with Him? You lose nothing by asking questions. First and foremost, be open to receiving God's instructions and seek His mountain Kingdom, or "royal power, kingship or dominion," according to Thayer's Greek definitions on e-sword.net (Matthew 6:33). You may gain wisdom that this world cannot understand.

It is a fight, no doubt about that. You can see others on God's trail struggle with the steep hills and slippery switchbacks. Your parents, family and friends who have committed to walk on God's trail are in a constant battle with our enemies. Satan is real! His armies are out in force to destroy us and this whole world. He hates us and wants God's purpose for us to fail.

Satan has deceived our society. It has been infiltrated with his character, and he wants us to be just like him. Our attitudes and thoughts are influenced by music, TV shows, the internet and the people around us. We must turn off the static and keep Satan's attitude out because he is smart and knows how we feel. He will fill our minds with pride and self-centeredness, and he will try to make us hate God's goodness because he hates it.

The three major obstacles on our trail are Satan, society and self. WOW! No wonder it's a battle. We cannot go it alone and succeed. It is too overwhelming. We will be lost in an avalanche of deep cold snow. We cannot see the danger ice poses without God until it's too late and we are in a bad way. He is hoping we answer the door so He can arm us with the gear we need to grip the trail.

Why walk this treacherous trail? Why push uphill through the deep snow? Because God is right! He started this world to do a fantastic thing, to give us something we cannot imagine.

God is a giver, and He loves a cheerful giver. Give Him your time and find out that He is real, and His promises are for us. Take the gear and put on the tools He gives us: crampons to grip the hard slippery ice, an ice axe to chop through the rough spots, and above all our anchor and safety rope Jesus Christ. He is our wisdom—follow Him! **CC**



David Fendley was baptized in the Church of God in 1980. He is a retired automotive technician and volunteered in the Bullhead City Fire Department in Arizona for several years.



ANXIETY AROUND THE END TIMES

by Tarra McGuire

When I was a little girl, I sometimes scared myself as my imagination ran away with the imagery of Revelation creating pictures of fires and volcanic eruptions with huge beasts. Reading and hearing prophetic scripture about Christ's return is encouraging, but can also be terrifying. As I grew into a teen, these fears changed as my understanding matured. I learned about the things to come and encouraged myself in the understanding that every disaster humanity faces and brings upon itself brings us closer to the return of Christ and the Kingdom of God.

HOW WILL I KNOW?

I've asked myself this a lot. How will I know what's going on if even the Bible says Christ's return will surprise the world? "For you yourselves are fully aware that the day of the Lord will come like a thief in the night" (1 Thessalonians 5:2, English Standard Version). There are warning signs in Revelation, but there will also be deception . . . How will I know?

There are certain events to look for that will be impossible to hide. One example is the prophecy of the two witnesses. After preaching for three and a half years, they will be killed and their bodies put on display for all the nations to celebrate over. "Then those from the peoples, tribes, tongues, and nations will see their dead bodies three-and-a-half days, and not allow their dead bodies to be put into graves" (Revelation 11:9). The testimony of the two witnesses is a crucial event that will be impossible to miss; the Bible says so. Their resurrection (Revelation 11:11-13) and the events surrounding that will be undeniable and public proof that the end times are here.

Even Christ Himself doesn't know when God the Father plans to have Him return! (Matthew 24:36). Overcoming the worry of "How will I know?" can be done through changing the question. Instead, ask yourself, "How can I be ready?" Focus on what you *can* do now to prepare rather than worrying about if you *may* be caught off guard.

Preparedness won't be through survival skills or being super up-to-date on all world events. Rather, it will be through understanding the purpose of these end times, which are to prepare the world for God's rule on earth. In doing so, we are to be building complete faith and trust in God's plan and His will in bringing it to pass. A big part of this is being reconciled to God through repentance (asking for forgiveness of sin and trying to stop sinning) and baptism.

Understanding God's plan and trusting His will is a lifelong task that you can start now even as a teen, especially if you are worried about the end times. By researching the Bible and God's plan to reconcile

There will be many people who have suffered and died without any knowledge of God, or who maybe even have a hatred of God for allowing their suffering. You can be a great light to those people, and a proof that God makes all things work together, for good.

all of humanity to Him, you will begin to understand the amazing end goal that all of these scary events have, and hopefully they won't be as scary anymore.

DEALING WITH DECEPTION

Satan and his demons will be working overtime to deceive the nations, and if possible, even those who have answered God's calling (Matthew 24:24). The end time world leaders will attack and confuse what is right and wrong. We already see plenty of that right now, with many sins being fully accepted as common and fine behavior. Living together, homosexual marriage, lusting, stealing, cheating and lying are just a few examples of things most people—even some who claim to be Christian—think are okay or have labelled as acceptable behaviors. If you know God's definition of right and wrong, and keep His Word in your heart and mind, that is a big step in avoiding deception.

"There is a way that seems right to a man, but its end is the way of death" (Proverbs 14:12). Though humans have the knowledge of good and evil, we are not the definers of which is which; God is. Learn God's law and research some false doctrines people will use to attack you. The Church has many great resources (at "ucg.org" there are study guides, videos and sermons) for combatting ideas like the trinity, gay marriage and God's law being abolished. Ministers and baptized members of the Church can also be a source of wisdom and advice on things that you don't understand.

In the end times, there will even be people who claim to be Christ Himself! They will deceive many people who don't know God the Father's and Jesus Christ's real character and words . These false Messiahs will preach a mix of truth and lies. Satan has always been clever, twisting the Word and definition of good and evil from the beginning of time. Satan told Eve, "You will not surely die," fooling her and twisting God's commands (Genesis 3:4).

