



By Ariana Del Signore

Welcome to the *United News*—freshly redesigned in honor of the 25th anniversary of the United Church of God, an *International Association*! In acknowledgement of this landmark year, the Council of Elders has chosen the theme “Moving Forward With Conviction, Commitment and Courage” for the next General Conference of Elders meeting in early May.

There has been much discussion about the next 25 years in recent months here at the home office. In a September letter, Victor Kubik said he believes “the best years of the United Church of God still lie ahead.” He asked three major questions: “Where have we been? Where are we now? And perhaps most importantly, where are we going?”

Additionally, at the August Council meetings, Chairman Donald Ward commented on the importance of the Church “re-inventing itself to address . . . critical societal changes and provide highly relevant spiritual tools for young people to survive and thrive.”

Mr. Kubik has also recorded several podcasts with Darris McNeely about looking forward to the next 25 years. These can be accessed online at [ucg.org/inside-united-podcast](http://ucg.org/inside-united-podcast). They have discussed the current leadership transition of this organization, passing true doctrine on to the next generations, reinvigorated preaching, the development of the pastoral ministry and preaching the gospel in a way that reaches people where they are without compromising the truth.

Mr. McNeely noted in one podcast, “The Bible is full of transitions. You see the transition from Moses to Joshua . . . from Elijah to Elisha . . . decisions that are made



Thiago Gerlein/Unsplash

today impact the years ahead of us and the next generation.” You may have noticed more pastoral development programs being held all over the U.S. and abroad in recent years. These events represent the intentional effort to train future spiritual leaders.

Reflecting on the next 25 years of the Church, Mr. McNeely also talked about the importance of meaningful relationships to preserve unity and to develop the empathy to “address relevant issues that are impacting the world today—from the foundation of the Word of God.”

Throughout the process of redesigning *United News*, I listened to these discussions and considered what this vision for the next 25 years of UCG meant for this publication specifically. How could the *UN* reflect those concepts? How could this publication help contribute to the development of a church going forward—full of Christians who are pursuing their calling, pursuing baptism and

lifelong conversion, sharing the gospel in genuine ways whenever they can and making meaningful relationships? How could this publication encourage readers to be kinetic and knitted—actively *moving forward together*?

One result of these questions was a content examination during the redesign process. As I receive material from each of you, I plan to focus on printing more relevant content and congregational news. People are doing great things in their local areas, and printing news articles about those things can inspire people in other congregations to serve and grow in similar ways.

If you know of someone distributing *Beyond Today* magazines, leading small group Bible discussions with work friends, initiating community service projects or preaching the gospel in another self-initiated way, write about it and send it in! If someone in your congregation inspires you, write a member profile such as the one found on page 15 of this issue and

send it in! Send us feedback. Send us articles. Be involved!

Another goal of this redesign was improved navigation and readability. As you flip through this issue, you’ll notice that page numbers and content section indicators appear at the top of the page for easier direction. The decision to migrate to a green masthead and color scheme aims for consistency with the members website ([ucg.org/members](http://ucg.org/members)) where many materials and news items referenced in *United News* can be found. The updated table of contents section at the bottom of this front page offers a content overview.

Associate video producer Clint Porter, who creates motion graphics for *Beyond Today TV*, was actively involved in the redesign as well. He commented, “You can create the perfect newspaper layout one day, but the world will continue to change around it. We found it was time to holistically look at every design element in the *UN* and assess its value to the reader. With

this new layout, we strove for a cleaner feel that puts more focus on content, and visually harmonizes *UN* with our website and other media. We moved the page numbers to the top, we reduced the size of the masthead, and we redesigned low-contrast graphics elements so they are now easier to read.”

Mitchell Moss, former managing editor of *United News*, served as a consultant on this project. He commented, “I’m thrilled with the results of this redesign. Every design choice we made was in service to making *United News* a reflection of our mission and vision as a Church, and also to imbue it with Ariana’s own aspirations for the publication. She did a fantastic job propelling the project forward, as did Matt and Clint in designing the elements. Here’s to the future of United!”

Additionally, the *Good News* section is now a completely standalone insert within *United News*. Graphic designer Matt Hernandez is behind the updated *Good News* logo. He commented, “With the *Good News* section, we wanted something clean and modern, but that is also a call back to the past. The masthead design was heavily inspired by a similar *GN* design from the 70s. The idea behind this approach is that while we are looking forward, we are sticking to our roots, especially when it comes to doctrinal integrity.”

The goal of this redesign was to ensure *United News* continues to provide relevant and inspirational content to readers. My prayer is that this publication helps to foster a sense of community and camaraderie between brethren as we enter the next quarter century of this organization. **UN**

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The Cincinnati Winter Family Weekend 2019 featured a schedule packed with lots of activities. Those included three days of basketball and volleyball, three days of educational seminars and an evening schedule of varied activities. Between the dances, board games room, waterpark, artwork expo, preteen games and other activities, there was something for everyone!

The Great Wolf Lodge of Mason, Ohio, provided lodging and a conference facility where most of the activities occurred. The center bustled during the Sabbath, beginning with a Friday evening Bible study presented by Lewis VanAusdler. The next morning children attended Youth Instruction sessions, and teens and adults chose from several seminars.

Afternoon Sabbath service attendance was 1,172 people, with an additional 1,300 online, listening to special music and a sermon by Tim Pebworth.

Sunday through Tuesday, many members played or watched the sports at a nearby gymnasium. Others attended Bible seminars in the conference center, or visited the on-site indoor waterpark.

Evening activities included dances for teens and adults, karaoke, family games, a band showcase, a performing arts show, and a live appearance by Jelly.

Throughout the entire event, during every activity—and in between activities—brethren enjoyed the opportunity for fellowship. Whether a person is athletic or not, part of a large family or single, old or young—spending time with our spiritual family is the primary reason for Winter Family Weekend. Many volunteers devote hundreds of hours to organizing and running it, and that is why many families devote considerable resources to it—as does the Church. The weekend seems to exemplify Psalm 133:1, that it is good and pleasant for brethren to dwell together in unity!

Plans are already in place for next year's Winter Family Weekend. In 2020 it will occur at the Northern Kentucky Convention center in Covington, along with adjacent hotels and nearby sports facilities. Mark December 25-29 on your calendar for 2020 and plan to join us for a very special time!

*Frank Dunkle*



Army Wuerfel



Army Wuerfel



Julie Martin



*Brethren of all ages spent time together fellowshiping, learning, dancing and playing sports at this year's Winter Family Weekend.*



John Miller



Julie Martin

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My visits to Malawi and Zambia over the past 20 years have given me some remarkable insight into the life and culture of local communities. One area of special interest was local government in the villages. Each village or settlement has a chief or headman. Some of our United Church of God members have been and are chiefs or headmen. In one case, one of our ladies acted as chief of her community while her husband was studying abroad.

The chief structure in various African cultures is very important. Chiefs took care of various local civil necessities, often resolving property issues and disputes. Chiefs also allocate land to the inhabitants. In Zambia we have a few church buildings built on land "given" to us by a chief. Chiefs also resolved minor violations—judging what we would consider in the United States a small claims court.

In one locale Bev and I asked about how a chief was chosen.

The answer was interesting. The women of the village decided who would become the next chief. "Why was that?" we asked. The answer was that many of the women were mothers of the candidates for chief. They understood best the nature and temperament

of the men because they had known them since they were little boys. Their nature from childhood was an indicator of what they would be like as adults, and more importantly, as community leaders. The women would gather and discuss who would be selected. What characteristics defined this new village leader? Was he kind? Did he have a temper? Was he truthful or deceptive? Manipulative? Compassionate or cruel? Was he self-promoting or humble? Selfish or generous? Was he a bully? Negative traits could carry into adulthood and not bode well for a future leader.

Personal characteristics would be discussed among the women who knew the nature of the candidates best. The candidate who was most charming and charismatic was not always the best choice.

How do we judge who the best leaders are for the Church within our congregations? While we ask for God's will and judgment to be evident, He delegates to us a voice in the process.



Kobu Agency/Unsplash

*How do we judge who the best leaders are for the Church within our congregations?*

## Good and Bad Choices

The first king of Israel was chosen among a hoopla of public rallying for a charismatic, charming leader. Read about what distinguished Saul and brought the acclaim of the people:

"There was not a more handsome person than [Saul] among the children of Israel. From his shoulders upward he was taller than any of the people" (1 Samuel 9:2). Saul was impressive! He probably exuded a persuasive, self-confident demeanor and the people loved it. They made him the first king of Israel against the advice of Samuel. But he was a failure as king. He had huge cracks in his character that

undid his monarchy. God had to reject him as king of Israel. He didn't obey God's instructions, but followed idols and even dabbled in witchcraft. The sad consequences surround the story of Saul.

By contrast the next king of Israel was David. His story is told in 1 Samuel 16. David was an unlikely candidate among his brothers, the broad-shouldered sons of Jesse. David was only brought forward after the other sons didn't qualify. This statement says it all about how God at us: "But the Lord said to Samuel, 'Do not look at his appearance or at his physical stature, because I have refused him. For the Lord does not see as man sees; for man looks at the outward appearance, but the Lord looks at the heart'" (1 Samuel 16:7).

In spite of very obvious mistakes and sins in David's life, he was re-

markable in his relationship to God. In Acts 13:22 we read God's assessment: "I have found David the son of Jesse, a man after My own heart, who will do all My will." David was courageous, he loved God's law, he was ever-thankful in whatever state that he was in. These inner characteristics are what made David a great king.

How do we choose our "village chiefs?" Those who have responsibilities within our Church? Is it on outward appearance and show, or is it based on the inner person? As we look at the qualifications for an elder in 1 Timothy 3, we see that God is looking for those who are not hot-tempered, not greedy for money, but hospitable, self-controlled, humble, gentle, sober-minded. Sometimes charisma can mask undesirable qualities, but these are the ones that we should be aware of first.

We learned an important lesson about how the village chief was chosen in a rural Malawi community. It's an important lesson for us as we consider our future chiefs and servants in the church. **UN**



*Victor Kubik is the President of the United Church of God. He is a longtime minister who has served in pastoral and administrative roles in the U.S., Europe, Asia and Africa. He can be reached at victor\_kubik@ucg.org.*

# Council Letter

My father was a bricklayer and stone mason. So was his father. I carried on the family occupation by working as a bricklayer's helper during summer jobs while I attended university. It was hard work, but the pay was good. I had to mix mortar, set up scaffolding, carry bricks and scrape the excess mortar from between the bricks. Working with concrete blocks was more strenuous because they are heavier than bricks.

My dad died many years ago, at the age of 55. I conducted his funeral, the first one I ever performed, as a young minister. Today, I still have his tools and have used them occasionally. What tools you might ask? Actually, there are not that many—some trowels, a level, a scraper, a brick hammer, a line of string and some chisels for stone work. With these simple tools and skillful work, I watched my dad build beautiful fireplaces, fences, houses and commercial buildings.

When I came in the Church as a teenager, I easily understood the importance of using spiritual tools. There was an emphasis on "getting in your prayer," "doing your Bible study," fasting and meditation. We talked about having a good attitude instead of a bad one. Prayer and Bible study became a regular part of my way of life. So I also did regular fasting. The first time I fasted, at age 16, was for two days. I was alone at our summer cottage near Edmonton. In the ministry, long drives have given me much time to meditate.

When I went to Ambassador College, I thought it was so unique to have prayer closets in our dorms. I thought that it was so cool to be able to find a private place to



Ben White/Unsplash

*Prayer, Bible study, fasting and meditation are a Christian's "tools of the trade".*

pray. When I first started to pray as a boy at home, I literally went into the closet in my bedroom. That worked out okay until my mom walked in and opened the door. Talk about embarrassing!

I cannot imagine having come this far on this spiritual journey without using these spiritual tools of prayer, study, fasting and meditation. Christ said, "When you

pray..." not *if* you pray (Matthew 6:6). He also said, "Moreover, *when* you fast..." not *if* you fast (Matthew 6:16).

The apostle Paul was a wise master builder (1 Corinthians 3:10). He encouraged Christians to, "Study to shew thyself approved unto God, a workman that needeth not to be ashamed, rightly dividing the word of truth" (2 Timothy 2:15, KJV). That was quoted a lot in the early years when I began attending Church services. Back then the standard Bible that most used was the King James Version. Some

other translations word this a bit differently. For instance, the New Living Translation says, "Work hard so you can present yourself to God and receive His approval. Be a good worker, one who does not need to be ashamed and who correctly explains the word of truth."

God tells me, and He tells you, "But you, beloved, building yourselves up on your most holy faith, praying in the Holy Spirit, keep yourselves in the love of God, looking for the mercy of our Lord Jesus Christ unto eternal life" (Jude 1:20-21).

