

The Good News

A MAGAZINE OF UNDERSTANDING

May-June 2009

What to Do After You Say “I Do”

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Why Marriage Matters



In Genesis 1, as God completed the major phases of His creation, we're told that He reviewed His handiwork and "saw that it was good" (verses 4, 10, 12, 18, 21, 25). But something was lacking. We read that of all God's vast and perfect creation, one thing was decidedly "*not good*." Considering Adam, "the LORD God said, 'It is *not good* for the man to be alone; I shall make a partner suited to him'" (Genesis 2:18, Revised English Bible, emphasis added throughout).

It was only after forming both man *and* woman (Genesis 1:27-28) that God summed up His wondrous work through the sixth day with the words, "indeed, it was *very good*" (verse 31).

The first man was initially incomplete. God created Eve—a woman, a helper, a partner, a companion to complete and complement the man—and presented her to him (Genesis 2:22). Here we see that *God Himself* established marriage. "Therefore a man shall leave his father

Strong marriages are the "glue" that holds families together—and ultimately civilization itself.

and mother *and be joined to his wife*, and they shall become one flesh" (verse 24, compare Matthew 19:5-6).

Marriage isn't simply something that mankind dreamed up. It's a *divine* institution, given as a blessing by the One who designed and made men and women.

And indeed research has repeatedly confirmed that marriage *is* a blessing. Among other things, married men and women are healthier, wealthier, happier, more faithful, feel more personal fulfillment and have better relationships with their children.

Their children are more successful, physically and emotionally healthier, less prone to criminal behavior and less likely to grow up in poverty, be sexually active or abuse drugs or alcohol. Communities with higher rates of happy marriages have more physically healthy citizens, lower rates of violence and teen pregnancy, lower crime and juvenile delinquency rates, more education and higher property values.

As with any structure, societies and civilizations are constructed piece by piece, block by block. Marriage is the fundamental building block of the family. Families are the building blocks of communities. Communities are the building blocks of nations. And nations are the building blocks of civilization. If any of these are faulty, the entire structure weakens. And if not repaired and restored, it will in time collapse.

We *need* strong marriages. They're the "glue" that holds families together—and ultimately civilization itself. We need to understand the Bible's instruction on marriage and family, and to *live it every day*. That's why we regularly feature articles, interviews, news items and advice on how you can strengthen your marriage and family and enjoy this wonderful blessing our Creator has given us.

Never take this blessing for granted. J. Paul Getty, a billionaire several times over at the time of his death at age 83 in 1976, lamented near the end of his life that he would gladly have given all his millions for just one lasting, happy marriage. Successful though he was at nearly everything else, he learned the hard way that all his wealth couldn't buy happiness.

But you *can* enjoy this blessing that eluded even one of the world's wealthiest men. You'll find this blessing by learning to truly love your husband or wife—by showing concern, care, respect, patience, kindness and forgiveness every day.

In doing so you'll also fulfill your purpose by becoming more and more like the One of whom 1 John 4:8 tells us, "God *is* love."

—*Scott Ashley, Managing editor*

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Church president: Clyde Kilough **Media operation manager:** Larry Salyer **Managing editor:** Scott Ashley

Senior writers: Jerold Aust, Roger Foster, Melvin Rhodes, Tom Robinson, John Ross Schroeder

Art director: Shaun Venish **Circulation manager:** John LaBissoniere **Editorial reviewers:** Bruce Gore,

Paul Kieffer, Graemme Marshall, Richard Thompson, David Treybig, Lyle Welty

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NORTH, SOUTH AND CENTRAL AMERICA

United States: United Church of God, P.O. Box 541027, Cincinnati, OH 45254-1027

Phone: (513) 576-9796 Fax (513) 576-9795 Web site: www.gnmagazine.org E-mail: info@ucg.org

Canada: United Church of God—Canada, Box 144, Station D, Etobicoke, ON M9A 4X1, Canada

Phone: (905) 876-9966, (800) 338-7779 Fax: (905) 876-0569 Web site: www.ucg.ca

Bahamas: United Church of God, P.O. Box N8873, Nassau, Bahamas

Phone: (242) 324-3169 Fax: (242) 364-5566

Martinique: Église de Dieu Unie—France, 127 rue Amelot, 75011 Paris, France

Spanish-speaking areas: Iglesia de Dios Unida, P.O. Box 541027, Cincinnati, OH 45254-1027, U.S.A.