In addition to knowing God's commands and character, pray for wisdom and a clear mind to not be fooled by Satan and those who are influenced by him.

WILL I SUFFER?

It's part of God-created survival instinct to be concerned about pain, suffering and death. We need to prepare ourselves emotionally for the possibility of suffering. Yes, we might suffer along with many others if these times occur during your life. Knowing the purpose and greater meaning suffering has in God's plan can ease the pain of trials. Keep in mind all the times in the Bible where God has mercy on those who are suffering, and created miracles for them. Don't stop talking to God, and pray for healing and miracles according to His will.

Pain and sorrow are prophesied for the end times. Take comfort in Christ's words that if we are persecuted and hated, He was persecuted and hated first (John 15:18-25). Write those words down and have them in your heart and mind any time you feel scared to stand up for God. The world will hate what is good and love their own pleasures (2 Timothy 3:1-4). To be hated by men but loved by God is better than to be loved by the world and rejected by God. "You will show me the path of life; in Your presence is fullness of joy; at Your right hand are pleasures forevermore" (Psalm 16:11).

Miriam, a woman whose husband, Sameh Salah, was kidnapped by ISIS along with 13 other Christians who were travelling to be workers in Libya says this: "The Lord Christ was whipped, tortured, and crucified for our sake. Can't we resist a little bit!? Can't we shed a few drops of blood for His sake? We can do it, we can resist it . . . This is not the end. We know this is not the end and we are proud to be Christians."

We know that God's plan goes beyond physical life and that a physical death is not the end. In Revelation 6:9-10 we read: "When he opened the fifth seal, I saw under the altar the souls of those who had been slain for the word of God and for the witness they had borne. They cried out with a loud voice, 'O Sovereign Lord, holy and true, how long before You will judge and avenge our blood on those who dwell on the earth?'" (ESV).

There will be martyrs. There will be people who are killed for standing true to God. This crying out is a metaphor (they are not conscious or literally speaking, because they are dead) for the injustice in the world that is felt by God's people in these times. If you are among those who suffer or even die, consider what plan God may have. There will be many people who have suffered and died without any knowledge of God, or who maybe even have

a hatred of God for allowing their suffering. You can be a great light to those people, and a proof that God makes all things work together, for good. Your faithfulness and commitment to follow God even in the face of suffering can be a powerful example that draws others to relying on God too.

"And He said to me, 'My grace is sufficient for you, for My strength is made perfect in weakness.' Therefore most gladly I will rather boast in my infirmities, that the power of Christ may rest upon me. Therefore I take pleasure in infirmities, in reproaches, in needs, in persecutions, in distresses, for Christ's sake. For when I am weak, then I am strong." (2 Corinthians 12:9-10)

WHAT ABOUT EVERYONE ELSE?

What about the people I love who aren't called? What about all those people who will die? How can a loving God allow so much death and destruction?

Mankind at this time will be doing such great evil to each other, to the innocent, and against God, that punishment will be unavoidable. Many deaths will occur by human hands influenced by Satan. This could be through war, disease or God loosening the restrictions He has on Satan who then intensifies the sins of men or causes natural disasters. Christ's return will actually halt mankind's destruction of themselves (Matthew 24:22). Through God's plan, many people who died in these times will have an opportunity to live in a better world, ruled by Jesus Christ and the firstfruits. These people will have the opportunity to live in a world with true justice, unconditional love from God and peace in the Kingdom of God.

"Of the increase of His government and peace there will be no end, upon the throne of David and over His kingdom, to order it and establish it with judgment and justice from that time forward, even forever" (Isaiah 9:7). People are crying out for peace and for justice, but lasting peace will never be found while mankind is under Satan's influence. God's kingdom points to a time of true and permanent peace that we all long for.

The series of events in Revelation is all about what will happen *if the nations do not repent* (Revelation 9:20). These events *won't* occur if the world chooses life and turns to God. In Revelation 7:9-14 we read about a great multitude of people who repent and turn to God in the Tribulation. The preaching of the two witnesses and the example of the Church living God's way will lead many people to realize their wrongs, and they will turn away from it! We are given the opportunity right now in our current calling to change our lives, stop sinning and follow the path Jesus set for us.

People who aren't called yet could turn to you in the Tribulation seeking answers and a way to live. You have the opportunity to lead them to God's truth by your example now!

FOCUS ON THE WORLD TO COME

While the events in Revelation are best known as "The End Times," there is a whole eternity of peaceful joy in God's kingdom after they are over! Look forward to that, and rather than dwelling on the woes of the world, think instead of all the ways that Christ's rule will fix it.

Visualize how much better the world would be if everyone was honest and true to their word. Imagine all the problems telling the truth would solve, and then how many more with everyone obeying *all* of God's commandments! All the people who feel overworked in the world will have a mandated day of rest. All of the people struggling to get by will have communities there to support and help them. All of the broken families we have today will learn the way of God's family; loving, teaching and caring for each other. All of the wars over land and resources will disappear, and people will work together united under God the Father and Jesus Christ.

There is so much good to look forward to, so prepare for it! "Do not let your hearts be troubled. You believe in God; believe also in me" (John 14:1, New International Version). **CC**





Tarra McGuire is a Product Engineer and attends church in Flint, Michigan. She loves visiting her family, especially her baby niece Ava, and spending time with her husband, Andrew.

MAKING THE MOST OF TODAY



by Kathleen A. J. Mohr

Humans are bound by time. Being aware of time is one important way that we are different than animals. Some people have a very keen sense of time—they typically know what time it is, approximately how much time has passed, and how long an activity might take. Whether a keen sense of time is your superpower or not, humans can be mindful of time. In fact, how well we do so can be life-changing.