Every tradesman has his tools. As bricklayers, my dad and his dad had theirs. When I came into the Church, I was given spiritual tools to help build on my faith. They have been invaluable, and I would be lost without them. **UN**

*Rainer Salomaa pastors four congregations in Alberta and Saskatchewan. He has been on the National Council of UCG Canada since 1999 and currently serves on the Council of Elders. He can be reached at rainer\_salomaa@ucg.org.*





## Pastoral Development Program



Attendees of the 10-day Pastoral Development Program in Cincinnati.

It was a real pleasure to host the 2019 Pastoral Development Program. The 10-day program was held November 11-20. We had a healthy mixture of seasoned pastors, newer pastors, ministerial trainees and elders, along with their wives—totaling 32 dedicated servants. Several were from various countries outside the U.S.—Haiti, United Kingdom, Australia, Sri Lanka, Malawi and Canada.

Attendees enjoyed the coziness of a home for the 10 days, as employees from the home office and the Cincinnati East congregation

hosted the participants. Many wonderful bonds of fellowship were developed and strengthened. We all had such a marvelous time getting to know each other better!

Comments from the participants were overwhelmingly positive and there is no question in my mind that the many classes throughout the program served “for the equipping of the saints for the work of ministry, for the edifying of the body of Christ” (Ephesians 4:12).

*Mark Welch*

## Regional Ministerial Conference Held in Minnesota



Attendees of the Ministerial Conference in Stewartville, Minnesota.

A regional ministerial conference was held in Stewartville, Minnesota, from Nov. 24-26. Forty-six people attended from around the north central region of the U.S. This region includes the area where Mr. Kubik began serving in the ministry more than 50 years ago in South Dakota and Minnesota. It was heartening to reunite with those in the ministry whom they had known and worked alongside decades ago, sharing friendship and experiences.

It is always encouraging to experience the bond of love and devotion between God’s people wherever we go. God’s Holy Spirit is a very powerful force that binds us

together in love and peace. May we all yield to His Spirit more faithfully in the years ahead!

It was also very encouraging to experience the camaraderie and the love of the ministry who serve our brethren in the north central region of the United States. Iron does sharpen iron physically, but this is also true spiritually. There was a great deal of interaction in this round of conferences as our regional pastor, Mitch Knapp, our pastors, our elders and their wives addressed many important topics to help sharpen our ability and desire to serve God and His children more effectively.

*Victor Kubik and Mark Welch*

## Nashville Congregation Serves Seniors



Shoebboxes full of meals to be donated to the Lebanon senior center.

The Nashville congregation is excited to be a part of a new community service project! They are

collecting and filling shoe boxes with food items to be delivered to a local senior citizen center in

Lebanon, Tennessee. The senior center currently delivers approximately 45 meals to home bound seniors Monday through Friday, but during the holidays and winter snow days there are days that the center will be closed and will not be preparing lunches. In these cases, many may go without a meal. These shoe boxes are filled with various canned soups and other non-perishable food items that will help cover a couple of meals for those who are in need.

*Tina Cason*

## Updates from Ministerial and Member Services

At the beginning of November, Rob Slocum was hired to pastor the congregation in Seattle, Washington. Mr. Slocum had been serving as an assistant pastor in the Portland, Oregon, congregation with his wife, Tina. We would like to thank John Petrisor until Mr. Slocum’s arrival. Also in early November, Steven Britt was appointed pastor for the congregations in Columbia (Maryland), Northern Virginia and Richmond (Virginia). Mr. Britt and his wife, Danielle, served those congregations for the past year, assisting pastor Don McCoy. Mr. McCoy will continue to pastor the Delmarva and Philadelphia (Pennsylvania) congregations.

At the beginning of January, Kent Foraker was appointed pastor of the congregations in Wichita, Salina and Meade, Kansas. Mr. Foraker and his wife, Kristy, had been assisting the previous pastor, Ed Dowd. Mr. Dowd will continue to pastor the Tulsa and Oklahoma City, Oklahoma congregations.

Your continued prayers and support are appreciated as these men and their wives transition to their new assignments and strive to serve God and His people.

*Chris Rowland*

## Support UCG when you shop at Amazon!

The United Church of God can receive donations from the AmazonSmile Foundation as a result of shoppers naming the United Church of God as their charity of choice when shopping online at Amazon.

**How To Sign Up:** Go to [smile.amazon.com](https://smile.amazon.com), log in to your Amazon account and choose UCG as your charity. Then,

whenever you shop at Amazon, enter the site first by going to [smile.amazon.com](https://smile.amazon.com).

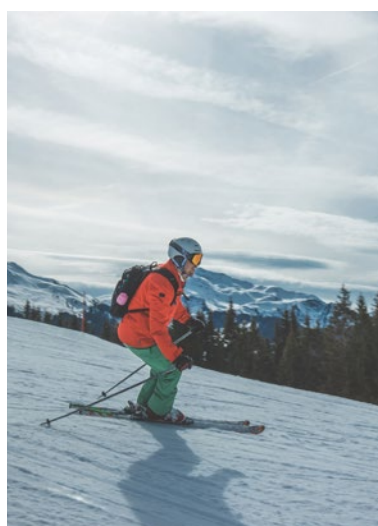
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contribute to the Work with your usual shopping. As of November 2019, UCG has received \$10,496 from this program.

For more information and FAQ’s, visit [ucg.org/help](https://ucg.org/help) and search “How can I support UCG when shopping at Amazon.com?”

*Thank you for your support!*

## February 2020: Atlanta Ski Trip



Ben Koorengewel/Unsplash

On Feb. 2, the Atlanta and Buford, Georgia congregations are sponsoring the 8th Annual UCG Atlanta Ski Trip to Gatlinburg, Tennessee, again this year! Cost is \$69/person for skiers and \$79/person for snowboarders. This includes equipment, a lesson, a day lift ticket (9 a.m. to 10 p.m.) and a pass for going up and down the mountain on Ober Gatlinburg’s Aerial Tramway. Space is limited to 25 skiers and 25 snowboarders, and reservations will be accepted on a first-come, first-serve basis.

Please complete the ticket order form at [ucg.org/congregations/atlanta-ga/posts/8th-annual-gatlinburg-ski-activity-714196](https://ucg.org/congregations/atlanta-ga/posts/8th-annual-gatlinburg-ski-activity-714196).

To participate, the deadline for the \$10 deposit is due Jan. 20. The remainder of the cost must be made by check or cash to Philip Aust on the morning of Feb. 2 when we gather to snowboard and ski: no credit or debit cards will be accepted at that time.

For more information and updates, visit [atlanta.ucg.org](https://atlanta.ucg.org).

*Hope to see you there!*



## Feb. 2020: Chicago YA Weekend



Young adults from last year's event.

The Chicago congregation is excited to announce its fourth annual young adult weekend over Presidents Day weekend, Feb. 14-16!

The theme is "Becoming Pillars of Truth for the Next Generation" based on 1 Timothy 3:15. With fun activities and relevant Bible

seminars, this is a great opportunity to strengthen existing friendships and make new ones! Highlights include:

- Friday night welcome and seminar "Why the Church will prevail till the end of the Age!"
- Sabbath brunch and seminar

"Contending earnestly for the faith and the example of Poly-crates."

- Sabbath services themed messages and group dinner with a new spin on the food creation competition!

- Sunday brunch at the famous Pinstripes restaurant and facilitated workshop on becoming a bridge to the next generation.

- Sunday afternoon tour of downtown Chicago including the world's largest Starbucks!

Space is limited to 50 participants ages 18-35 with a registration cost of \$75 plus a hotel.

Visit [www.chicagoyaweekend.com](http://www.chicagoyaweekend.com), and enter the password 1 Tim 3:15 to sign up and view the weekend agenda.

The deadline to register is Jan. 17. We hope to see you there!

## April 2020: Nashville YA Weekend



All young adults are invited to attend the first young adult weekend in Nashville, Tennessee, April 3-5! The weekend theme is "Authentic Discipleship: Absolute Commitment to Jesus Christ in Real Life."

Join us in the beautiful Nashville area for this opportunity to strengthen our bonds with one another while deepening our understanding of the Holy Scriptures. We are excited to present a number of seminars that address

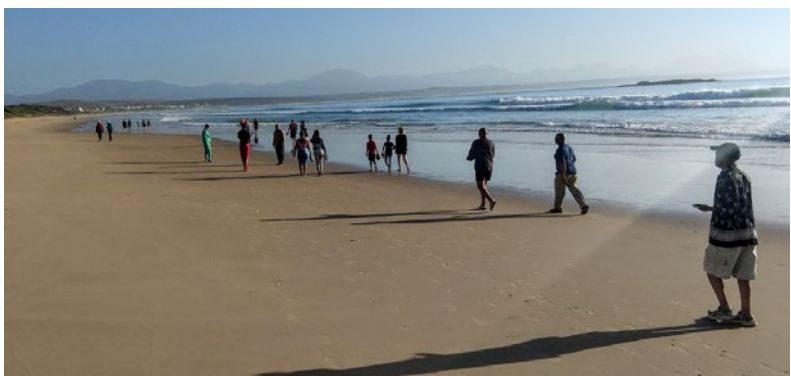
the practical applications of discipleship, such as:

- Discipleship within circles of believers and non-believers
- Being a disciple in personal relationships and the family
- Human sexuality as an aspect of discipleship as single and married people
- Being a disciple at work and at school

Registration details and costs will be announced soon!

## Feast of Tabernacles Reports

### Mossel Bay, South Africa



Left: Morning walk on the beach. Right: Mossel Bay Feastgoers enjoy each other's company on a game drive.



This was the first year that we have held the Feast at Mossel Bay, and it was obvious to all that the choice of this Feast was inspired. In many ways, it was an improvement over the Margate Feast Site, which had been used for many years.

The Diaz Hotel in Mossel Bay is a seaside resort, just a short walk from the meal accommodations and the Indian Ocean. The hall in the Diaz Hotel is large enough to cater for any future expansion, and this venue has been secured for the foreseeable future!

Visitors flew into the George airport just a half hour drive away from Mossel Bay. Of the 49 overseas visitors, most opted to hire a car and drive themselves up the spectacular coast from Cape Town to Mossel Bay, as the cost of a car hire in South Africa is ex-

tremely affordable and the highways are of a very good standard.

Mossel Bay is situated on the South Cape Coast in a Mediterranean climate where many crops such as grape vineyards, fruit orchards and wheat are cultivated. Ostriches and big game are ranched in this particularly unspoiled and beautiful area with many places of interest to visit.

Services were held in the mornings so those who wished to travel and enjoy experiences such as wine-tasting, visits to olive farms, big five game drives, ostrich farms etc. were able to do so with enough time to enjoy both church services and the Mossel Bay experience.

At services, abundant special music, hymns projected on a screen and interactive Bible studies were enjoyed by all. A

special vote of thanks to Vivian and Cathy Botha and their Cape Town team who helped make this Feast possible.

The 180 Feastgoers in attendance also enjoyed the family day, senior's lunch, youth activity, a ladies' interactive workshop and daily beach walks.

Three ordinations and one baptism contributed to the overall spirit of love and togetherness, with all the South African brethren together in one venue. A new dimension was created by the overseas visitors who contributed sermons, sermonettes and special music.

Every effort was made (and will be made in the future) to facilitate their travel and accommodation arrangements.

Roy Demont

### Wisconsin Dells, Wisconsin



Brethren sing praises together during Sabbath services at Wisconsin Dells.

The beautiful Wisconsin Dells area served as the backdrop for over 400 of God's people to worship our Heavenly Father at this year's Feast of Tabernacles.

Despite snow falling on the Sabbath before the Feast started, we enjoyed wonderful fall weather throughout God's Feast. This weather made it possible to enjoy many of the local outdoor activities as well as the astounding autumn leaves changing colors.

We had the opportunity to hear God's Word expounded each day at services, but also enjoyed three congregational Bible studies. These presentations included topics such as, "Where Did the 12 Apostles Go?," "Is Modern Judaism the Religion of the Old Testament?" and "The Breath of God." The messages were edifying and inspirational. The teens also gath-

ered to have an interactive study titled "Is the Kingdom of God Relevant Today?" As has become tradition at the Dells, we had tremendous special music offered to our Great God. While the number of musicians in attendance was lower than previous years, the quality was not diminished.

With a wide range of age groups represented, there were several activities organized to provide additional chances to fellowship. The fellowship was cited by many as a highlight of their Feast experience. Conversations centered around the magnificent millennial vision that has been revealed to us. It was truly a blessing to observe and keep the Feast of Tabernacles in this idyllic setting where our God placed His name.

Devin Schulz





**Gerald & Kathryn Hoyer**

60<sup>th</sup> Anniversary

## Anniversaries

### **Gerald & Kathryn Hoyer**

Gerald and Kathryn Hoyer (Jerry and Kathy) were married on Aug. 15, 1959 in Parkland, Washington. They lived in Olympia, Washington, where Jerry was employed as a forest scientist for the state of Washington. Kathy taught Junior High School physical education and health classes.