Phone: (513) 576-9796 Fax (513) 576-9795 E-mail: info@ucg.org

EUROPE

Benelux countries (Belgium, Netherlands and Luxembourg): P.O. Box 93, 2800 AB Gouda, Netherlands

British Isles: United Church of God, P.O. Box 705, Watford, Herts, WD19 6FZ, England

Phone: 020-8386-8467 Fax: 020-8386-1999 Web site: www.goodnews.org.uk

France: Église de Dieu Unie—France, 127 rue Amelot, 75011 Paris, France

Germany: Vereinte Kirche Gottes/Gute Nachrichten, Postfach 30 15 09, D-53195 Bonn, Germany

Phone: 0228-9454636 Fax: 0228-9454637

Italy: La Buona Notizia, Chiesa di Dio Unita, Casella Postale 187, 24121 Bergamo Centro, Italy

Phone and Fax: (+39) 04523573 Web site: www.labuonanotizia.org E-mail: info@labuonanotizia.org

Scandinavia: Guds Enade Kyrka, P.O. Box 3535, 111 74 Stockholm, Sweden

Phone: +44 20 8386-8467 E-mail: sverige@ucg.org

AFRICA

East Africa—Kenya, Tanzania and Uganda: United Church of God—East Africa

P.O. Box 75261, Nairobi 00200, Kenya E-mail: kenya@ucg.org Web site: www.ucgeastafrica.org

Ghana: P.O. Box AF 75, Adenta, Accra, Ghana

Malawi: P.O. Box 32257, Chichiri, Blantyre 3, Malawi Phone: 085 22 717 E-mail: malawi@ucg.org

Mauritius: P.O. Box 53, Quatre Bornes, Mauritius E-mail: mauritius@ucg.org

Nigeria: United Church of God—Nigeria, P.O. Box 2265 Somolu, Lagos, Nigeria

Phone: 01-813644 Web site: www.ucgnigeria.org E-mail: nigeria@ucg.org

South Africa, Botswana, Lesotho, Namibia and Swaziland: United Church of God—Southern Africa, P.O. Box 2209, Beacon Bay, East London 5205, South Africa

Phone and Fax: 043 748-1694 Web site: www.ucgsa.org

Zambia: P.O. Box 23076, Kitwe, Zambia Phone: (02) 226076 E-mail: zambia@ucg.org

Zimbabwe: P.O. Box 928, Causeway, Harare, Zimbabwe Phone: 011716273 E-mail: zimbabwe@ucg.org

PACIFIC REGION

Australia and Papua New Guinea: United Church of God—Australia

GPO Box 535, Brisbane, Qld. 4001, Australia Phone: 07 55 202 111 Free call: 1800 356 202

Fax: 07 55 202 122 Web site: www.ucg.org.au E-mail: info@ucg.org.au

Fiji: United Church of God, P.O. Box 11081, Laucala Beach Estate, Suva, Fiji

New Zealand: United Church of God, P.O. Box 22, Shortland St., Auckland 1140, New Zealand

Phone: Toll-free 0508-463-763

Tonga: United Church of God—Tonga, P.O. Box 2617, Nuku'alofa, Tonga

ASIA

All except Philippines: United Church of God, P.O. Box 541027, Cincinnati, OH 45254-1027, U.S.A.

Phone: (513) 576-9796 Fax (513) 576-9795 E-mail: info@ucg.org

Philippines: P.O. Box 81840, DCCPO, 8000 Davao City, Philippines Phone and fax: +63 82 224-4444

Cell/text: +63 918-904-4444 Web site: www.ucg.org.ph E-mail: info@ucg.org.ph

ALL AREAS AND NATIONS NOT LISTED

United Church of God, P.O. Box 541027, Cincinnati, OH 45254-1027, U.S.A.

Phone: (513) 576-9796 Fax (513) 576-9795 E-mail: info@ucg.org

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What to Do After You Say

“*I Do*”

by Jerold Aust

Marriage can and should be the most fulfilling time of this life. Research shows that married couples live longer than singles. Since nearly half of marriages fail in some countries, it's important to know what to do after you say "I do."