When we are aware of time, we're better able to manage it. In fact, we are expected to make good use of our time here on earth. Paul reminds us of this in Romans 13:11 when he writes, "knowing the time, that now it is high time to awake out of sleep: for now is our salvation nearer than when we believed" (King James Version). We all have a limited supply of time, so we must make the most of it.

ONLY HUMANS HAVE FORETHOUGHT

Fortunately, God has granted us ways to manage time. He gave us a memory to recall events in the past. He also gave us forethought—the ability to think ahead to what might happen in the future. Psychologist Albert Bandura developed a theory called social cognitive learning, highlighting the gift of forethought as a principal tenet. Bandura described forethought "as the process of applying thought to an action to achieve desired goals" (2001). Forethought allows us to envision an outcome and take actions to achieve it. You could



So, even though we are told to live by faith (Romans 1:17), we are also expected to take responsibility for what we can. Rather than being impulsive—the opposite of using forethought—we should act with the end in mind.

say that forethought is a type of mind travel—we can imagine ourselves in the future and set goals to get there.

The word *forethought* is also in the Bible as the Greek word *pronoia*, which also translates to "foresight," "provision" or "care." Having forethought means paying attention and being careful to prepare for the future. Proverbs 6:6-8 states, "Go to the ant, you sluggard! Consider her ways and be wise, which, having no captain, overseer or ruler, provides her supplies in the summer, and gathers her food in the harvest." So, even though we are told to live by faith (Romans 1:17), we are also expected to take responsibility for what we can. Rather than being impulsive—the opposite of using forethought—we should act with the end in mind. We can ask God to guide us to use the past and present to prepare ourselves for the future we envision.

USING THE PAST AND PRESENT TO BUILD A FUTURE

Our ability to remember the past helps us to use what we have experienced to make better use of the present and the future. Our current culture tends to promote living in the moment, to be comfortable right now and not concerned about what might come. Messages such as "take it easy" and "don't worry about it" are common. But ignoring the past and future is not good time management. While some folks suffer from living in the past, we cannot change the past. Others may spend too much time worrying about the future and feeling anxious about things that haven't happened yet. With a balanced approach, we can manage the present by learning from the past while preparing for the future; maximizing the then and now, for a potentially better next.

One way to think about the future is to divide that unknown amount of time into segments. We should consider what could happen soon in our near future and what could happen farther down the road in our far future. We can focus forward in time with the hope that God will guide us to maximize our potential. Ultimately, our far future goal should be to live in God's kingdom, but there are many decisions to make both today and in the near future while we prepare for that far future time. We are told in Proverbs 16:9, "A man's heart plans his way, but the LORD directs his steps." Careful goal-setting and God's assistance are a great combination for establishing a solid game plan.

NOW IS THE TIME TO MAKE PLANS

Examples of near-future possibilities might include making summer plans, considering courses to take for your senior year, or getting into shape to run a half-marathon. When we consider finding a summer job or joining a community arts program, we are making short-term plans and setting goals for the near future. Goal-setting on a regular basis helps us maximize the time immediately before us. If we don't consider how to use our near-future time, we can lag in the present and miss



out on growth opportunities down the road. We have all likely lost out on opportunities because we did not plan ahead. Perhaps you delayed in registering to join the softball league, waited too long to look for a part-time job, or found out a course was no longer open. It can be difficult to make comparable alternate plans at the last minute.

As these examples suggest, our near futures can be full of opportunities, or they can be rather meager because we did not plan well. A common regret in this regard is not continuing piano or other music lessons and later wishing we could play an instrument as a hobby or service to others. If we set goals for our near futures, we can expect to accumulate experiences that can point us farther, to our far futures.

OUR NEAR FUTURES SUPPORT OUR FAR FUTURES

Our far futures might include post-secondary training, whether college courses, technical training, or learning a trade. We may end up traveling a lot as part of a job, which would be enhanced by having already taken several years of foreign language study. We might also anticipate that a far future could include long, strong relationships, including marriage. We should ask ourselves how what we do in the present and near future can prepare us for success in the far future: Do we practice being a good friend with our peers now so that we might be more ready to make a life-long friendship later on?

Making good use of the near future can help us stack skills, attitudes and experiences that will strengthen us in the far future. If we use the present and near future to read good books, practice important skills and establish strong friendships, we can be better prepared to live well over the course of our lives. People who practice God's way should be able to not merely survive but thrive—now and beyond. We should be busy using our time to equip ourselves with ways to thrive. Ephesians 5:15-16 challenges us to live carefully and wisely, "redeeming the time, because the days are evil."

ANTICIPATING FUTURE OPPORTUNITIES

In addition to setting goals, to manage our time well, we should say "yes" to opportunities and say "no" to temptations, including time-wasting, pointless activities. Being more mindful of what comes next can help us make better use of our present. Diligently think about how what you are doing now will matter in the near future and then in the far future.

Our physical time is limited. We should value it dearly and use it wisely because the ultimate goal for Christians is actually the far, far future—being with God as His saved children in His kingdom. We should be both encouraged and challenged to be futuristic, living now with purpose while anticipating the future. 1 Timothy 6:19 (KJV) describes people doing this as "laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life."

Let's be mindful of the physical, limited time we have and use it wisely—learning from our past, growing in the present and preparing for our future. **CC**



Kit Mohr spent years as a classroom teacher and even more as a university professor striving to be hopeful and future-minded.



LIFTED TO GOD

A conversation with a close friend recently sparked a thought*: What would it feel like if God reached down His great and mighty hand and picked us up?* Would it be comforting? Where would He take us?

Many people today struggle with feelings of hopelessness or anxiety. They may innately feel like there is some higher purpose for them, but they may not know what it is. In times of hopelessness, it may feel like there is no one there to lift us up. However, we all have a God who is ready to hold each of us in His arms and alleviate the anxiety we feel. We need to spend time learning about Him and drawing closer to Him, believing that He can comfort us through anything we may face.