They met while taking mountain climbing class and climbing with the Olympia Mountaineers.

Jerry and Kathy were called together into God's Church and were baptized in 1966. They raised four children (three boys and one girl) while assisting with a large church-group of teens and pre-teens in Olympia and Tacoma. Their oldest son died from cancer in 1998. Jerry was ordained a local elder in May 1975. After Jerry retired, they moved to their present home in Humboldt, Arizona, where they serve with the Northern Arizona congregation and enjoy visits from their kids and eight grandchildren. The Northern Arizona congregation recently honored Jerry and Kathy with cake, flowers and gifts after Sabbath services in recognition of their 60th wedding anniversary.

## Obituaries

### **Gary Lee Bartholomew**

Gary Lee Bartholomew of Wood River, Illinois died Nov. 27, 2019 at the age of 71. He was born July 1, 1948 in Alton, Illinois. He is survived by his wife and two sons, his brother, and nieces and nephews.

He was a baptized member of the Church of God for 23 years. Gary served his country in Vietnam in 1969-1970 as a Crew Chief working on helicopters. He retired from Laclede Steel after 33 years. He loved working on



**Gary Lee Bartholomew**

July 1, 1948-Nov. 27, 2019

his 1957 Chevy Nomad, his pinball machines and his jukebox. He could fix just about anything! He will be buried at Jefferson Barracks National Cemetery.

### **Vera Clark**

Vera Clark, 92, of Caldwell County, North Carolina died on Friday, Oct. 18, 2019. She was born in the mountains of western North Carolina and lived there her entire life. She was a self-described "mountain woman" and truly loved the mountains, often dealing with bears, snakes and other wildlife of the area in and around her home! She is survived by her children, Terry Clark, Keith Clark, Brian Clark and Sheila Greer, as well as numerous grandchildren, great-grandchildren and great-great-grandchildren.

Vera began attending Church in the late 1960s, and did so faithfully until her health no longer permitted her to do so. Vera continued to read her Bible as long as her eyes allowed and particularly loved the book of Ephesians and the Psalms. After it became difficult to see, she began to listen to sermons on her tablet. Her love for God's Word and faith in His promises were an inspiration to all who knew her, including the staff at the healthcare facility where she resided. Even in declining health, Vera's mind was very sharp, as was her wit! She kept everyone who knew her in line, and we were grateful for it.

We look forward to seeing her gracious smile and hearing her stories of the mountains at the return of our Savior, Jesus Christ!

### **Faye Sherry Hull**

We are sad to announce the death of our dear sister Faye Sherry Hull. She died on Aug. 11, 2019 after placing her life into God's loving hands to do with as He saw fit. She is survived by her siblings Elaine Jacobs, Jeanne Curtis, John Steven Hull and Faith Rivers.

In Fort Worth, Texas in 1953,



**Vera Clark**

Oct. 18, 2019

to parents John and Betty Hull, she was born four minutes after her twin sister Faith. They were identical and inseparable companions until adulthood and throughout life. Faye made the world a better place with her wit, charm and laughter.

Faye was a devoted member of UCG, having attended Church since 1963. She graduated from Imperial High School in Pasadena, California in 1972 and Ambassador College in Big Sandy, Texas in 1976. She was employed at the Church's headquarters in Pasadena, California for many years. She loved and honored God in her daily life.

She went back to school, obtained her paralegal degree and worked "temp" jobs all over Los Angeles, California and Dallas, Texas. She loved the variety and adventure of it all.

She loved rainstorms and thunder and traveling anywhere "green." She was a single, spontaneous woman who was not afraid to travel alone. She loved country roads, wide open spaces and California beach towns. She loved white billowy clouds, sunny days and sweet, fragrant nights outdoors. She loved bling and glitz and sparkly things that aligned well with her personality.

She was often wise beyond her years. She could laugh at herself and dish out the sweetest encouragement with a heart of gold. May she sleep in peace and rise in glory.

### **Daniel Robert Jorgensen**

Daniel Robert Jorgensen died of stomach cancer Dec. 2, 2019 at home in La Grande, Oregon with his wife and three children by his side, one day before he turned 56.

Dan was born Dec. 3, 1963 in Citrus Heights, California, to Robert and Susan Jorgensen, the first of six children. The family moved to Arizona, then to Boise, Idaho before settling in Eagle, Idaho in 1972.

Dan learned the value and



**Faye Sherry Hull**

Aug. 11, 2019

benefit of prayer from his parents and loved reading and living God's Word. He often woke early to kneel beside his bed and quietly pray in a room he shared with his two brothers. This practice continued on trips when the family observed the Feast of Tabernacles. It was common for the hotel alarm clock to go off at 4:30 a.m.

The family's berry patches were a common place for Dan in the summers of his youth. He could pick a gallon bucket of raspberries in minutes and still be game for tossing a grasshopper toward his berry-picking siblings nearby. He was impervious to the scratches from blackberry picking. His ability to handle pain was remarkable; he never complained openly about discomfort.

Dan had a passion for trains from his childhood, an interest shared and fueled by his father. Dan would visit train tracks to listen, watch and photograph trains. He wore a Union Pacific T-shirt with the motto "We can handle it" until it became a rag. He accumulated model HO scale diesel locomotives that he would meticulously take apart, rebuild and repaint into more authentic and detailed versions. His passion to be a railroad engineer was derailed by the requirement to work on the Sabbath, something he would not compromise on, so he opted to be a different kind of engineer.

Dan graduated from Meridian High School in 1982. He pursued a bachelor of science degree in mechanical engineering, taking classes at Boise State University and then graduating from the University of Idaho in 1987. He worked at Micron Technology in Boise for about a decade. For lunch, he regularly took a single large chocolate chip cookie leaving him more time to focus on his work.

The outdoors were beloved by Dan thanks to a family tradition continued by his father of taking the children on two-week long



**Daniel Robert Jorgensen**

Dec. 3, 1963-Dec. 2, 2019

backpacking trips into the more remote mountainous regions of Idaho. In time, Dan was given the responsibility of planning the trip's location and menu. He was a strong hiker who was sometimes difficult to keep up with or follow because of his belief that the shortest distance between two points was a straight line. He took us to some incredibly steep, rocky places, giving us a simultaneous sense of terror and admiration.

Dan was a patient fisherman who made his own lures from spare kitchen spoons. He could fish at the same rock for hours until a fish would bite, but his patience did not extend to faulty gear. Dan played sports hard. His competitive spirit was such that he was once tossed from spectatorship after repeatedly questioning an ump's calls at his brother's Little League game. He was also a notorious teaser.

As a younger man Dan liked to travel abroad to visit church brethren in Zimbabwe, New Zealand, Tasmania, Bahamas and the Philippines. He took repeated trips to the Philippines after meeting Nancy Binos in 1996. They married Oct. 3, 2004. He helped her run a store in the Philippines for a while before returning to make their home in Haines and later La Grande. Dan grew up in God's Church and was baptized on Oct. 25, 1996. He was a member of UCG in La Grande where he led songs, and helped with set up and the sound system.

He was preceded in death by his father Robert. Dan is survived by wife Nancy at their La Grande home; children Samuel, Matthew, and Erika; mother Susan of Eagle, Idaho; siblings Sarah of Middleton, Idaho, Timothy of Eagle, Idaho, Jennifer of Salt Lake City, Utah, Laurie of Star, Idaho, and Ben of Kamiah, Idaho; and numerous nieces and nephews. Burial was at the Star Cemetery in Star, Idaho, with a Celebration of Life to be held Jan. 18 in Nampa, Idaho. **UN**



# The Ten Commandments Series

## The Eighth Commandment

By Don Hooser

*“You shall not steal” (Exodus 20:15; Deuteronomy 5:19).*

I began attending God’s Church at age 21, but I’m convinced that God used events earlier in my life to prepare me for His calling. While in high school, I stole something that was worth about \$20. Over time, my conscience hurt me more and more as I reflected on what I’d done.

But that is not the end of the story. A while later, someone broke into our storage building and apparently stole only two things—what I had previously stolen plus something that was very dear to me. It seems too amazing to be a coincidence. I think God orchestrated the situation to teach me a lasting lesson (see Hebrews 12:5-11).

Through the Eighth Commandment, we know that God intends for everyone to enjoy the right of private property, and to respect the property of others. Among the Bible’s inheritance laws, the laws regarding the Jubilee year even guaranteed that land would remain in the family in the long run (Leviticus 25).

People should be relying on God as their Provider, relying on the Bible as their Guidebook, and relying on their own integrity, hard work and other practical laws of success. (See Matthew 6:19-34, Ephesians 6:5-9 and Colossians 3:22-25.)

Sadly, raw human nature is dominated by selfishness, lust, greed and envy. And with an increasingly secular and materialistic world ruled by Satan, many people rely on all the wrong things including dishonesty and stealing. (See 1 Timothy 6:9-10.) Many kinds of stealing have been pandemic throughout history, even among religious people. The victims of robbery often suffer long-lasting emotional scars and feelings of insecurity as well as the challenges of overcoming the losses.

We experience the temptation to steal even from childhood. It is critically essential for parents to be continually teaching God’s laws and biblical values to their children (Deuteronomy 6:1-25).

Active stealing—taking something that does not rightfully belong to you—is a sin of commission. Passive stealing—deliberately withholding what belongs to another—is a sin of omission. (One example of passive stealing is failing to notify a cashier when undercharged or given too much change.)

No matter how secretive a sinner is, God, the Judge of all, sees everything, and His Word declares that “thieves” . . . will not “inherit the kingdom of God” (1 Corinthians 6:10). But God is amazingly merciful. Thankfully, He forgives when there is true repentance!

### Many forms of stealing

Space does not permit stating the numerous scriptures that forbid specific types of stealing. And a list of all types of

# GN

## The Good News

theft would be endless, but the following are some common types that can directly or indirectly violate the spirit of the Eighth Commandment.

- Directly stealing money or physical property from individuals or companies. This category includes robbery, burglary and shoplifting.
- Stealing from employers. Employees failing to be on the

permanent injury in someone’s life. (See Proverbs 22:1 and Ecclesiastes 7:1.)

- Kidnapping. In ancient Israel, the penalty for that crime was death (Exodus 21:16).
- Stealing someone’s innocence. Examples include rape of children and/or adults, parents allowing adolescents to be sexually intimate, or even parents and others exposing children to immoral entertainment.
- Stealing by withholding love, respect and affection for others. God teaches us that husbands and wives have a special responsibility to express marital love to each other (1 Corinthians 7:3-5). Similarly, parents owe it to their children to give love and discipline—children owe it to their parents to honor them.
- Stealing intellectual property by illegally copying software (including music and movies) or violating patents and trademarks. Plagiarism is also a form of stealing.
- Stealing trust by breaking commitments, contracts and promises.
- Knowingly buying stolen property is being an accomplice to a thief, whether the purchase is for one’s own use or to make money as a fence (one who buys stolen goods to resell).

### Stealing from God!

People steal from God in two major ways. First of all, God owns us because He created us—plus He sacrificed His Son to redeem us (see 1 Corinthians 6:19-20). Therefore, our time, talents and energies should be devoted to serving and glorifying God. Otherwise, we are servants stealing from our Master.

Secondly, God owns absolutely everything but He allows us to have stewardship over most of our earnings. He only requires that we first pay a tithe (a tenth) and give offerings from our earnings. In Malachi 3:8, God said, “Will a man rob God? Yet you have robbed Me! But you say, ‘In what way have we robbed You?’ In tithes and offerings.” Embezzling from God! Once a person understands that God commands tithing, it is a very serious sin to disobey this law.

### God’s laws require full restitution for stolen goods

Under the covenant God made with Israel, when a thief was caught, he had to restore to the victim the value of what was stolen plus an additional amount. The additional amount for reparation was intended as a punishment—plus it helped compensate the victim for the stress and temporary loss. The specific laws are found in Exodus 22:1, 3-6, 12 and Leviticus 6:1-7.

In most countries today, the “justice system” punishes criminals but does nothing for the victims of the crimes. That’s very sad. If we as godly individuals realize we have caused someone a loss or injury, we should do what we can for that person to make up for the loss or expense.

### The way of give versus the way of get

Any commandment of God that forbids bad things implies the opposite—that we should be doing good things instead. If we love our neighbors as ourselves, we will treat them like

*Continued on next page*



Kelly Sikkema/Unsplash

*We experience the temptation to steal even from childhood.*

job and working diligently when they are being paid to work. Being wasteful, embezzling the company’s money, swiping company property, falsifying an expense account or using company equipment for personal use without permission are all forms of stealing.