When Don and Karen met, their worlds turned upside down. Bells were ringing, stars filled their eyes, lilting music was everywhere, and magic was in the air for this Prince Charming who just met his Cinderella.

Neither of them anticipated marriage at first; it wasn't even a consideration. Both had enjoyed the single life, without a care in the world—or so it seemed. Karen was a successful administrator and Don was considering a college education.

Additionally, neither wanted to rush into marriage. But they were experiencing a flush of feelings they had never felt before. Those feelings toward each other were powerfully attractive. They were relentlessly drawn to each other.

Don and Karen (not their real names) did not try to hide their feelings, but they also knew that marriage was a big step for them. Don saw from his perspective

the towering responsibility of taking care of Karen and a potential family down the line. Was this too big a step for him?

Karen seemed to be more accepting about the prospect. She was encouraging when they discussed the subject. The two of them spent a lot of time on their dates discussing issues they might face in marriage and preparing for a family.

What could they draw on? Neither of them remembered their parents spending time talking to them about taking on such an awesome responsibility. Still, they reasoned, it was love at first sight, and that overshadowed all negative thoughts to the contrary.

Years later, when asked about their early marital experiences and expectations about marriage, both agreed that getting to the altar, the “*I do*” part, was about 10 percent of their marriage, while 90 percent was the work and dedication they later put into their marriage, the “*I did*” part.



All marriages begin with a cocktail

Today, many young men and women frequent bars and nightclubs hoping to find the man or woman of their dreams. This wasn't Don and Karen's problem, though they did partake of a “cocktail” that they, like most young couples, little understood.

Dr. Pat Love, a nationally known marriage and family counselor and relationship consultant, knows a lot about this “love cocktail.” She has written two books and collaborated on two others, all focused on the marriage relationship.

In her eye-opening book, *The Truth About Love*, Dr. Love talks about the chemical concoction that brings two people together—what she calls the love cocktail.

In the beginning of a couple's relationship this “love cocktail” strengthens a man and woman's desire to be together and to enter an intimate relationship. It raises the couple's libido and gives “the biggest sexual urge in the first few months of intimacy” (2001, p. 44).

The love cocktail

Don and Karen, as most couples do, drank freely of this cocktail without knowing how and why it works.

The love cocktail produced naturally in our bodies includes three major chemicals: phenylethylamine (a naturally occurring amphetamine-like neurotransmitter often abbreviated as PEA), dopamine and norepinephrine.

"PEA, known as the 'love molecule,' works in concert with dopamine and norepinephrine and triggers incredible side effects," notes Dr. Love. "Symptoms include a delightfully positive attitude, increased energy, decreased need for sleep, and loss of appetite. Increased concentrations of dopamine in the brain are associated with euphoria. Norepinephrine, which is chemically derived from dopamine, is generally associated with exhilaration, excessive energy, and other excitatory responses" (p. 29).

Dr. Love has some keen insight on the effects of this powerful mixture. We'd do well to listen.

"It's clear that what we call being in love could also be called being under the influence," she cautions. Perhaps that's one reason why love has such a reputation for not being rational. Dr. Love continues, "It takes a strong chemical force to overpower the amygdala—the brain's inhibition center—which at this point may be trying to warn you, 'This isn't smart; you could get hurt!'

"But the amygdala is no match for this hormonal hurricane. Full-blown infatuation knows no fear. Researchers propose that in the presence of a sufficiently intense attraction, virtually everyone's neural lattices become marinated in natural amphetamines. The frenzied action of lovers' neurons renders them fearless and unrealistically optimistic. It is no wonder that they tend to discount alarming qualities in their sweethearts" (*ibid.*).

This helps us understand why people sometimes rush into a relationship with seemingly little understanding of what they're doing. This chemical concoction creates a powerful attraction that draws us to another person. It's commonly called

"falling in love," as though it were an accident. And in many ways it is, considering that about half of marriages in advanced nations fail—not least because so many couples don't understand the natural phases a man and woman go through in marriage.

Couples considering marriage would do well to hear out Dr. Love's research on the subject, which helps us understand the difference between infatuation and real love and the up-and-down stages most couples will go through over the course of marriage.