THE GOD OF ALL COMFORT

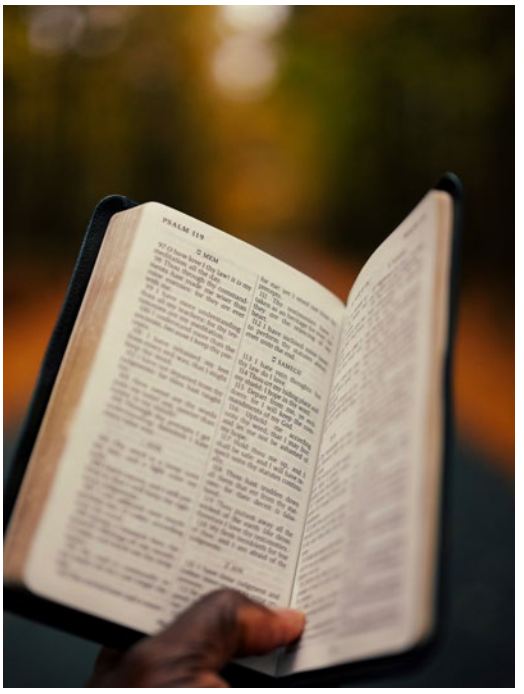
When we're struggling, we need to pray for peace and discernment. We can sometimes forget that He is the "God of all comfort, who comforts us in all our tribulation" (2 Corinthians 1:3-4). Yet recognizing this fact is powerful and moving: He is the God of all comfort, He created comfort, He is comfort and He comforts us in all our tribulation, no exceptions. When you find yourself in any uncomfortable situation, talk to God about it. Pray for peace and discernment, and ask Him to guide you through each situation. No matter the size of the problem that you are facing, God can guide you through the struggles that life throws at you.

God wants us to call upon Him in troubles, but He also desires us to grow and work to overcome them through our own actions. Going into something without a plan or a purpose is a recipe for disaster. When there is a stressful event on the horizon, we shouldn't remain unmoving in our actions and make no effort to be prepared for it. Look at the example of Joseph. Joseph was sold into slavery, falsely accused and imprisoned. He had every opportunity to give up and to do nothing but sit in prison, but he didn't. During these stressful times, he worked hard at whatever task he was given, and God rewarded him (Genesis 39:21-23). Ultimately, God delivered him into a great position of power.

OUR PART IN BEING LIFTED

God expects us to work hard as well. Proverbs 13:4 says, "the soul of a lazy man desires, and has nothing; but the soul of the diligent shall be made rich." Sitting and doing nothing will result in nothing, while solid preparation as we face difficult situations produces fruit. Relying on God while actively working to grow through our troubles will yield the most positive results. These results can chase away the doubt and worry that can so easily crawl into our headspace.

We also need to make sure that when we ask God for protection and comfort, we ask in complete faith, with no doubt that He exists and will provide for our every need. God gives wisdom and knowledge freely; all we must do is ask Him for it (James 1:5). However, James also warns us that we must ask Him "in faith,



In times of hopelessness, it may feel like there is no one there to lift us up. However, we all have a God who is ready to hold each of us in His arms and alleviate the anxiety we feel.

with no doubting" (verse 6) when we ask for the wisdom, discernment and knowledge to navigate potentially distressing situations. We must not forget that faith in God and preparation are both essential for overcoming troubling times. Asking in faith shows God you believe that nothing will completely overwhelm you because God will be with you. What things of the world can be compared to His great love and protection?

Another tool God gives to help us overcome stress is having strong, godly relationships within our friend groups and families. Having a strong connection with fellow believers in the Church is a valuable asset that God provides for all of us to lean on in times of stress. How many times have you turned to a friend or a loved one when you needed support? They can provide a shoulder to cry on, a helping hand, or good advice. "Iron sharpens iron" (Proverbs 27:17) and surrounding yourself with truly caring loved ones may make all the difference in a trial. Remember God and remember the ones you love and those who love you. You are never truly alone.

A POWERFUL ANSWER

Let's return to the question my friend and I thought about: W*hat would it feel like if God reached down His great and mighty hand and picked us up?* Where would he take us? To be suddenly picked up by God would be the most comforting feeling in the world. To be able to become like peaceful sheep, not worrying about the world or any daunting situation that faces us, but to melt into God's arms, to be warmed by His love, seems so foreign and far away from us.

In considering this question, I stumbled upon a verse that summed up the answer perfectly. Isaiah 40:11 reads "He will feed His flock like a shepherd, He will gather the lambs with His arm, and carry them in His bosom, and gently lead those who are with young." What an amazing and, literally, uplifting verse that displays God's great and awesome care for His flock! It is a flock that we are blessed to be a part of. As I read Isaiah 40:11, the realization dawned on me: God lifts us up on a daily basis, every time we follow Him and trust in Him. The idea of being lifted and held by God may feel far away from us, but we can have that peace and comfort every day as long as we continue to trust in God and nurture our relationship with Him.

Life can be stressful much of the time, and we all face trials. Between school, work and all of life's responsibilities, things can seem overwhelming. However, we can spend time learning about God every day and drawing closer to Him with every lesson we learn and applying those lessons in our everyday lives. If we do this, continue praying to Him and effectively prepare as best we can for any situation, God will comfort us in everything we do. He will give us the wisdom we need to combat any circumstance, the words to speak when we may be fearful, and He will always be a watchful and caring Father. He is a Father who will never abandon us.