- Stealing from employees by overworking them, not paying a fair wage or salary, not providing the benefits they were promised or withholding wages.
- Defrauding customers or clients with false advertising, false labeling, false claims, hidden defects or excessive interest.
- Intentional defaulting on loans and debts. An unforeseen crisis can happen to anyone, but many people borrow money or run up huge charges on credit cards with no intention or no ability of repaying the debts.
- Installing ransomware on someone’s computer to force the owner to pay a ransom.
- Initiating frivolous lawsuits.
- Stealing from a government by withholding due taxes or by dishonest welfare claims (see Romans 13:1, 6-7).
- Stealing someone’s good name. Damaging someone’s reputation, such as with accusations, slander or gossip, can be a



**8th Commandment**  
Continued from previous page

we want to be treated. That's the Golden Rule (Matthew 7:12).

"Let him who stole steal no longer, but rather let him labor, working with his hands what is good, that he may have something to give him who has need" (Ephesians 4:28). This teaches three lessons: (1) Never steal. (2) Practice the biblical work ethic and be productive so you have enough to provide for your family plus give to others. (3) Be compassionate and generous to those who need help. (Regarding the third lesson, see Luke 6:27-38, Acts 20:35, Romans 12:1-13, 2 Corinthians 9:10-13, Philippians 2:4 and Hebrews 13:16.)

Many scriptures teach loving kindness, mercy, compassion and generosity. One example is the law allowing "the poor and the stranger" to glean food from your farm or orchard (Leviticus 19:9-10, 34). Another example teaches that if you come across an ox, sheep or donkey, you should find the owner and return the animal to him even if he is your enemy (Deuteronomy 22:1; Exodus 23:4). God does not condone "finders, keepers; losers, weepers!" When you find something that doesn't belong to you, you should do your best to find the owner or turn it in at an office so the owner can retrieve it. (Also see Proverbs 3:27-28.)

### A world without stealing!

What a dramatically different world it would be if there were no stealing! Well, that world is coming. Jesus Christ will return and establish the Kingdom of God over all the earth, and He and the saints will teach and enforce the Ten Commandments everywhere. It will be a happy world, because honest people are happier people!

Think of the prosperity when individuals and companies will no longer be losing money to thievery and no longer be spending money for security systems! Think of the peace of mind people will have when they are living in an honest world where everyone can be trusted, and no one is suffering the financial losses and emotional trauma of having been a victim of theft.

May God's Kingdom come! **GN**

## Will Your Faith Survive the Time of the End?

Bible prophecy shows that at the end of this age, humanity will undergo the most catastrophic time in all of human history. How can you successfully endure this coming dreadful period?

*By John LaBissoniere*

Imagine it is nearly time for Jesus Christ to begin His journey from heaven to earth at His second coming (Matthew 24:27). What conditions will He find when His feet touch the Mount of Olives in Jerusalem (Zechariah 14:4)? Bible prophecy describes a shockingly fearsome global situation in which human relations have reached the point of overwhelming disorder and brutality (Matthew 24:7-9). (Our booklets, *Are We Living in the Time of the End?* and *Seven Prophetic Signs Before Christ Returns* provide more information about this time of chaos leading up to Christ's return.)

The Bible refers to this as "the time of the end"—the closing period of Satan's corrupt and calamitous rule on earth (Daniel 12:4, 9). The culmination of the devil's dominion will be the most unspeakably catastrophic period in human history (Mark 13:19). Jesus prophesied about this distressing time: "For then there will be great tribulation, such as has not been since the beginning of the world until this time, no, nor ever shall be" (Matthew 24:21).

In referring to this monstrous period, Christ posed a compelling question at the conclusion of a parable He taught His disciples in Luke 18. He spoke about a widow who sought intervention from a judge against an adversary. Although the judge ignored the widow's pleas for a while, her persistence finally convinced him to act on her behalf. Jesus used this story to stress that God will "... avenge His own elect who cry out day and night to Him" (verse 7). But in verse 8 He also states, "Nevertheless, when the Son of Man comes, will He really find faith on the earth?" (emphasis added throughout).

### Bearing up under great distress

Why would Jesus raise this specific question in the context of this parable? To understand, let's quickly revisit the terrible state of affairs preceding His Second Coming. Living conditions will have deteriorated so badly that the "new normal" will be unlike anything ever experienced on earth. Food will be scarce and as a result, famine will be widespread. War, crime, lawlessness and violence will be pervasive. Disease will ravage families and communities. Animosity will typify many human interactions.

These grim conditions will not only impact the general population but true Christians will likewise be severely affected. How do we know? In Matthew 24:9 we read "... they will deliver you up to tribulation and kill you, and you will be hated by all nations for My name's sake." What will occur as a result? "And then many will be offended, will betray one another, and will hate one another" (verse 10). Furthermore, verses 12-13 say this about God's people: "And because lawlessness will abound, the love of many will grow cold. But he who endures to the end shall be saved."

### *Prayer is an indispensable key to spiritual survival.*

What if you have to face these coming dreadful times? How will you respond as society breaks down all around you? Will you stay faithful to God if, for example, you have to flee your home and neighborhood as a refugee from raging military conflict or to escape intense persecution (Matthew 10:23)? How will you deal with these or other troubling situations if God doesn't respond to your needs at the time you might expect?

### An essential key to spiritual survival

How can you and I bear up under such distress? The answer is found at the beginning of Christ's parable in Luke 18 where He stated, "... men always ought to pray and not lose heart" (Luke 18:1). Unless we are persistently and deeply prayerful, it will be impossible to remain faithful during that coming, traumatic period. Just as the widow in the parable never ceased imploring the reluctant judge about her situation, neither should we stop asking God to supply our daily needs, increase our spiritual strength and



*Faith is profound trust in God.*

rescue us from evil (Matthew 6:11, 13).

Prayer is an indispensable key to spiritual survival. God will powerfully aid those who obey Him and prayerfully seek His help and strength. The apostle Peter wrote: "For the eyes of the Lord are on the righteous, and His ears are open to their prayers" (1 Peter 3:12).

So, the biblical answer is clear. Spiritual endurance requires that we maintain a strong prayerful relationship with God. Accordingly, let's now return to Jesus' closing words in His parable of Luke 18:8 which states, "... when the Son of Man comes, will He really find faith on the earth?"

As Christ prepares for his second coming will you be filled with prayerful, robust, fervent faith? Hebrews 11:1 defines faith as "... the substance of things hoped for, the evidence of things not seen." Even though faith is a spiritual quality, it is described as having substance, which means it is real and tangible.

### Faith is profound trust in God

Genuine faith is proof or confirmation of things we don't yet have. Faith is not an emotional feeling or sentiment but a profound trust in God that His promises are absolutely dependable (2 Peter 1:4).

Speaking about the patriarch Abraham's faith, the apostle Paul made this remarkable statement. "He did not waver at the promise of God through unbelief, but was strengthened in faith, giving glory to God, and being fully convinced that what He had promised He was also able to perform" (Romans 4:20-21). We can have precisely the same belief and conviction.

It's important to understand something else about faith.





Aaron Burdett/Unsplash

*Spiritual endurance requires that we maintain a strong prayerful relationship with God.*

we experience deception, war, disease, scarcity, hunger, natural disasters, persecution and confusion? Will we be “found faithful” (1 Corinthians 4:2) while humanity teeters on the edge of potential extermination?

How can we endure coming traumatic times? How can we be assured we won’t weaken and abandon God and His way of life? A vital key is to prepare spiritually now. Each day we should cultivate and strengthen our faith by studying the Bible, applying its lessons and diligently praying for God’s guidance and help. Our current trials should not be regarded as simply frustrating annoyances, but as opportunities to enhance our faith and spiritual stamina. Therefore, if later we experience significantly greater troubles, we will have been divinely equipped to endure and overcome (Ephesians 6:10-18).

Part of developing mature faith involves learning and exercising patience. Although God will not allow us to endure troubles beyond what we are personally able to bear (1 Corinthians 10:13), He may choose not to intervene immediately in such trials. Why? To test and strengthen our faith (Acts 14:2). He may want to determine how well we do in “casting all our cares upon Him” (1 Peter 5:7). The apostle Peter wrote insightfully that “. . . the genuineness of your faith, being much more precious than gold that perishes, though it is tested by fire, may be found to praise, honor, and glory at the revelation of Jesus Christ” (1 Peter 1:7).

Of course, handling such trials is not easy since each of us experience uncertainty at times. Indeed, just as some of the heroes and heroines of faith cited in Hebrews 11 doubted God’s help in distressing times, we do also. Yet, just as they ended up faithful we can too since Christ is steadfast toward us (Matthew 28:20) and the Father will strengthen us “with might through His Spirit” (Ephesians 3:16).

### God will complete the good work He began

As we read earlier, Jesus asked, “. . . when the Son of Man comes, will He really find faith on the earth?” Will He discover patient, faith-filled Christians who will have fully prepared themselves for His coming? The answer is yes! “Then they will see the Son of Man coming in the clouds with great power and glory. And then He will send His angels, and gather together His elect from the four winds, from the farthest part of earth to the farthest part of heaven” (Mark 13:26-27).

### *Each day we should cultivate and strengthen our faith.*

Of course, that day of rescue and reward is not yet here. As we live in this corrupt world, under the sway of Satan the devil (Revelation 12:9), our faith may be tested rigorously. But our faith can also be greatly strengthened while we wait patiently for God’s help and deliverance. As we endure troubles now, let us not be like some who capitulate when upset or crisis occurs (Matthew 13:20-21). Rather, let us always “. . . pray and not lose heart” (Luke 18:1) while being fully confident “. . . that He who has begun a good work in you will complete it until the day of Jesus Christ” (Philippians 1:6). As a result, with the Eternal God’s invincible help, we can be absolutely assured our faith will survive the time of the end. **GN**

## How Rooted Are You?

Every year in March, for the last several years, a hundred miracles have occurred in my basement.

*By John McClain*

Those miracles are the sprouting and growth of tiny vegetable seeds into seedlings and then into plants ready to be set out into the garden. I consider that process to be miraculous because only God can make it happen. I cannot. All I do is to put the seed into the soil.

Here is how it works. First the root goes down into the potting soil; the stem goes up toward the grow lights and then the leaves develop. The first leaves look nothing like the mature leaves that grow later. This is the same process for nearly all plants. The roots go down into the soil and fix or anchor the plant to give it stability.

Second, the roots also absorb mineral salts and water from the soil and conduct them to the plant. Finally, the roots store these minerals and water, which are nutrients for the plant to use as needed. These three functions of roots are critical to the survival of the plant.

### “Rooted and grounded”

In Ephesians 3:17, the apostle Paul prayed for the Christians in Ephesus to be “rooted and grounded” in the love of God. He prayed for what he knew the Ephesians needed, as do all Christians.

As we come to understand the important functions that the roots perform for the plants, we will see that these very few words are an absolutely wonderful part of his total prayer.

Paul used a horticultural metaphor in praying for Christians to be rooted. The Bible is full of metaphors which were well-understood in an agrarian society.

The New Living Translation puts it this way: “I pray that from his glorious, unlimited resources he will empower you with inner strength through his Spirit. Then Christ will make his home in your hearts as you trust in him. Your roots will grow down into God’s love and keep you strong. And may you have the power to understand, as all God’s people should, how wide, how long, how high, and how deep his love is. May you experience the love of Christ, though it is too great to understand fully. Then you will be made complete with all the fullness of life and power that comes from God” (Ephesians 3:16-19, emphasis added).

Another verse about Christians being rooted is in Colossians 2:7: “Let your roots grow down into him, and let your lives be built on him. Then your faith will grow strong in the truth you were taught, and you will overflow with thankfulness” (New Living Translation).

It is interesting to note that in Ephesians 3:17, the soil is God’s love. In Colossians 2:7, the soil is Christ Himself.

In Psalm 1, the righteous man is compared to a tree planted by the river. Throughout the Bible, Christians are sometimes compared to trees. Although we are never told what kind of plant Paul had in mind, the principles apply to all plants.

*Continued on next page*

It cannot be generated from within ourselves. Rather, it is one of God’s precious gifts bestowed to us upon our repentance and baptism (Romans 12:3). God gives us a measure of the very faith of Christ and faith in Christ (Revelation 14:12; Galatians 3:26).

Just as Jesus faithfully trusted His Heavenly Father to guide and empower Him throughout His earthly ministry (Matthew 26:39), so must we trust that God will strengthen and lead us. “But without faith it is impossible to please Him, for he who comes to God must believe that He is, and that He is a rewarder of those who diligently seek Him” (Hebrews 11:6).

Faith not only necessitates that we trust God but take action as well. We must “fight the good fight of faith” (1 Timothy 6:12). But there is more we need to comprehend. Faith can be lost. It can weaken and wither away if it is not treasured and employed (1 Timothy 6:10). Faith cannot remain static or motionless. Rather, it must grow and be nurtured. The apostle Paul stated: “We are bound to thank God always for you, brethren, as it is fitting, because your faith grows exceedingly . . . (2 Thessalonians 1:3). The apostle Jude encouraged church members to continue “. . . building yourselves up on your most holy faith, praying in the Holy Spirit” (Jude 20). Our booklet, *You Can Have Living Faith* provides more information about the power of faith and how to build enduring faith with God’s help.