Where do we go from here?

Dr. Love calls this first stage of love and marriage, appropriately enough, the infatuation stage. It's natural and necessary, God having designed us this way to bring men and women together to enjoy a happy family life and to perpetuate the human race.

She calls the second stage of marriage the post-rapture stage. It could be described as what happens when the initial euphoria wears off and reality sets in.

The discovery stage follows, during which couples get to really know each other and have the opportunity to learn what true love is all about.

Finally comes the connection stage, in which couples grow to true love—a giving, outgoing concern for one's partner.

Her book *The Truth About Love* is highly revealing reading for all couples considering marriage as well as all who are already married.

She points out the tragic mistake that some couples make in thinking that the end of one of the normal phases of a relationship is the end of one's love for his or her partner, when that need not be the case at all. That's why it's crucially important that spouses know what to do after they say, "I do!"

So what are some of the keys to building a strong and lasting relationship in marriage? Here are 10 that will greatly help.

God designed infatuation as a powerful attraction to bring men and women together.

Put God first

When married couples put God first in their marriage, they are much more likely

Some couples make the tragic mistake of thinking the end of one phase of their relationship is the end of their love.

to experience joy, comfort and security. This is not an oversimplification. Putting God first in marriage means that the husband and wife read and follow God's instruction for developing good relationships and pray for His guidance and blessings on their marriage. It's important that both spouses do this, not just one.

Humility and mutual submission are crucial keys to a great marriage. This is the way God prescribes for developing a happy relationship. As 1 Peter 5:5 tells us, "Be submissive to one another, and be clothed with humility, for 'God resists the proud, but gives grace to the humble.'"

Couples can be happy for moments at a time, based on human pleasures, but enjoying long-term happiness in marriage comes by putting God first.

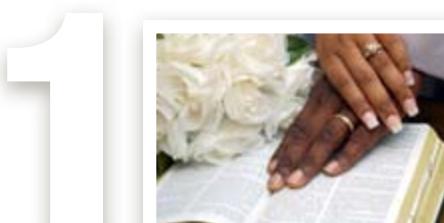


Realize the honeymoon euphoria is not true love

There's quite a difference between the "love" a couple feels when dating and in their first year or two together and the much deeper love they hopefully will enjoy later in marriage.

The first is to a large extent fueled by the strong and potent chemical cocktail already built into us, as described earlier. The second, after the first wears off, is what's crucial in keeping a marriage strong.

When the infatuation or honeymoon stage is over, the stage is set for true love. This is where the rubber meets the road, when a husband and wife have an oppor-



tunity to work at their marriage, looking to and highlighting their mate's strengths rather than their weaknesses.

The human body cannot maintain the high energy of the infatuation stage. It must come down or return to a normal state, to the reality of life. This is where true love begins—when a couple can work on their marriage.

What Dr. Love calls the post-rapture stage is not an abnormal experience. It is simply the next natural phase of marriage. Some couples think something must be wrong in their marriage when, in reality, it is just part of the human condition. God designed a couple's relationship and marriage to go through this stepwise progression.

3



Get to know yourself and your mate

When the honeymoon wears off, and it will, a newly married couple has a potential gold mine to explore. In the early infatuation or honeymoon stages of a relationship, the husband and wife naturally tend to look for and see the best in each other. But when the new wears off, the partners naturally begin to see one another's faults.

The wise take advantage of this and focus on meeting their spouse's needs. Gary Chapman, author of *The Five Love Languages* and numerous other books and a relationship counselor with the syndicated radio program *A Growing Marriage*, offers some help in this area.

Not all people perceive love in the same way. Dr. Chapman presents five distinct ways through which people feel they are loved—what he calls the five “love languages.” Let’s briefly note them:

- *Words of affirmation* are especially important for some to hear to feel loved.
- Spending *quality time* together is vitally important to support a secure and happy marriage, and is particularly seen as love by some people.
- It is through *receiving* a gift that some feel especially loved and appreciated.
- *Acts of service*, like performing simple chores around the house, is another expres-

sion of love that some are more attracted to.

- And finally, *physical touch* can make or break some relationships, and includes things like giving a back massage, holding hands, hugging and embracing often.