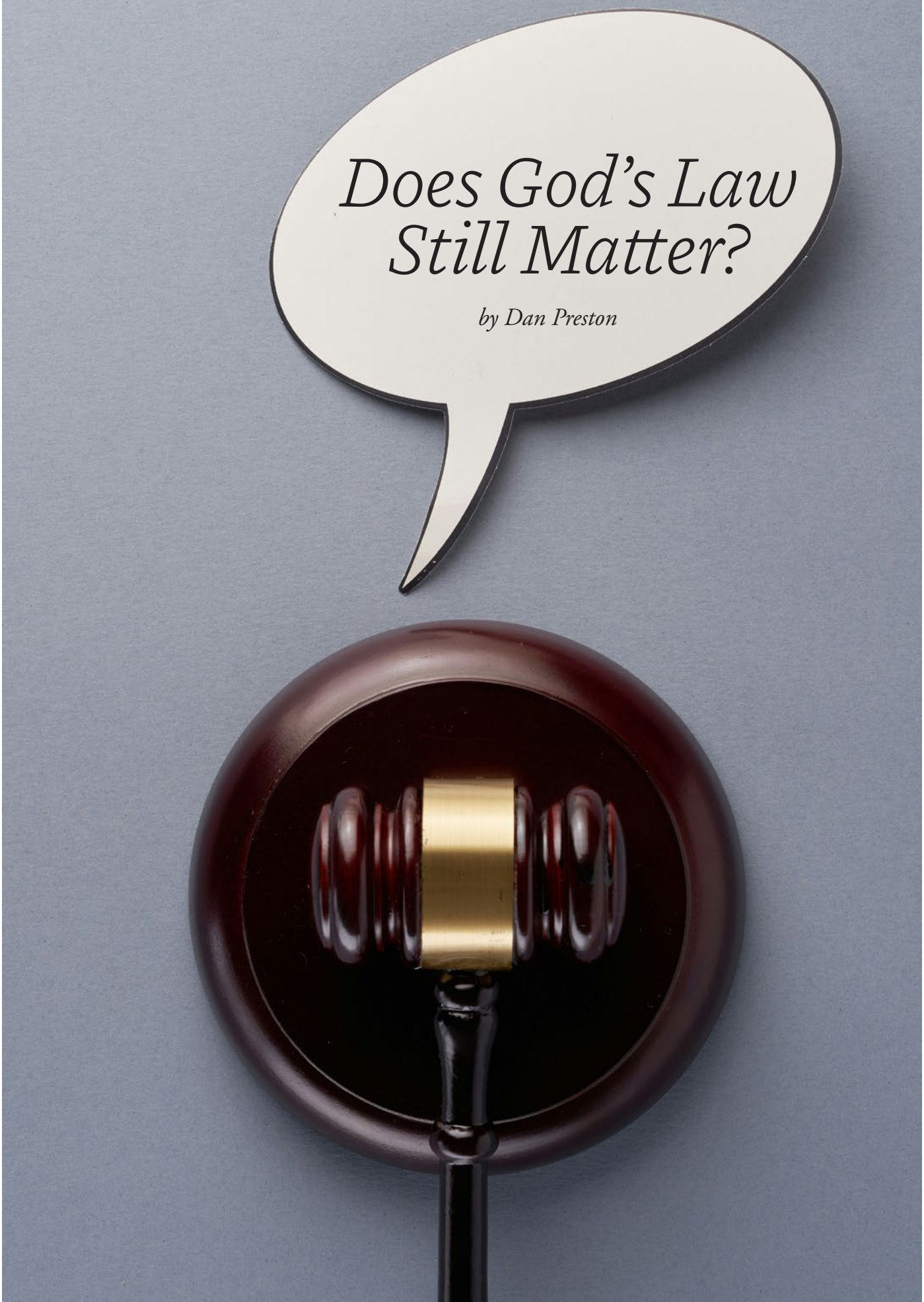
So, what does it feel like when God picks you up? The feeling of God picking you up is the feeling you experience after doing something challenging or after achieving a difficult task that you were worried about—after feats that are only achieved if you truly trust and have faith in God. Isaiah 40:11 is a wonderful verse, one we should keep in our minds, as it shows that no matter the situation, God will lead us. If we effectively prepare and have faith in Him, He will take us into His great and loving family, to spend eternity with Him as kings and priests. So, the next time you feel overwhelmed, distraught or down-and-out, remember that God knows you and is there for you. When you draw close to Him, ask Him for peace and work to overcome difficulties, He will lift you up and, ultimately, bring you into His heavenly family. **CC**



Declan Watson resides in Melbourne, Australia, and has recently graduated Ambassador Bible College. He enjoys reading, writing, and attempting to capture God's great creation in photographs.

Does God's Law Still Matter?

by Dan Preston



Imagine this scene: You are in a court room on trial for committing a bank robbery. It was stupid. You know that, but you were desperate for money. In a moment of weakness, you made a horrible mistake. Fortunately, no one was hurt, but you did get caught and now face 20 years in prison for your crime. You've expressed how sorry you are to the court and feel a deep sense of remorse. Looking down from his bench, the judge begins to read the sentence:

"With the overwhelming evidence of your crime, including dozens of witnesses and videotape surveillance, there is no doubt in the court's mind that you are guilty and deserve the full force of the law as punishment." Then, after a brief pause, the judge utters, "However, I am acquitting you of this crime. You are free to go, but you must never do it again." With a loud crack of the gavel, your trial is over, and you walk away with your freedom and a clean record.

WHAT DOES THE BIBLE TEACH ABOUT THE LAW?