### Will you be found faithful?

So, if we are still alive then, will we possess buoyant, growing faith at the closing days of this tumultuous, evil age? Will you and I be “rich in faith” (James 2:5) even as



*How Rooted Are You?**Continued from previous page***Three major functions of roots**

Let's now look more closely at the functions of roots to see why Paul used this metaphor. We will also look at the results of not being well-rooted.

1) *Roots firmly fix the plant in the soil and provide stability.* The strongest root is called a tap root, which is the center root, the deepest root and the most important root. Secondary roots are called fibrous roots. They greatly increase the root volume and give the plant a wide root structure. Both the tap root and the fibrous roots give the plant stability, enabling it to stand upright.

Like plants, Christians need stability to withstand the winds and the storms (trials) of life. Our figurative roots are strengthened first by small trials or winds, and later are strengthened more by larger trials or storms.

Scientists working in Oracle, Arizona, proved that trees need wind to develop strong roots. They created sealed Biosphere glass domes where they could do scientific experiments. The domes contain a balanced mixture of plants and creatures to duplicate what would be found in several natural habitats, or "biomes."

Unexpectedly, after some time passed, staff members noticed that trees fell down. The conclusion was that under the glass dome, with no wind, the trees had not developed strong root systems. So trees fell down and were uprooted!

We've all seen the remains of the root ball of a tree that has fallen over. The roots have been pulled out of the ground. At that point, the tree no longer has any support or stability because it was no longer firmly fixed in the soil, and it is no longer receiving any food.

***Like plants, Christians need stability to withstand the winds and the storms of life.***

As Christians, we can also fall and be uprooted during a storm of life if we are no longer receiving any spiritual food.

In our basement, where the little seedlings grow, I put an oscillating fan on a ledge near the plants. When the plants are about 3 inches tall, I turn the fan on the lowest speed to gently blow on the plants. As the plants get bigger and stronger, I increase the speed of the fan to simulate stronger winds. I also increase the time the fan is on, so that when the plants are moved outdoors into the real world they will be able to withstand the winds that will inevitably come.

Next think of the damage caused when a tree falls because of a lack of roots. We've all seen news reports where a tree fell down and knocked out the power lines that supply hundreds of homes. Or a tree fell down and destroyed a nearby home, or crushed a car parked in the driveway.

Imagine these possible headlines in a spiritual sense: "A Christian who was not well-rooted fell down spiritually and caused damage to the faith of other Christians. They allowed him to get between them and God, thus knocking out their power."

Our power source is Christ, not another Christian. This is one example of letting someone take your crown.

We must all be fixed in the soil and stable so these kinds of things never happen.

2) *Roots bring nutrients and water to the plant, feeding the plant.*

Roots do a lot more than give the plant stability. They bring food and water to the plant. Like plants, Christians need food and water, but they also need spiritual nourishment. We get this from God's love and from Christ living in us. Notice Philippians 4:13: "I can do all things through Christ who strengthens me." It is the indwelling of Christ and God's Spirit that brings Christians moral and spiritual strength.

Most roots are below ground and are not seen. But some years I have used clear plastic cups where I could watch the roots grow. Nothing was visible at first. But soon, tiny roots appeared. Then eventually, the roots filled the cups. As each plant grew bigger, it needed more roots to support and to sustain it.

If Christians are to grow, we need more roots to support and to sustain us in our Christian growth. We need to go deeper in understanding, which takes more roots. We want to show more love, so we need deeper roots in God's love to understand the depth of it. We need to be more deeply rooted in Christ.

Let's go back to Ephesians 3 again and read verses 18 and 19: "And may you have the power to understand, as all God's people should, how wide, how long, how high, and how deep his love is. May you experience the love of Christ, though it is too great to understand fully. Then you will be made complete with all the fullness of life and power that comes from God" (New Living Translation).

Yes, Christ is the epitome of God's love. The Son came to earth to show us the Father and His Father's love.

3) *Roots store water and nutrients*

When droughts come, plants have a certain amount of a reserve of water and nutrients that are stored in the roots. This sustains the plant for a while. When spiritual droughts come, our roots in Christ sustain us for some time.

The plants need the roots to be able to stand and to yield fruit in season. Christians need their roots to stand and to yield fruit in their season.

Our Christian roots are not seen, but the results of our roots are clearly visible.

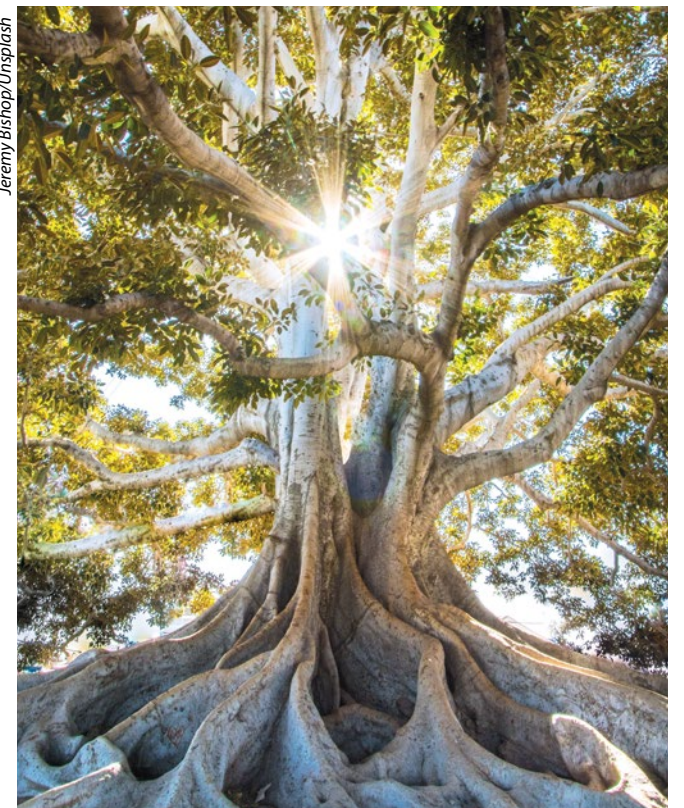
Finally, if you are rooted, you will be fixed and stable, well-fed and sustained through storms. And you will grow spiritually.

When Paul prayed for the Ephesians to be rooted in God's love, he was asking for a wonderful blessing upon them. When he prayed for the Colossians to be rooted in Christ, he was asking for a wonderful blessing upon them, also.

We strengthen our roots by using the spiritual tools: prayer, study, meditation, fasting, exercising God's Spirit.

Like the plants we see everywhere, Christians have to be rooted to grow. Plants and Christians need their roots until the day they die.

May all of us be more rooted in God's love and rooted in Christ, so that we remain firmly fixed, stable, well-fed and filled with a reserve of spiritual strength for times of stress and storms. **GN**



*If Christians are to grow, we need more roots to support and to sustain us in our Christian growth.*

## Good News Resource Spotlight

*This new section in the Good News will highlight a different resource for members and coworkers each issue! Our hope is that this will help edify readers and encourage them to take advantage of the many tools UCG offers.*



Visit [ucg.org/beyond-today/beyond-today-bible-study/the-time-is-now](http://ucg.org/beyond-today/beyond-today-bible-study/the-time-is-now) to access the *Beyond Today* Bible Study Series, "The Time is Now."

This four-part series, presented by the three hosts of *Beyond Today TV*, will "show you how to experience a personal revival to bring your life in line with God's unfolding purpose."

Other series in the *Beyond Today* Bible Studies program include the Judges, lessons from the prophet Daniel, the minor prophets, the Feasts of God, end-time prophecy, "how to be God's friend" and many more!

Go to [ucg.org/beyond-today/beyond-today-bible-study](http://ucg.org/beyond-today/beyond-today-bible-study) for a full list of the topics addressed.





Left: Those in attendance at the ministerial conference in Manila. Right: Richard Macaraeg, the McNeelys, Stella Combare, David Dobson and the Kubiks at the Philippines UCG office.



After arriving in Manila Wednesday night, we were met by senior pastor David and Denise Dobson. We spent much of Thursday with the Dobsons, Richard Macaraeg (Philippines office manager) and Stella Combare (Philippines office accountant) at the UCG Philippines office in Makati. We saw their work and discussed details about the *Beyond Today* magazine, Internet presence and video.

Dave and Denise Dobson are doing a great job in overseeing the Work in the Philippines and both are highly regarded by the Filipino brethren. We discussed our Kingdom of God seminar in Quezon City, hoping for a good response from our 500 plus *Beyond Today* subscribers in the Manila area. In the Philippines, about 3000 people receive the *Beyond Today* magazine.

The next day, Friday, the Dobson's, McNeelys, Bev and I spent the day at Corregidor Island, located at the entrance of Manila Bay. On the Sabbath, we held a Kingdom of God seminar in Quezon

City. The day was well-organized. Women operated the literature and registration table. Everyone seemed engaged welcoming newcomers. About 10 members came from San Carlos, the other congregation about five hours away on this island of Luzon. Between the music, the messages and the attentiveness of the audience, the seminar went perfectly. Rey Evasco opened with introductory comments before the prayer. The choir sang the Hallelujah Chorus. The lyrics—"King of Kings and Lord of Lords" and "He shall reign forever and ever"—fit beautifully with my message about the return of Christ to set up his Kingdom.

After my message another musical piece, "Let there be Peace on Earth," fit well with Darris McNeely's message about the Kingdom of God and learning the ways of peace. After the presentations, a Q&A session covered prophecy, suffering, the Kingdom of God and other topics. There were 140 in attendance, including 38 new people.

We spent Sunday afternoon with Wes and Madel Kerlin at

the American Military Cemetery in the Global City, Manila. At the cemetery Darris McNeely and I made a podcast, which can be found at [ucg.org/inside-unit-ed-podcast](http://ucg.org/inside-unit-ed-podcast).

That evening was the opening night of the Ministerial Conference in Manila for all the ministers in the Philippines and one pastor from Myanmar. It was patterned after the Pastoral Development Program we've been holding in Cincinnati for five years.

Monday morning, we began our classes for the 40 plus attending. I spoke about the high calling of the ministry and Darris McNeely spoke about the Mission and Vision of the Church. After lunch David Dobson spoke about the ceremonies in the Church and I gave a presentation on the calendar. After dinner, Darris offered an ABC class sampler on the book of Daniel.

Over the course of the Conference, we covered topics such as the nature of God, ethics, the role of wives in serving with their husbands as a team, evangelism, local

church organization, expository preaching plans, biblical resources, an overview of the Pastor's Policy Manual and more. Four men gave expository sermonettes that attendees evaluated. We also recorded two podcasts. We had an eye-opening presentation from Ireneo and Glory Ann Suaner from Sabah, Malaysia who spoke about the church there. Additionally, Gum Seng Aung from Myanmar talked about their congregation in what used to be Burma.

During the conference, the women met separately to discuss their role with their husbands in the ministry. Conversation extended to how this could be done in a team-like way that husbands could appreciate and respect.

Finally, we did an assessment all together about the entire training seminar. I plan to use this method in our U.S. regional conferences to assess the effectiveness of the program and discuss how it can be improved. It was meaningful because everyone was involved and listening to each other's comments. The last presentation was to Earl Roemer, who served here as senior pastor from 1997 until three years ago. He and his wife Carol helped lay a foundation for what fruit we see today.

We were thankful that the transition of senior pastor was seamlessly made to David and Denise Dobson, who have been so loving and caring for the Filipino brethren. I want to thank our Filipino ministry and brethren for making us so welcome, and David and Denise Dobson and Earl Roemer for

their part of this educational event. After our endeavors in the Philippines, we flew to Singapore. At the time of this writing, on Saturday Dec. 28, we have had a wonderful Sabbath in Asia. Services were at Rosalind Yong's condo. We met Selvarthnam Sinniadurai from Kuala Lumpur who is very interested in proliferating *Beyond Today* into the Malay language.

In the morning I spoke about grace and our new booklet on the subject. The Bible study was followed by a lunch and fellowship. In the afternoon, Darris covered the story in Acts of the beginning of the church at Philippi. Rosalind's son JJ led songs for the Bible study and church service.

We appreciate the faithfulness of this remote church that meets here, far from other congregations. The closest churches are Hong Kong, a 4-hour flight away and Perth, Australia, a 5-hour flight.

Clement Lim, a member of over 50 years, calls me from time to time in Cincinnati. I first met him at the 1993 Feast of Tabernacles in Phuket, Thailand. We plan to visit him tomorrow. The people here are a very close-knit group that have known each other for decades in some cases.

I'd like to thank Darris and Debbie McNeely for the many hours of teaching, and my lovely wife Bev for her support. We also thank you all for your prayers and support as we make this trip to care for the ministry and brethren in this part of the world.