To enhance your marriage through the various love languages Dr. Chapman outlines, you might want to visit FiveLoveLanguages.com. Additionally, in *The Truth About Love*, Dr. Love offers some excellent guidelines for couples just out of the infatuation stage.

4



Be a good listener

Human beings love to talk. We would rather talk than listen. But listening is vitally important for a number of good reasons, especially in marriage. Men tend to communicate simply to get things done. Women often communicate just to share the thoughts of others.

Sometimes both spouses want only to be heard. All their lives they have people giving them advice, but there are times when it's enough just to be heard, to have someone listen attentively to them. Often, if people are given enough time to say what's on their minds, they can figure out the best way to solve their own problems.

Men should listen to their wives and let them communicate their thoughts and feelings; this will help a marriage immeasurably. A wife should listen to her husband, for he needs reassurance that he is indeed taking care of his wife and the family.

5



Add humor to your marriage

Don and Karen could enjoy good-natured kidding with one another because they didn't take themselves too seriously. They even made light of some of their shortcomings.

**To help us prepare
for this wonder-
ful future He has
planned for us, God
has given us the
wonderful gift of
marriage and family.**

Humor adds great joy to marriage; it really is a gift from God. Laughter reduces stress, stimulates the immune system, lifts your spirits and keeps the relationship fresh.

Spouses might share funny jokes, watch comedy movies together and reflect on humorous times of the past. Perhaps make it a habit to share something funny at meal times.

Don and Karen have never stopped laughing at themselves and at each other, in a lighthearted way. However, they did not pick at one another, cloaking mean-spirited ridicule in humor. They also enjoyed humor in the company of other people and watching television together. Humor spices up their relationship.

6



Learn when and how to say you're sorry

Remember this: We all make mistakes. Sometimes those mistakes can and will hurt our spouse. We should acknowledge when we're wrong in a marital situation and not hesitate to apologize for it.

Not everyone who apologizes does it in the way you or I might want. Sometimes a person apologizes in an indirect way, by controlling his or her anger, by acting as if there were no disagreement, by changing the topic or by paying a small compliment. Mature spouses who are not threatened by saying “I'm sorry” simply say it. Few things are more healing to a relationship than this.

Neither life nor marriage will be perfect. Both are works in progress. If we can

understand and accept that our mates are not perfect, just as we are not perfect, then we can also recognize that marriage is a work in progress.

7



Always make up quickly

Never hold grudges. The heaviest thing to carry around in this world is a grudge. Grudges hurt you the most since the other person might not even know you're holding one. Grudges deny us healthy peace of mind.

The best time to set a goal to understand your spouse and to make up is now, during a time of peace when you're not suffering marital battle fatigue. Think about this, write it down and then, when a disagreement comes up, you'll be better prepared to understand where your husband or wife is coming from, and it will be much easier to make up.

Always make up with your spouse, and soon. Don't let your hurt feelings deny you the peace you both really want and need.

8



Respect, don't ridicule, your spouse

Ridiculing one's spouse comes all too easily at times. Early in a relationship, although you may see your mate's shortcomings, you're so much in love that you simply minimize them.

But when the honeymoon is over, you will notice and remember a lot of your mate's shortcomings—and you might even make some up in the heat of battle. But know this: Ridiculing your mate with any regularity will erode your marriage and over time poison your relationship.

That's a very dangerous and unnecessary road to take. A wise couple will acknowledge this when it surfaces, talk about it and determine to offer respect rather than ridicule. Look for the strengths in your mate

and be generous in your compliments on his or her good traits.

9



Banish "You always" and "You never"

Many a husband and wife in the heat of an argument have blurted out, "You never do this!" or "You always do that!" Both are wrong since it's simply not true that a person always, without fail, makes the same mistake in all settings. If it were true, how would you prove it?

Avoid the accusations of "you always" or "you never." They are not accurate, and your mate will not accept them. He or she will only dig in and resist.

10



Focus on strengths, not weaknesses

Men and women are designed differently, and for good reason. God says that a man and woman should leave their parents and become one with each other. A husband needs his wife for many reasons, and a wife needs her husband for many reasons—one of which is to complement the other. God designed the male and female to become one, and as one to be twice as effective in this life (Ecclesiastes 4:9-12).