Biblically speaking, the punishment for stealing was pretty stiff. "If a man steals an ox or a sheep, and slaughters it or sells it, he shall restore five oxen for an ox and four sheep for a sheep. If the thief is found breaking in, and he is struck so that he dies, there shall be no guilt for his bloodshed" (Exodus 22:1-2). If you were lucky and got caught after stealing, you had to pay back five times what you stole. If you weren't so lucky and got caught while stealing and someone killed you in the process, they would not be guilty of any crime or sin.

Even in the New Testament, stealing and lying were not tolerated. In Acts 5 we read about Ananias and Sapphira, a couple that sold a possession and then lied about the amount they sold it for. They tried to fool Peter and told him they sold it for less than they did, so they would appear to be very generous. The punishment? God struck them dead!

It would seem that God takes His laws very seriously, and thus we should too. Beyond God's laws, we are to honor man's laws, as long as they don't contradict God's laws (compare Romans 13:1-7; Acts 4:19).

But is that where the story ends when it comes to the law?

WHO HAS THE AUTHORITY TO ENFORCE THE LAW?

First, we need to understand that while God's laws do not change, how they are applied and enforced quite often does change. Murder, for example, is a sin, and the Bible clearly labels it as such (Exodus 20:13). In ancient Israel, if someone committed murder, the punishment was clear. "Whoever kills a person, the murderer shall be put to death on the testimony of witnesses; but one witness is not sufficient testimony against a person for the death penalty. Moreover you shall take no ransom for the life of a murderer who is guilty of death, but he shall surely be put to death" (Numbers 35:30-31). There had to be sufficient witnesses to make sure the truth was being told, but once that was established, there was no buying your way out of the penalty.

Why don't we do this today? Why don't people in their communities band together when they see crimes committed and execute justice? There are a lot of good reasons that doesn't happen, but one that the Bible specifically mentions is that it isn't our role, personally, to do such things. In speaking of civil authorities such as the police and judges, Romans 13:4 states, "For he is God's minister to you for good. But if you do evil, be afraid; for he does not bear the sword in vain; for he is God's minister, an avenger to execute wrath on him who practices evil." In the example of murder, we see a case where God's laws and the civil laws of our nation overlap. Not only do we as a church not have the authority to carry out certain laws, there isn't a need for us to do so.

Ancient Israel was a nation that had the civil authority to execute punishment for crimes. As a part of the body of Christ today, we do not have that authority. Instead, it exists through our local, state and federal governments. While God's law did not change, those who have the authority to carry it out has.

DIFFERENT APPLICATIONS AT DIFFERENT TIMES

Another point to consider is that different laws existed at different times for different reasons. You've probably heard about old laws that were written a hundred years ago that make no sense today. Something like, "It's illegal to sleep on top of your refrigerator on Tuesday unless it's raining." What's the point? Who knows, but it probably made sense at the time.

To a degree, the same can be said of some laws we read about in the Bible. Now, that's not to say any of God's laws are silly or outdated, but the principle in how they

are applied has changed. For example, in ancient Israel, if you sinned, you were to bring an animal to sacrifice before the priesthood (Leviticus 4:1-4). This was dealing with sins where the wrong that was done was accidental or could in some way be restored. As we saw earlier, some sins such as murder could not be restored. There wasn't a way to repay it. Instead, the guilty party faced death.

Through God's grace and love, we are given an opportunity to live a better life, one that honors God and the sacrifice of His son, Jesus Christ.

What's the point of killing an animal because you sinned? Simple—it foreshadowed the sacrifice of Jesus Christ. Hebrews 10:11-14, "And every priest stands ministering daily and offering repeatedly the same sacrifices, which can never take away sins. But this Man [Jesus Christ], after He had offered one sacrifice for sins forever, sat down at the right hand of God, from that time waiting till His enemies are made His footstool. For by one offering He has perfected forever those who are being sanctified."

The law did not change. Blood sacrifice is required for sins. The difference now is how the application of that sacrifice was made. Under the old covenant, it was done through the blood sacrifice of an animal. Under the new covenant, it has been done once, and for all, through the blood of Jesus Christ.

JESUS EXPOUNDS ON THE LAW

Some would stop right there and say, "Well, Jesus paid the price for my sins, so no need to worry about obeying any of God's laws!" In fact, many believe exactly that. Can we just ignore the law and be free of any consequences from breaking it?

The short answer is no. Obviously, Christ's sacrifice and paying the penalty for our sins is not an excuse to ignore the law. God's law is given for a reason: to show us the proper way to live. Whether that be in regards to not being a thief, honoring our parents or loving our neighbors. God's law is meant to be obeyed. But we all fall short of God's glory and sin from time to time (Romans 3:23). And while there are consequences to sin, God will, at times, spare us from overly severe consequences.

Using our courtroom analogy, what do you think would happen if two weeks later, you were on trial for another bank robbery? Would the judge be so lenient? Of course not. You'd likely experience the full force of the law.

Why? Well, think about how you might feel after being set free the first time. Go back to the courtroom setting. If you had just been given freedom when you deserved jail, how would you feel? Probably pretty overwhelmed, confused even. *Why? Why did he let me go? I'm guilty and deserve to go to jail. What am I supposed to do now?*

I think it's that last question that deserves the most attention. What would you do now, having been freed when you thought for sure you would spend the next 20 years in prison? Perhaps we can begin answering this question with what you would not do. I'm willing to say you would not go around robbing banks anymore. Hopefully, you would have learned an extremely valuable lesson and decided to set your life straight, never returning to a life of crime.

WHAT DID JESUS SAY ABOUT THE LAW?

Early in His ministry, Jesus made a statement about the law. "Do not think that I came to destroy the Law or the Prophets. I did not come to destroy but to fulfill. For assuredly, I say to you, till heaven and earth pass away, one jot or one tittle will by no means pass from the law till all is fulfilled. Whoever therefore breaks one of the least of these commandments, and teaches men so, shall be called least in the kingdom of heaven; but whoever does and teaches them, he shall be called great in the kingdom of heaven" (Matthew 5:17-19).