Victor Kubik

## French Feast Site Announced

Your brothers and sisters in France welcome you to join them for the Feast of Tabernacles in Roquebrune-sur-Argens this year! Roquebrune-sur-Argens is located in the Provence region, near the French Riviera, about 15 minutes from the coastline.

It is a relatively short drive to the famous beaches of Saint-Raphaël, Saint-Tropez and Sainte-Maxime Rich in natural beauty and historical sites—including Nice, Monaco and Cannes nearby—this region has much to offer and is a beautiful location to be able to spend God's Feast together.

The village's vacation resort is nestled on seven green acres over-

looking the impressive "Rock of Roquebrune," which dominates the village and the entire Argens Valley. Amenities at the resort include Wi-Fi in the main lounge, a workout facility, a game room, tennis courts and an outdoor heated swimming pool. Fully-remodeled two- and three-bedroom villas and single-room hotel-style lodging are available. Villas offer fully-equipped kitchens, private patios and air conditioning.

This all-inclusive site provides



Julien Lanoy/Unsplash

Monaco is among the excursion destinations offered to Feastgoers.

the opportunity to sample French cuisine from copious buffets while enjoying fellowship with other brethren from around the world.

In addition to daily church services and fellowship during the Feast, we will offer afternoon ex-

cursions to nearby points of interest such as the "perched" village of St. Paul de Vence and the city of Nice. Excursion details will be shared once finalized. We also plan for a free day to enjoy the local village and an

evening talent show and dance. As with prior years, the Feast includes nine nights lodging and breakfast, lunch and dinner.

Roquebrune-sur-Argens is approximately a one-hour drive from the Nice airport and shuttle bus transport will be offered to and from the airport for those who do not wish to rent a car.

Opening services will begin at 8:30 p.m. on Friday, Oct. 2.

Registration via the UCG Festival registration site opens Monday, March 2, 2020 at 3 p.m. EST and a €25 non-refundable booking fee must be paid via the Feast in France Shopify E-Commerce site to secure the registration. The €25 booking fee covers the cost of Feast administration.

Visit our Facebook page (Feast of Tabernacles – UCG France) for additional information and updates or contact us by email anytime at [feastinfrance@gmail.com](mailto:feastinfrance@gmail.com) with any questions. We look forward to welcoming all those interested in joining the French brethren for the Feast of Tabernacles in Roquebrune-sur-Argens this year! **UN**



By Rick Shabi, Treasurer

At the beginning of each calendar year our attention turns to our personal taxes and finances. We do the same with the Church and *United News*. As has become our custom, the financial statements of the United Church of God are printed in the first issue of *United News* of the new calendar year after they have been presented to and accepted by the Council of Elders.

The Church's fiscal year ended on June 30, 2019. In accordance with our bylaws, an external audit of our financial statements, procedures and operations is performed each year, usually during August. The final report is presented to the Council of Elders at its December meeting, then made public in the church's newspaper.

This year, the Ohio-based public accounting firm of Clark, Schaefer and Hackett was again engaged to perform the audit. The full audit report is presented in this issue for your review.

As we are now six months into the Church's current fiscal year, it may be interesting to you to review some highlights of our past and current fiscal year.

First, let me report that the Church's financial condition continues to be very strong, for which we are thankful to God and to the members, donors, coworkers and others who faithfully support His Work.

Following are a few items and statistics of interest, with page reference number to the attached financial statements, as you review them:

• **Unqualified Opinion:** On pages 1 and 2 of the audit report, the external accounting firm states its opinion that the financial statements and information "present fairly the financial position of [the Church] at June 30, 2019."

• **Cash and Restricted Fund Balances:** On page 3, the Statement of Financial Position, otherwise known as the "Balance Sheet," discloses our asset and liability balances at year-end. Cash includes both general donations and restricted donations. Donor-designated contributions, such as Festival Fund, Assistance Fund, Good Works, Building Fund and others are separately recorded and accounted for in our books. Donations made with specific des-

ignations are used only for those purposes. Our net assets at June 30 exceed \$12.6 million.

• **Income:** The Statement of Activities, otherwise known as the "Income Statement," provides an overview of income and expenses by category for the fiscal year. The Church's overall "income," which primarily consists of tithes, Holy Day offerings and other offerings of members and others remained consistent, at over \$19 million, for the last two fiscal years. As of the date of this writing, donations for the first six months of this fiscal year are running at about the same level as last year.

• **Donors and Coworkers:** At June 30, the total number of donors and coworkers (that is, non-members who make unrestricted donations to the Church) exceeded 13,500 individuals and/or families.

• **Assistance to the needy (third tithe assistance):** On the Schedule of Functional Expense you will note that in fiscal 2019, in recognition of its responsibility to help those with long or short-term financial needs, the Church provided over \$1.1 million in discretionary assistance. By comparison, about \$350,000 was donated to the Assistance Fund during the year.


• **International subsidy:** Recognizing our commitment to members outside the United States, the Church provides regular subsidies to several international areas, including congregations in Africa, the Caribbean, Europe, Southeast Asia, Mexico, South America and others. The total amount of such international assistance in fiscal 2019 exceeded \$1.5 million, which does not include the cost of printing and postage and shipping of foreign language magazines and booklets.

• **Church buildings:** During the fiscal year, the Church completed the construction and equipping of the Video Recording Studio, which was financed wholly through the contributions of church members and other donors. A church building in Columbus, Ohio was purchased during the year, financed through the local church building fund with mortgages provided by a few church members.

• **Expenses:** While the Income Statement shows overall expenses, if you are interested in more detail

United Church of God,  
an International Association

Financial Statements  
June 30, 2019 and 2018  
With Independent Auditors' Report



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**Opinion**

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of **United Church of God, an International Association**, as of June 30, 2019 and 2018, 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.


*Clark, Schaefer, Hackett & Co.*

Cincinnati, Ohio  
November 13, 2019

on how money was spent, please review the Schedule of Functional Expenses on pages 12 and 13.

As you can see, God continues to provide what the Church needs to accomplish its commission of preaching the gospel and caring for the members of the Church around the world. We are grateful to Him, and to the members, coworkers and donors who faithfully support the Work. May we all continually seek God's will and be judicious in performing it.

As always, if you have any questions about the finances of the Church or anything in the attached financial statements, please feel free to contact me at any time. **UN**



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**INDEPENDENT AUDITORS' REPORT**

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

**Report on the Financial Statements**

We have audited the accompanying financial statements of **United Church of God, an International Association** (a not-for-profit organization), which comprise the statements of financial position as of June 30, 2019 and 2018, and the related statements of activities, functional expenses and cash flows for the years then ended, and the related notes to the financial statements.

**Management's Responsibility for the Financial Statements**

Management is responsible for the preparation and fair presentation of these financial statements in accordance with accounting principles generally accepted in the United States of America; this includes 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.

**Auditors' Responsibility**

Our responsibility is to express an opinion on these financial statements based on our audits. We conducted our audits in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and fair presentation of the financial statements 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 entity's internal control. Accordingly, we express no such opinion. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

RESULTS THROUGH REMARKABLE RELATIONSHIPS

**UNITED CHURCH OF GOD, an International Association**  
Statements of Financial Position  
June 30, 2019 and 2018

	2019	2018
<b>Assets:</b>		
Cash and cash equivalents	\$ 5,834,551	7,053,425
Certificates of deposit	2,554,912	2,043,222
Prepaid expenses	386,285	300,241
Property and equipment, net	5,317,306	4,472,960
<b>Total assets</b>	<b>\$ 14,093,054</b>	<b>13,869,848</b>
<b>Liabilities and net assets:</b>		
<b>Liabilities:</b>		
Accounts payable	\$ 200,001	357,697
Accrued payroll and vacation pay	560,967	507,144
Accrued insurance obligations	28,480	89,847
Accrued other	110,930	97,492
Mortgages payable	591,907	325,346
<b>Total liabilities</b>	<b>1,492,285</b>	<b>1,377,526</b>
<b>Net assets:</b>		
Without donor restrictions	12,346,756	11,922,464
With donor restrictions	254,013	569,858
<b>Total net assets</b>	<b>12,600,769</b>	<b>12,492,322</b>
<b>Total liabilities and net assets</b>	<b>\$ 14,093,054</b>	<b>13,869,848</b>

The accompanying notes are an integral part of these financial statements. 3

**UNITED CHURCH OF GOD, an International Association**  
Statements of Activities  
Years Ended June 30, 2019 and 2018

	2019	2018
<b>Net assets without donor restrictions:</b>		
<b>Revenues, gains and other support:</b>		
Contributions - individuals	\$ 12,745,786	13,048,235
Contributions - local congregations	377,623	392,002
Holy day offerings and festival fund contributions	5,217,884	4,968,720
Estate and personal property donations	457,246	594,920
Interest income	101,327	78,646
Other income	192,736	166,806
<b>Net assets released from restrictions:</b>		
Satisfaction of restrictions	528,928	522,993
<b>Total revenues, gains and other support</b>	<b>19,621,530</b>	<b>19,772,322</b>
<b>Expenses:</b>		
<b>Program services:</b>		
Field Ministry / Local Congregations	8,315,260	7,985,818
Festivals	447,988	400,173
International	1,596,397	1,700,965
Public Proclamation	5,107,486	5,044,659
<b>Total program services</b>	<b>15,467,131</b>	<b>15,131,615</b>
<b>Management and general:</b>		
Council of Elders / Home Office / Insurance & Benefit Plans	3,514,202	2,959,744
General Conference	35,905	40,571
Executive Reserve	180,000	319,597
<b>Total management and general</b>	<b>3,730,107</b>	<b>3,319,912</b>
<b>Total expenses</b>	<b>19,197,238</b>	<b>18,451,527</b>
<b>Increase in net assets without donor restrictions</b>	<b>424,292</b>	<b>1,320,795</b>
<b>Net assets with donor restrictions:</b>		
Contributions	213,083	465,451
<b>Net assets released from restrictions:</b>		
Satisfaction of restrictions	(528,928)	(522,993)
<b>Decrease in net assets with donor restrictions</b>	<b>(315,845)</b>	<b>(57,542)</b>
<b>Change in net assets</b>	<b>108,447</b>	<b>1,263,253</b>
<b>Net assets at the beginning of period</b>	<b>12,492,322</b>	<b>11,229,069</b>
<b>Net assets at the end of period</b>	<b>\$ 12,600,769</b>	<b>12,492,322</b>

The accompanying notes are an integral part of these financial statements. 4



**UNITED CHURCH OF GOD, an International Association**  
Statement of Functional Expenses  
Year Ended June 30, 2019

	Program Services			Management and General				Totals
	Ministerial Services/Field Ministry/Local Congregations	Festivals	International	Public Proclamation	Council of Elders/Home Office/Insurance & Benefit Plans	Executive Reserve	General Conference	
Salaries and related benefits	\$ 4,503,808	-	-	1,660,266	1,025,145	175,000	-	7,364,219
Contracted services and fees	27,116	7,266	-	284,843	226,273	-	9,099	554,597
Broadcast media and advertising	-	-	-	1,045,259	-	-	-	1,045,259
Print media and advertising	11,025	17,343	-	800,550	8,617	-	1,471	839,006
Postage and shipping	18,909	10,168	-	950,775	51,498	-	2,869	1,034,219
Building and equipment lease/rental	38,086	158,149	-	-	1,508	-	-	197,743
Telephone and utilities	38,154	1,288	-	2,600	103,414	-	-	145,456
Supplies	47,122	16,752	-	19,045	52,108	-	5,252	140,279
Travel, mileage, meals, and lodging	1,004,428	31,835	160,535	11,088	97,520	-	17,214	1,322,620
Depreciation	-	-	-	-	216,822	-	-	216,822
Grants and charitable support:	-	-	-	-	-	-	-	-
International support	-	113	1,435,862	331,747	687	5,000	-	1,773,409
Domestic support:	-	-	-	-	-	-	-	-
Assistance to the needy	957,123	204,980	-	-	19,219	-	-	1,181,322
Allocations to local congregations	1,646,201	-	-	-	-	-	-	1,646,201
Insurance and health care	-	-	-	-	1,681,359	-	-	1,681,359
Other	23,288	94	-	1,313	30,032	-	-	54,727
<b>Total expenses</b>	<b>\$ 8,315,260</b>	<b>447,988</b>	<b>1,596,397</b>	<b>5,107,486</b>	<b>3,514,202</b>	<b>180,000</b>	<b>35,905</b>	<b>19,197,238</b>