A husband and wife should look to each other's strengths, not weaknesses. Someone might complain, "But my mate has so many weaknesses, they hide any strength he may have."

Beauty is in the eye of the beholder. For a spouse to think this way is to remain in the dark about his or her own weaknesses. Look for the strengths in your mate and deal constructively with his or her weaknesses.

The famous American comedian Red

Skelton wrote his wife a love letter every day for many years of their marriage. He truly learned that beauty is in the eye of the beholder and looked for that.

God's plan for marriage

Human beings are destined to become children of God. Hebrews 2:10 tells us that God's great plan for us involves "bringing many sons to glory." All human beings have the same opportunity to become the literal children of God. God is and has a family. The Father and Son constitute a family, but there's more to this. In 2 Corinthians 6:18 we are told, "I will be a Father to you, and you shall be My sons and daughters, says the LORD Almighty."

To help us prepare for this wonderful future He has planned for us, God has given us the wonderful gift of marriage and family. A strong, respectful and loving marriage in this life gives us a foretaste of the loving and eternal relationships we will enjoy with the Father, Jesus Christ and the rest of God's spiritual family in the future. And the more we follow His instructions now in this life, the more blessed we will be both now and then.

Epilogue

Don and Karen's knowledge of God's plan for marriage has helped them immeasurably over the many years of their marriage. They've passed their thoughts and experiences on to their children, who in turn apply them in their marriages. They all understand what a great blessing a loving marriage can be.

These are some of the things you should know about and apply in your marriage, as you are able. We hope they will help you to know what to do after you say, "I do."

May God bless your marriage! **GN**

To Learn More...

God's Word contains a treasure trove of practical, helpful ways husbands and wives can build a closer, stronger, more fulfilling marriage and family. Beyond that, it also offers many crucial principles for proper parenting to help couples bring up happy, healthy, well-adjusted and successful children. You'll find much of this timeless guidance in our free booklet *Marriage and Family: The Missing Dimension*. Download or request your free copy today!



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The Truth About Love

A Good News interview with Dr. Pat Love by Jerold Aust

Pat Love, Ed.D., is best known as the author of two popular books on marriage, *The Truth About Love* (2001) and *Hot Monogamy* (1994), and coauthor of *How to Improve Your Marriage Without Talking About It* (2007). Her articles have appeared in such magazines as *Men's Health*, *Good Housekeeping*, *Men's Magazine* and *Woman's World*, and she has appeared on TV on CNN, *The Today Show* and *Oprah*. A licensed marriage and family counselor, she has also served as past president of the International Association for Marriage and Family Counseling.

The Good News: I was impressed with your book *The Truth About Love*. I enjoyed the structure of your book laid out in four stages couples go through—the infatuation stage, the post-rapture stage, the discovery stage and the connection stage. How did you come to discover what true love is in the human condition?

Pat Love: A short answer is research and clinical experience. If I have one talent, it's reading complex material and putting it into simple models. Add to this the fact that in the last 10 years we've had this explosion of information about how the nervous system functions and how it relates to relationships.

So just about the time we thought we knew a lot, this whole explosion of knowledge came along, and now with tools like the MRI we can look into the brain and see how it all works. Research and new information are pouring out like a fountain.

GN: It must be exponential, all this new knowledge and information.

PL: It is, and for me there's always the "So what?" question. What's the bottom line? That's why I took a chance and wrote a commercial book instead of a textbook. In academia, it's a thing of disdain to write a trade book instead of a textbook. But I looked at it and asked myself, "What's my goal?" My goal is getting the word out. And oddly enough, *The Truth About Love* is used in a lot of universities. It's now like a basic text.

GN: Though it may sound simplistic, I

have to ask: How do you define true love?

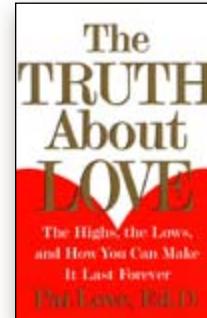
PL: Well, you're really getting to the core of this thing. As I studied it, I fell into the Eastern approach of defining it as "the wish to make someone happy." In contrast, if you look at the Western view of love, it basically boils down to, "What have you done for me lately?"