Jesus fulfilled certain aspects of the law, for example, the requirement of blood for sin as we read above. But He points out the law itself was not done away with. In fact, a few verses later, He makes this statement, "You have heard that it was said to those of old, 'You shall not commit adultery.' But I say to you that whoever looks at a woman to lust for her has already committed adultery with her in his heart" (verses 27-28).

While we should all be grateful for Christ paying the price for our sin, He was far from taking away the requirement for obedience. In fact, He actually made it much more difficult. Not committing adultery or murder is something most of us can handle on a daily basis. But not even *thinking* about it? That's hard. By saying this, Christ showed us that there is much more to keeping the law than simply strictly adhering to the letter.

KEEP GOD'S LAWS

In order to understand how to obey God's laws, we must not only understand the letter of the law, but the spirit behind it.

What was the intent behind the law when it was given, and who was it given to? What outcome was God seeking when He gave certain laws? Can the law itself still be practiced today? Who has the authority to carry out the law?

There are hundreds of laws in the Bible. All are valid, but not all are applied directly today. Keeping the Sabbath still applies directly. Why? It's part of God's commands on how to live and honor Him. In addition, it points to the future rest that the Kingdom of God will bring. On the other hand, the law of taking someone's eye who injured you and caused you to lose your own eye does not honor God. While the principle still applies regarding punishment for wrongdoing, there are now civil authorities that carry out punishments.

It can be challenging to understand how each law applies, and we certainly couldn't cover them all in this article. If you have questions about how certain laws apply, ask your parents, minister or another trusted adult. (You can even write and ask me if you like, and I'll try to help! My e-mail is dan_preston@ucg.org).

The main point is this: God's laws are given so we can understand how to live. Through Jesus Christ's death, the sentence of death has been suspended. Through God's grace and love, we are given an opportunity to live a better life, one that honors God and the sacrifice of His son, Jesus Christ.

"The law of the LORD is perfect, converting the soul; The testimony of the LORD is sure, making wise the simple" (Psalm 19:7). Later, in Psalm 119:105 we read, "Your word is a lamp to my feet and a light to my path." God's laws are perfect. Every single one of them. Keeping them, especially in our hearts as Jesus explained, is hard at times. As you study God's word, remember that all His laws are perfect and are provided as a guide for our lives. **CC**



Dan Preston is the editor of Compass Check *magazine and is still learning to better understand, follow and apply God's law.*

BIBLICAL TOOLS FOR BUILDING WEALTH

by David Cobb

If you're looking for methods to manage money well and build wealth, many sources claim that they can show you the best path. Unfortunately, many common theories on the topic prevent people from succeeding financially. Like other aspects of God's way of life, the process of managing money well and using it to generate lasting wealth is quite simple. Knowing what to do is not difficult, but doing it is. The hard news is that financial success primarily requires work, self-discipline and patience. The good news is that biblical principles for managing money produce good financial and spiritual outcomes, in both prosperous and difficult times.

WEALTH BEGINS WITH DILIGENCE, OBEDIENCE AND GENEROSITY

There have always been people claiming that they can show you a fast track to wealth with minimal effort, and there have always been people who chase that dream. Popular concepts in recent years include "passive income," the idea of setting up businesses that continue generating revenue with little or no work required after an initial investment, and "money hacks," the idea of unknown clever tricks that provide big financial gains.

These ideas sound great, but usually fail to deliver. A far more reliable method of building wealth is to generate an income through work, and then manage the money that you earn wisely and intentionally over time. It isn't glamorous and requires a lot of patience. But unlike the so-called fast-track methods, this process is dependable, low risk and high reward! As Proverbs states, "a hard worker has plenty of food" (12:11, New Living Translation), and "the hand of the diligent makes rich" (10:4). In contrast, "a person who wants quick riches will get into trouble" (28:20, NLT).

To maintain the wealth generated through the effort that we invest



in work, it's important to be obedient through tithing (Leviticus 27:30; Deuteronomy 14:22-29) and generous through additional giving (Proverbs 11:25; 22:9). These are physical and spiritual disciplines that teach us to live unselfishly, recognizing that wealth is a blessing from God that we need to both honor Him with and steward well for the benefit of others as well as ourselves.

Multiple personal finance experts and authors provide practical teaching and tools that align with biblical principles. One such author and podcast/radio host, Dave Ramsey, teaches that income from your work is "your best wealth-building tool."[1] Once you've earned the money, what do you do with it beyond tithing and generosity? Great question—read on!



Despite the appearance that borrowing money creates wealth, in reality it takes your wealth!

PRIORITIZE FINANCIAL FREEDOM

People who maintain financial freedom have a lot of options for choosing their lifestyle and making it a reality. People who aren't financially free have more limited options and opportunities. The best tools to create financial margin as you manage your money are a spending plan, generally referred to as a budget, and avoiding the many options to borrow money, generally referred to as debt. A budget keeps you focused on present and future money choices, while debt keeps you focused on money decisions made in the past.

Debt products such as credit cards, buy-now-pay-later plans, car loans and student loans are very heavily marketed to seem both attractive and necessary. Ads that show people celebrating and enjoying an elevated lifestyle when they are "approved" for debt products make it seem like these products provide wealth to borrowers. But despite the appearance that borrowing money *creates* wealth, in reality it *takes* your wealth! Borrowers often wind up very literally transferring their own hard-earned money to lenders in the form of overspending, interest and fees that cause consumers to spend far more than they intended with the original purchases.