The accompanying notes are an integral part of these financial statements. 5

**UNITED CHURCH OF GOD, an International Association**  
Statement of Functional Expenses  
Year Ended June 30, 2018

	Program Services			Management and General				Totals
	Ministerial Services/Field Ministry/Local Congregations	Festivals	International	Public Proclamation	Council of Elders/Home Office/Insurance & Benefit Plans	Executive Reserve	General Conference	
Salaries and related benefits	\$ 4,286,908	-	-	1,610,748	968,084	316,150	-	7,181,890
Contracted services and fees	30,365	7,293	-	278,718	232,893	-	8,655	557,924
Broadcast media and advertising	-	-	-	967,335	-	-	-	967,335
Print media and advertising	11,955	15,841	-	793,619	19,586	-	3,418	844,419
Postage and shipping	18,607	7,321	-	939,793	28,272	-	3,694	997,687
Building and equipment lease/rental	22,585	154,296	-	6,182	1,258	-	-	184,321
Telephone and utilities	39,587	339	-	2,426	97,831	-	-	140,183
Supplies	36,862	12,565	-	20,863	43,941	47	3,151	117,429
Travel, mileage, meals, and lodging	979,252	24,292	178,736	34,682	93,889	-	21,616	1,332,467
Depreciation	-	-	-	-	185,025	-	-	185,025
Grants and charitable support:	-	-	-	-	-	-	-	-
International support	-	748	1,522,229	389,044	634	3,400	-	1,916,055
Domestic support:	-	-	-	-	-	-	-	-
Assistance to the needy	923,354	177,351	-	-	22,905	-	-	1,123,610
Allocations to local congregations	1,612,087	-	-	-	-	-	-	1,612,087
Insurance and health care	-	-	-	-	1,225,623	-	-	1,225,623
Other	24,256	127	-	1,249	39,803	-	37	65,472
<b>Total expenses</b>	<b>\$ 7,985,818</b>	<b>400,173</b>	<b>1,700,965</b>	<b>5,044,659</b>	<b>2,959,744</b>	<b>319,597</b>	<b>40,571</b>	<b>18,451,527</b>

The accompanying notes are an integral part of these financial statements. 6

**UNITED CHURCH OF GOD, an International Association**  
Statements of Cash Flows  
Years Ended June 30, 2019 and 2018

	2019	2018
<b>Cash flows from operating activities:</b>		
Change in net assets	\$ 108,447	1,263,253
Adjustment to reconcile change in net assets to net cash provided (used) by operating activities:		
Depreciation	216,822	185,025
Contributed property and equipment	(255,355)	-
Contributed land	(28,000)	-
Gain on sale of property and equipment	(11,003)	-
Effect of change in operating assets and liabilities:		
Prepaid expenses	(86,044)	24,704
Accounts payable	(157,696)	239,878
Accrued payroll and vacation pay	53,823	(641)
Accrued insurance obligations	(61,367)	(224,828)
Accrued other	13,438	62,262
Net cash provided (used) by operating activities	<u>(206,935)</u>	<u>1,549,653</u>
<b>Cash flows from investing activities:</b>		
Purchase of certificates of deposit	(2,554,912)	(2,043,222)
Redemption of certificates of deposit	2,043,222	1,013,987
Purchases of property and equipment	(778,910)	(714,703)
Proceeds from sale of property and equipment	12,100	-
Net cash used by investing activities	<u>(1,278,500)</u>	<u>(1,743,938)</u>
<b>Cash flows from financing activities:</b>		
Proceeds from mortgages payable	345,000	-
Principal payments on mortgages payable	(78,439)	(58,154)
Net cash provided (used) by financing activities	<u>266,561</u>	<u>(58,154)</u>
Net decrease in cash and cash equivalents	(1,218,874)	(252,439)
Cash and cash equivalents, beginning of year	<u>7,053,425</u>	<u>7,305,864</u>
Cash and cash equivalents, end of year	\$ <u>5,834,551</u>	\$ <u>7,053,425</u>
<b>Supplemental Cash Flow Disclosures:</b>		
Interest paid	\$ 4,896	6,016

The accompanying notes are an integral part of these financial statements. 7

**UNITED CHURCH OF GOD, an International Association**  
Notes to the Financial Statements  
June 30, 2019 and 2018

**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:**

**Adoption of new accounting standard**

During 2019, the Church adopted Accounting Standards Update (ASU) 2016-14, "Presentation of Financial Statements of Not-for-Profit Entities". The standard addresses the complexity and understandability of net asset classification, deficiencies in information about liquidity and availability of resources, and the lack of consistency in the type of information provided about investment return and functional expenses, including allocation methodologies and presentation of a statement of functional expenses as part of the basic financial statements. The Church has adjusted the presentation of these financial statements for 2019 and have retroactively applied the new presentation to the 2018 financial statements, accordingly.

**Basis of presentation**

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.

The financial statements have been prepared on the accrual basis in accordance with the AICPA Audit and Accounting Guide, "Not-for-Profit Organizations" which requires the Church to report information regarding its financial position and activities according to the following net asset classifications:

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**UNITED CHURCH OF GOD, an International Association**  
Notes to the Financial Statements  
June 30, 2019 and 2018

- 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 the Council of Elders.
- Net assets with donor restrictions: Net assets subject to stipulations imposed by donors. Some donor restrictions are temporary in nature; those restrictions will likely 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. The Church has no net assets with perpetual donor restrictions as of June 30, 2019 and 2018.

**Church support**

Members of the Church practice tithing (which is the donation of ten percent of one's "net" 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 "net" income for personal use in attending biblically mandated festivals or holy days. This is commonly referred to as the second tithe. Members also 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 to assist needy 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 assist the needy.

Members may designate that their contributions be used to support the Church internationally. This fund is known as the "International Fund."

**Use of estimates**

The financial statements are prepared in conformity with generally accepted accounting principles which require management to make estimates and assumptions that affect the amounts of assets and liabilities, the disclosure of contingent liabilities as of the financial statement date, and the amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates.

**Income taxes**

The Church is exempt from Federal income tax under Internal Revenue Code (IRC) Section 501(c)(3). 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.

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**UNITED CHURCH OF GOD, an International Association**  
Notes to the Financial Statements  
June 30, 2019 and 2018

**Cash and cash equivalents**

Cash and cash equivalents consist of cash and investments with initial maturities of three months or less.

**Certificates of deposit**

As of June 30, 2019, the Church owned three certificates of deposit at three financial institutions. The certificates of deposit had an initial maturity of one year. The fair value of the certificates of deposit was \$2,554,912. As of June 30, 2018, the Church owned two certificates of deposit at two financial institutions with an initial maturity of one year. The fair value of those certificates of deposit were \$2,043,222.

**Concentration of credit risk**

The Church maintains its cash and certificates of deposit at several commercial and savings banks which, at times, exceed federally insured limits. The Church has not experienced any losses in such accounts and believes it is not exposed to any significant credit risk.

**Property and equipment**

Purchased property and equipment are recorded at cost. Donations of property and equipment are recorded as support at their estimated fair value on the date of donation. Such donations are reported as without donor restrictions unless the donor has restricted the donated asset to be used for a specific purpose. Major improvements to real property are capitalized and normal repair and maintenance costs are expensed as incurred.

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

**Components of programs and supporting services**

**Field Ministry/Local Congregations:** This function includes expenses pertaining to the field ministry, local congregations and youth camps.

**International:** This function includes expenses pertaining to the support of international congregations and offices.

**Public Proclamation:** This area contains all media related expenses.

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**UNITED CHURCH OF GOD, an International Association**  
Notes to the Financial Statements  
June 30, 2019 and 2018

**Festivals:** This function includes costs that are directly involved in the fall Festival of Tabernacles and the other annual festivals.

**Home Office:** This function includes administrative and other expenses for the Home Office.

**Council of Elders:** The expenses in this function are those that pertain to the Council of Elders, including phone and face-to-face conferences.

**General Conference:** Expenses in this function include any expenses relating to the Cincinnati, Ohio, General Conference held in May.

**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.

**Allocation of functional expenses**

The costs of providing various programs and other activities have been summarized on a functional basis in the statements of activities and, accordingly, certain costs have been allocated among benefited programs and supporting services. 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, building and equipment lease/rental, occupancy, travel, supportive services, and other expenses.

**Reclassifications**

Certain items from 2018 have been reclassified to conform to current year presentation.

**Subsequent events**

The Church evaluates events and transactions occurring subsequent to the date of the financial statements for matters requiring recognition or disclosure in the financial statements. The accompanying financial statements consider events through November 13, 2019, the date on which the financial statements were available to be issued.

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**UNITED CHURCH OF GOD, an International Association**  
Notes to the Financial Statements  
June 30, 2019 and 2018

**3. PROPERTY AND EQUIPMENT:**

Property and equipment consisted of the following at June 30:

	<u>2019</u>	<u>2018</u>
Buildings and construction in progress	\$ 6,318,389	5,512,842
Land	449,952	421,952
Land improvements	421,541	396,551
Furniture and fixtures	97,092	54,660
Office equipment	675,566	549,235
Vehicles	69,494	81,166
Total property and equipment	<u>8,032,034</u>	<u>7,016,406</u>
Less: accumulated depreciation	<u>2,714,728</u>	<u>2,543,446</u>
	<u>\$ 5,317,306</u>	<u>4,472,960</u>

**4. OBLIGATIONS UNDER OPERATING LEASES:**

The Church leases automobiles pursuant to operating lease agreements. The Church's future minimum lease payments for all non-cancelable operating leases are as follows:

**Years Ending June 30:**

2020	\$ 178,645
2021	122,805
2022	76,463
2023	<u>28,982</u>

Total future minimum lease payments **\$ 406,895**

Rent and lease expenses for the years ended June 30, 2019 and 2018 were \$197,743 and \$184,321, respectively.

**5. DEFINED CONTRIBUTION PENSION 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, 2019 and 2018 in the amount of \$203,092 and \$194,211, respectively.

**6. MORTGAGES PAYABLE:**

In November 2008, the Church signed a \$350,000 mortgage with Prosperity Bank, secured by a church building. The mortgage was to be repaid in monthly installments over fifteen years, with an interest rate at 6.526%. In June 2014, the note with Prosperity Bank was refinanced and a new mortgage was issued through a member of the Church. The new note has a principal amount of \$260,000 and will be repaid in monthly installments over 8 years, with an interest rate of 3.00%. The balance at June 30, 2019 and 2018 was \$104,869 and \$137,782, respectively.

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**UNITED CHURCH OF GOD, an International Association**  
Notes to the Financial Statements  
June 30, 2019 and 2018

In June 2014, the Church signed a \$65,000 mortgage with Church of Christ, secured by a church building. The mortgage will be repaid in monthly installments over 8 years, with an interest rate of 0.00%. The balance at June 30, 2019 and 2018 was \$24,144 and \$32,320, respectively. No interest has been imputed on the mortgage, as the amount was deemed immaterial.

In December 2014, the Church signed a \$25,000 mortgage with United Church of God, Fort Wayne, secured by a church building. The mortgage will be repaid in monthly installments over 10 years, with an interest rate of 0.50%. The balance at June 30, 2019 and 2018 was \$13,905 and \$16,392, respectively.

In December 2014, the Church signed a \$75,000 mortgage with United Church of God, Indianapolis, secured by a church building. The mortgage will be repaid in monthly installments over 10 years, with an interest rate of 2.50%. The balance at June 30, 2019 and 2018 was \$43,556 and \$50,852, respectively.

In 2010, the Church received a building as part of a contribution that included an assumed mortgage with a balance of \$151,000 at the time of contribution. The mortgage is secured by the church building. The mortgage will be repaid in 215 monthly installments of \$700 and one payment of \$500 maturing in December 2029, with an interest rate of 0.00%. The balance at June 30, 2019 and 2018 was \$79,600 and \$88,000, respectively. No interest has been imputed on the mortgage, as the amount was deemed immaterial.

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, 2019 was \$325,833. No interest has been imputed on the mortgage, as the amount was deemed immaterial.

The future minimum payments on the mortgage payables are as follows:

**Years Ending June 30:**

2020	\$ 83,419
2021	84,653
2022	85,923
2023	42,000
2024	43,497
Thereafter	<u>252,415</u>
Total	<u>\$ 591,907</u>

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**UNITED CHURCH OF GOD, an International Association**  
Notes to the Financial Statements  
June 30, 2019 and 2018

**7. COMMITMENTS AND CONTINGENCIES:**

The Church is currently making discretionary payments to certain individuals. The payments totaled approximately \$962,000 and \$1,124,000 for the years ended June 30, 2019 and 2018, 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.

**8. NET ASSETS WITH DONOR RESTRICTIONS:**

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

	<u>2019</u>	<u>2018</u>
Studio Fund	\$ -	392,004
Good Works Program	211,188	140,719
Building Fund	<u>42,825</u>	<u>37,135</u>
	<u>\$ 254,013</u>	<u>569,858</u>

Net assets of \$528,928 were released during 2019 from donor restrictions by incurring capital expenditures satisfying the restricted purposes of funds held within the Studio Fund and by incurring expenses satisfying the restricted purposes specified by the donors within the Good Works Program. Net assets of \$522,993 were released during 2018 from donor restrictions by incurring maintenance expenses satisfying the restricted purposes of funds held within the Building Fund and by incurring expenses satisfying the restricted purposes specified by the donors within the Good Works Program.