In other words, if you will treat me the way I want to be treated, then I love you. In this view, love is the response to getting your needs met. The problem is, there's absolutely no research to back that up, research that says this is going to make you happy or that's going to constitute love. The only thing that research shows really makes us happy is using our particular talent for a noble cause. In other words, loving someone else.

GN: Would you say that love is an outgoing concern?

PL: Yes. And what's interesting is that we confuse love with pleasure. Pleasure is the feeling of getting your needs and wants met. When you meet my needs, then I feel pleasure. But pleasure exhausts itself in the moment. You have to keep having it. That's why it's very addictive, like ice cream. You have pleasure, but only while you're eating it. It doesn't sustain into the next moment, the next experience.

GN: I read in your book how you acknowledged that marriage doesn't come with a job description. That statement was both funny and true. Do you think most people just don't think about this, or that



we make it up as we go?

PL: I think they just don't know this. The brain is so subjective. We are totally absorbed with our own reality. That's just the nature of it. It's so tempting to see your view as the true worldview, and to think your partner needs to view the world as you do.

One of the lesser-noticed but important parts of the whole book is the part about role definition. This is what destroys a lot of relationships.

For example, a woman might come into marriage thinking, "I'm going to expect you to take care of me financially, to provide for and protect me," yet also thinking, "Well, it's okay if I work, but my money is extra money." All the while she assumes, "Well, I'm doing my part."

She may have very good intentions, but the couple runs into trouble because she and the man are reading from a different script. The man might be thinking, "Well, here's a woman who earns plenty of money; she can take care of me." It works both ways.

It reminds me of an old cartoon I have about two trapeze artists. They've each swung out and met each other, and they both let go. So neither is catching the other. The caption below is "Oops!" That's what happens with couples. Each partner thinks that the other is signing off on these roles, but no one articulates them.

GN: In your book you related a modern marriage to assembling an airplane in flight. Could you elaborate a little on that metaphor for us?

PL: Let me give you a few research statistics that I thought were profound. Three out of four Americans believe that marriage is designed not for the bearing and raising of children but for personal fulfillment. In other words, each partner is saying, "Your job is to make me happy"—that's the purpose of marriage, and if you're not making me happy then the marriage isn't viable.

That's a seismic shift from the past generation—this idea that you're required to meet my ongoing needs and make me happy. And there's no research to back up the notion that another person could ever make someone happy.

I think it's like assembling an airplane in flight. And I don't think it's any coincidence that marriage and divorce rates today are 50-50. It's a roll of the dice. I have a colleague whose mother got married and divorced the year she was 91! She said all she and her husband did was argue about money and children.

GN: That's pretty sad. It fits with the preconceptions about love, for example that we never get angry and other unreasonable expectations, and that made me think, just what conditions people to think in this way? Is this wishful thinking, or have we never been educated to a better understanding of what's expected in marriage?

PL: What gives them those expectations is their experience, because during the infatuation stage of a relationship all of that is true. People think, "Because I have experienced an effortless high with you over an extended period of time, it's only fair and logical for me to think that since we have it now, we'll have it in a year."

It feels so wonderful that it's only logical to think, "Okay, I'm really experiencing this, I'm not making this up, this is happening, I do feel this way, I do want to spend time with you." So it's only logical for people to think that what they have at that moment is what they'll always have.

But we don't realize that we are biologically programmed to do that. And that's why we have these expectations, because we've experienced it or seen people who've experienced it, but we don't understand the transient nature of infatuation. When the infatuation wears off there's a letdown, what I call the post-rapture stage. Not understanding this, some couples break up when really this is an opportunity to break through to a deeper level of love and commitment.

GN: Could you give us the essence of what you mean by the discovery stage and the connection stage in marriage?

PL: The discovery stage is finding out what says "I love you" to your partner and giving it as a gift. And how do you do that? You do that by "atunement"—by tuning in to your partner.

We want three things in a relationship:

Number 1, somebody who is tuned in to you, who experiences you, who is really present.

Number 2, he or she really "gets you." They tune in long enough to say, "Oh, that's what he (or she) means, that's what he (or she) wants, that's who he (or she) is."

Number 3, once they get you, they respond accordingly in a committed way.

With babies you have to look and learn, to really watch and pay attention, to learn how to take care of them. That's how it is with adults too. That's what discovery is. That's really an ace in the hole with ongoing passion in marriage.