In the Bible, borrowing money is described in unfavorable terms, not as an easy shortcut to buy things that you can't afford or as a strategy for building wealth. Quite the opposite, Proverbs 22:7 tells us exactly what it means to owe money to others: "the borrower is servant to the lender." Companies or people who have loaned you money control a portion of your present and future life, and that limits your options and opportunities in choosing how to live. As personal finance expert George Kamel explains, the financial trends of recent decades are "the story of how debt becomes 'normal' in our lives and how the normalization of debt over time robs us of margin, freedom, options and joy."[2]

The better alternative to debt is simply using your own money intentionally to meet your goals. Christian leadership author John Maxwell is widely quoted in describing a budget as "telling your money where to go, instead of wondering where it went," which is both funny and true! If we don't have a plan for it, the money that we earn disappears without accomplishing very much. In contrast, a budget gives you both the freedom to spend on things that you've chosen to enjoy in advance and the power to accomplish the goals you prioritize.

Budgets are often perceived as a restrictive tool to limit spending, but they actually give permission to spend when you decide when and how that spending will happen in advance. They're quite simple too. Start with the amount of money earned and make a list of what you will use each of those dollars for until there's no money left. Include tithes, giving, necessities such as food, housing and transportation, savings goals, and reasonable spending on other needs and enjoyment. That's it!

There are many widely accessible budgeting aids and tools to help with the process. Find one (ask your parents or a trusted resource for help if needed), and start practicing. The more regularly you do it, the easier and more empowering it becomes. Unplanned spending tinges the excitement of a purchase with regret, whereas buying something that we've worked and planned for feels genuinely good. Feeling the traction of accomplishing a financial goal also gives us momentum to accomplish even bigger goals with giving, saving and spending.

Strive to fund as much of your life as possible with the money that you earn and save instead of borrowing money. This is more possible than we often think. Consider any job that you can earn money with, support from parents, scholarships, work-study programs and other creative options for larger expenses such as cars and education after high school. In both cases, shop around and choose lower-cost options that meet your needs adequately. For example, older and still

reliable used cars are more affordable and transport you just as well as newer more expensive models. Similarly, community colleges or in-state universities generally offer the same courses and degrees as out-of-state or private schools for less overall cost. Remember that lower expenses now will give you greater freedom in the present and future, especially as your income grows over time. Choose and pursue financial freedom!

GET RICH SLOW (BUILD LASTING WEALTH)

Many believe that only people with ultra-high salaries such as athletes, entertainers and executives, or those who inherited lots of money can achieve financial security. Thankfully, that simply isn't true. A research study by Ramsey Solutions found that:

"The top three jobs held by the 10,000 millionaires surveyed in the National Study of Millionaires were engineer, accountant and teacher—and one-third never had a six-figure household income! Plus, 79% got zero inheritance. They just earned and managed their money really, really, really well."[1]

In the age of social media, it's more important than ever to have an accurate picture of what realistic wealth looks like. A person who has built lasting wealth based on biblical principles is unlikely to have a lifestyle and possessions such as clothes, cars and homes that make them *appear* to have wealth. Instead, they are more likely to look quite average, but actually *have* some accumulated wealth.

An average person who builds and retains wealth does so by avoiding debt and using a budget, driving ordinary cars and living in modest homes that they can pay for or pay off fully, and having enough income, savings and other assets to fund life during their working years and in retirement. Most importantly, they have the blessing of financial freedom and peace that allows them to both enjoy what they've worked for and live generously in sharing it with others.

Being intentional with money also includes long-term saving and investing. The Bible encourages this tried-and-true approach in passages that teach active management of financial assets to generate additional income (Proverbs 27:23-27) and wise investing in diverse opportunities that will create future income (Ecclesiastes 11:1-2). Modern examples of this type of investing are tax-advantaged retirement savings plans or paid-for real estate. There are many resources available to learn about investments that produce reliable growth over time.

The Bible gives us the blessing of knowing that high-risk strategies just aren't necessary. Lasting wealth is far more achievable than we often believe. By practicing enjoyment of life with steady discipline in the present along with preparing for the future, we can be blessed through the principle that "wealth from hard work grows over time" (Proverbs 13:11, NLT). **CC**



David Cobb attends the Indianapolis congregation of the United Church of God. He lives and works in Columbus, Indiana with his wife Mandie and their three children, HannahBeth, Joshua and Elijah.

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DO CREDIT CARD REWARDS HELP BUILD WEALTH?

Consumers who are careful and diligent in managing the use of credit cards can earn some nice benefits at no cost to them by participating in programs that offer travel, merchandise and cash back rewards. However, the old phrase from Roman law "let the buyer beware" (or "caveat emptor" in Latin, for trivia fans) offers useful perspective, and it is wise to consider several cautionary points regarding these programs.

Credit cards make it very easy to overspend impulsively, by not paying attention, or (ironically) to earn more rewards. Also, consumers often intend to pay off the full balance each month but wind up carrying debt and paying interest. A 2024 Federal Reserve study found that in the prior year, half of those using credit cards carried a balance month to month at least once, and around one-quarter carried a balance most of the time.[1] Overspending, interest charges, late fees or annual fees can quickly reduce or entirely negate the value of rewards.

In addition, rewards are often not so easy to cash in as the commercials make it seem. According to the Consumer Financial Protection Bureau, "consumers encounter numerous problems with credit card rewards programs."[2] Based on complaints registered, "fine print" terms and conditions can make it difficult for consumers to spend their rewards as they had intended.

With respect to building wealth perks from rewards programs do not contribute significantly to long-term wealth. Caution is necessary, as credit card companies are often better at encouraging spending than consumers are at managing their finances. The most important aspect of meeting financial goals and building wealth is to use a budget to spend and save intentionally, with or without participating in rewards programs.

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