**9. LIQUIDITY DISCLOSURE:**

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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**UNITED CHURCH OF GOD, an International Association**  
Notes to the Financial Statements  
June 30, 2019 and 2018

The following table reflects the Church's financial assets as of June 30, 2019 and 2018, reduced by amounts that are not available to meet general expenditures within one year of the statements of financial position date because of donor restrictions:

	<u>2019</u>	<u>2018</u>
Financial assets:		
Cash and cash equivalents	\$ 5,834,551	7,053,425
Certificates of deposit	<u>2,554,912</u>	<u>2,043,222</u>
Financial assets available at year-end	<u>8,389,463</u>	<u>9,096,647</u>
Less those unavailable for general expenditures within one year due to:		
Restricted by donor for specific purpose	<u>254,013</u>	<u>569,858</u>
Financial assets available to meet cash needs for general expenditures within one year	<u>\$ 8,135,450</u>	<u>8,526,789</u>

**10. NEW ACCOUNTING PRONOUNCEMENTS:**

In May 2014, the Financial Accounting Standards Board ("FASB") issued Accounting Standards Update ("ASU") No. 2014-09, "Revenue from Contracts with Customers". The standard's core principle is that an organization will recognize revenue when it transfers promised goods or services to customers in an amount that reflects the consideration to which the organization expects to be entitled in exchange for those goods or services. This standard also includes expanded disclosure requirements that result in an entity providing users of financial statements with comprehensive information about the nature, amount, timing and uncertainty of revenue and cash flows arising from the entity's contracts with customers. This standard will be effective for the year ending June 30, 2020.

In February 2016, the FASB issued ASU No. 2016-02, "Leases". The standard requires all leases with lease terms over 12 months to be capitalized as a right-of-use asset and lease liability on the statement of financial position at the date of the lease commencement. Leases will be classified as either financing or operating. This distinction will be relevant for the pattern of expense recognition in the statement of activities. This standard will be effective for the year ending June 30, 2021.

In June 2018, FASB issued ASU 2018-08, "Clarifying the Scope and Accounting Guidance for Contributions Received and Contributions Made". This standard will assist entities in determining whether transactions should be recorded as a contribution (nonreciprocal transaction) or as an exchange (reciprocal transaction). The standard also provides expanded guidance on determining whether or not a contribution is conditional. This standard will be effective for the year ending June 30, 2020.

The Church is currently in the process of evaluating the impact of these new standards on the financial statements.

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## Hazel Phyllis Knapp

A member profile by  
Janice Kleier and Dan  
Dowd

*“You shall rise before the gray headed and honor the presence of an old man, and fear your God; I am the LORD,”* (Leviticus 19:32, NKJV).

Dan Dowd: One of the privileges I have as a pastor is to serve the many faithful seniors in the local congregations, and in turn to learn about their lives and the calling God has given to them. A few years ago I decided to go through the local member files in order to make note of when all of the local members were baptized. I had quite a few pleasant surprises when I undertook this task, the most impressive being the reason for this article.

Mrs. Phyllis Knapp attends the Wisconsin Dells, Wisconsin, congregation. She was baptized August 15, 1950—70 years ago. I decided I wanted to know more about Mrs. Knapp, but the reason I didn’t know much about her is that for about 15 years her mind has been deteriorating from Alzheimer’s Disease. Since I couldn’t talk much with Mrs. Knapp about her life, I decided to ask her daughter, Janice Kleier, to put together her mom’s life story. I wanted to share this with a wider audience to not only honor Mrs. Knapp, but also to inspire all of us with the legacy of a truly faithful member of the Body of Christ.

What follows is from Janice Kleier about her mother:

My mom wrote her *Reflections, The Paul and Phyllis Knapp Sto-*



A recent photo of Phyllis Knapp, who turned 96 in November.

ry after she retired and moved to Missouri in 1997 at the age of 75. For this mini bio I mostly quote her own words (in italics).

My parents, Paul Lester Knapp Jr. and Hazel Phyllis Jones Knapp were both born and raised in southern Missouri. Dad was raised devout Baptist and Mom’s family was “social Methodist” (Mom’s description): *“They participated in every social activity and party (no smoking, drinking, dancing, gambling, no makeup, etc.)”*.

Mom always went by her middle name because her mother was also Hazel.

Education was a primary goal in my Mom’s life from quite an early age and all through high school. Then came World War II. *“There came a day when I made a profound decision. I wanted a career where I could serve the community and be a part of something. I began to think I might not marry and didn’t want to have just a job, but I wanted a career.”*

In her biography, my mom wrote a great deal about her struggles to get an education during the war years, supporting herself while going to college. At age 22 she had obtained the necessary 30-hour Teaching Certificate and was hired to teach in a one-room school. *“I felt responsible and pleased with my grown-up self. I’m glad for the experience of teaching in a one-room school, but this led to another major [realization]: I needed more education. I enrolled in Southwestern Missouri State Teachers College for the fall of 1945.”*

*“I met a nice decent guy,”* which led to several long and cute stories. Paul Lester Knapp and Hazel Phyllis Jones married Aug. 11, 1946.

*“Paul had a stronger belief in God than I did. Just a chance listen to a radio talk changed our lives. Paul began listening to the World Tomorrow broadcast. My intention was to prove Mr. Armstrong way off base. We began a life-long habit of studying our Bibles 2 hours every morning while drinking coffee. Paul sent off for booklets and literature that brought about some life altering changes. We, together, wrote and asked about baptism. In early August 1950 we received a letter telling us to meet a bap-*



Above: Phyllis Knapp  
Right: Paul and Phyllis with their two children “back in the day.”



*tizing team at the Post Office in Bartlesville, Oklahoma. We were baptized in the Caney River, which flows through Bartlesville, August 15, 1950. The young married couple of the baptism team was Raymond and Myra Cole. At this point we knew about the Seventh day Sabbath from sundown to sundown but the Holy Days were still a mystery. We went to California in spring 1951 for Passover and 1st day of Unleavened Bread, a trip of 1,500 miles. If we had only known we could have gone 500 miles to Gladewater, Texas!*

*“Our first Feast of Tabernacles was Belknap Springs, Oregon. We still have that handwritten letter from Loma Armstrong dated September 18, 1951 telling us where to meet on October 14. We were to bring warm blankets. We loaded up the car with plenty of coffee and warm blankets and our two children, Carl Mitchell, 4 years, and Janice Elaine, 1 year, and our little family of four made the three-day trip to Oregon.*

*“The next Holy Day we made plans for Pentecost, which didn’t happen—instead I gave birth to our third child, William Edward, on June 2, 1952.*

*“Another momentous decision: Because the building trade was falling off in the Midwest and booming in California, we decided to sell everything except necessities and move to California. We packed the car for the Feast of Tabernacles fall 1952 and drove to Seigler Springs, California. Keeping the Feast was wonderful!*

*“Afterward we started our new lives in southern California. My*

*uncle and several of my Dad’s cousins lived in Azusa. They made us welcome. Paul found work immediately and I found a small furnished duplex. Because of our early morning Bible study habit we laid a solid foundation of faith and knowledge through many years of trials and difficulties.”*

*“During those early California years we drove 13 miles to Pasadena for Radio Church of God services in the building that later became the Ambassador College Library.*

*“Fast forward a few years, I began teaching at Imperial School in Pasadena, but the State of California required more education so while I was teaching full time I was also taking classes at Ambassador College (AC). I switched jobs and majors to work at the library and got a bachelor of arts degree in library science in June 1961. I loved it! I feel this was the right career for me.*

*“In the late 1960’s Ambassador College began a concentrated effort to seek accreditation. The library had to grow! I was assigned ‘cataloging and processing.’ I held that position for 15 years through several changes in library administration. I spent a few months in the reference department before I was given a special assignment (1986). I was asked to organize and process the Herbert W. Armstrong private papers. I worked in a remote secure area for three years to complete the project.” [Side note: It was actually the basement of Herbert Armstrong’s house, not far from the original library building.]*

*“Shocking news! It was announced that the Pasadena Campus would close and the library would be packed up and sent to combine on the Big Sandy, Texas campus. I was 67 years old and expected to be retired, but they asked me to transfer! Paul loved the idea! We moved to Texas June 1990..*

*“After many months of getting the library holdings in place and the library systems up and running, I was asked to establish a new department! So exciting! All the rare books (i.e. published before 1800) and all the church literature would be under my jurisdiction and placed in a separate, secure room.*

*“It was a challenging and absorbing job. I regard it as the pinnacle of my library experiences. This continued another seven years. Finally, after 50 years, my unique experience in education came to an end in June 1997.*

*“We retired 500 miles north to the Springfield, Missouri, area and that August celebrated our 50th wedding anniversary. We’d come home and had almost three golden retirement years. Paul got sick and died July 5, 1999.”*

Mrs. Knapp lived in their beautiful retirement house with her dog until October 2007 when she moved to live with her daughter and son-in-law in Wisconsin. She has poor memory issues and is reasonably healthy but fragile, although still walking around the house and using a wheelchair when out of the house. Mrs. Knapp turned 96 on Nov. 22, 2019. **UN**



## Jan. 5-11 **Three Keys to Knowing God**

Presented by Darris McNeely.  
Literature offered: *Is God a Trinity?*

## Jan. 12-18 **Enemies of Evolution**

Presented by Steve Myers.  
Literature offered: *Creation or Evolution: Does It Really Matter What You Believe?*

## Jan. 19-25 **Is Baptism Necessary?**

Presented by Gary Petty.  
Literature offered: *The Road to Eternal Life*

## Jan. 26-Feb. 1 **God's Plan Through the Festivals**

Presented by Gary Petty.  
Literature offered: *God's Holy Day Plan: The Promise of Hope for All Mankind*

## Feb. 2-8 **All About Grace**

Presented by Darris McNeely.  
Literature offered: *What Does the Bible Teach About Grace?*

## Feb. 9-15 **Are the United States and Britain in the Bible?**

Presented by Steve Myers.  
Literature offered: *The United States and Britain in Bible Prophecy*

## Feb. 16-22 **Three Reasons Why Jesus Comes Twice**

Presented by Gary Petty.  
Literature offered: *The Gospel of the Kingdom*

## Feb. 23-29 **When Heaven Comes to Earth**

Presented by Darris McNeely.  
Literature offered: *Christ's Reign on Earth: What It Will Be Like*



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## When Do You Need a Will?

You may be wondering if it is time to have a Will. What if you do not have a large net worth or estate, are not married, do not have children or are under the age of 30? Do you really need to have a Will in place?

The simple answer is yes! Having a Will is the starting point to any estate plan. It gives you control over the distribution of your assets and is a way to show care and concern for your loved ones left behind in the event of your death.

Surprisingly, over 50% of American adults do not have a Will or other estate documents in place. The reasons why vary. Some do not want to be reminded of their own mortality. For others, the process seems too complicated, expensive or they just have not “gotten around to it.” In the end, leaving your loved ones with no Will usually results in higher costs and—more importantly—your local state laws determining who receives your assets. Often, when applicable, in the absence of a Will the state also assigns custody of your minor children. It also leaves your family vulnerable to relatives arguing over your wishes and estate.

Here are the two most common ways you can go about getting a Will established:

- **Online Service**—If your financial or family situation is not complicated, many online services are free or low cost and offer an affordable way to complete a Will. Since Wills are state specific, make sure when doing an online version of a Will that it considers your individual state laws.

- **Attorney**—If you have more complex estate needs, and/or have custody issues with children, using an attorney is advisable. A good attorney can help ensure that your beneficiaries avoid unexpected problems and delays and they are trained in walking you through the entire process.

*Questions to consider when making a Will:*

- Who will be the executor, or the person charged with fulfilling your Will's directions? Make sure to ask the individual prior to naming them in your Will.
- Who will be the guardians of your children in the event you die before they reach adulthood?
- Who will manage the property that will go to your minor children?
- Who or what organization will inherit your assets or be given a gift when you die?

Remember, even if you already have a Will in place, it is important to review it every five years or when a major life event occurs such as change in marital status, losing a spouse, becoming a parent or grandparent, or change of health. Also, once you have a Will in place, make sure to share this information with those who will be responsible for carrying out your wishes.

We read in Philippians 1:20 (NLT), “For I fully expect and hope that I will never be ashamed, but that I will continue to be bold for Christ, as I have been in the past. And I trust that my life will bring honor to Christ, whether I live or die.”

When do you need a will? The answer is easy. Right now.

If you are considering designating the Church as a beneficiary in your Will, have questions or would like assistance, please contact our Planned Giving Coordinator, Howard Marchbanks at (513) 570-2343 or email at [plannedgiving@ucg.org](mailto:plannedgiving@ucg.org).

*Howard Marchbanks, CFP®*

## BY THE NUMBERS

# 1,172

people attended the  
Winter Family Weekend

## How This Work Is Supported

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