GN: To cap this interview off, let's talk about the connection stage in marriage as it relates to commitment. Your thoughts?

PL: Commitment is the opportunity to be truly known by another human being. Marriage and commitment are given bad press today. Pundits and politicians offer what should be done, but not much is heard about the delight of committed love. We do hear a lot from the media on divorces, especially when a celebrity is involved.

GN: Are there different kinds of commitment?

PL: There are. For example, there's commitment without marriage, and society is more accepting of this kind of commitment today. But this is living

together for convenience. The attitude here is more individualistic and less relationship-oriented. Partners can have a wandering eye and constantly search for the other's shortcomings. True love eludes this relationship. When a person's commitment in a relationship is in question, the relationship lives in a state of heightened alert, and partners are more likely to overreact to the smallest issues.

GN: Would you say that a deep connection with your mate is not static but ongoing? Can this improve your marriage?

PL: The course of true love doesn't end with the connection stage of marriage. True love gets better as time goes on. An intimate connection energizes you and takes you to new heights beyond even the infatuation stage. So it does get better and better with a deep connection.

A marriage will continue to experience disappointments and disagreements, but a deep connection relationship comes with confidence that your love will see you through. The truth about love is that it just gets better and better with time.

GN: Finally, what are some concluding thoughts that show a deep connection with our mates?

PL: The most significant connection in adulthood is between marriage partners. Friends, children, even parents cannot meet our needs like a spouse can.

Someone might say that their friends are more committed to them than their spouse is. If that's true, then ask your friends to be at your house every night at six o'clock, or contribute to half of the housework and half the income. You'll soon see the difference between a friend and your spouse. Your spouse is a primary source of security who, when push comes to shove, is in your corner.

The connecting activities between two partners, like touching, holding, listening and supporting, produce the release of endorphins. These wonderful natural opiates give you a sense of calm and tranquility. Your relationship becomes a haven from the outside world. The fourth stage of marriage, the connection stage, is an ongoing stage of new joy and delights. The deeper the connection in a marriage, the happier and more secure it will be.

GN: Thanks for your time and for sharing with us the valuable information on marriage relationships we can glean from your book *The Truth About Love*. We appreciate it. **GN**

When the initial infatuation has worn off, some couples break up and miss the chance to move to a deeper level of love and commitment.

Nuclear weaponry: North Korea and Iran press on

According to *The Guardian*, U.S. President Barack Obama has warned that "suspected rogue states, such as North Korea or Iran, may be persuaded to abandon their quests only if the big nuclear powers set an example." He specifically stated that "we can't reduce the threat of nuclear weapons going off unless those that possess the most nuclear weapons, the United States and Russia, take serious steps to reduce our stockpiles" ("Obama's New Offensive Against Nuclear Weapons," April 4, 2009).

In spite of warnings from the American, Japanese



and South Korean presidents, North Korea defiantly launched a long-range missile April 4 in clear violation of UN Resolution 1718 prohibiting this nation from all such activities. Meanwhile, diplomatic efforts have done virtually nothing to deter Iran from pursuing its own nuclear ambitions.

But what many may not understand is that "*North Korea and Iran have been collaborating on building missiles*"; the two are thought to have worked together in Iran to improve on basic North Korean missile designs at times when it has been impolitic for the North to test for itself. Iran has learned a great deal from this work; recently it has been making strides in its own missile technology" ("Proliferation United in Defiance," *The Economist*, Feb. 28, 2009, emphasis added throughout).

Veteran journalist Con Coughlin categorically stated that "Mahmoud Ahmadinejad is about to turn Iran into a nuclear rogue state" ("His Master's Angry Voice," *Standpoint*, Feb. 9, 2009). Meanwhile, the United Nations again confirmed that Iran is refusing to cooperate with inspectors charged with monitoring Iran's nuclear program.

President Obama has tried to open up a direct dialogue with Iran on this nuclear issue. Still, some observers like America's former UN Ambassador John Bolton have said that "the danger is that direct talks may facilitate, not reduce, threats to U.S. interests" ("Iran Clinches Its Fist," *The Wall Street Journal*, March 3, 2009).

But most alarmingly, the *Financial Times* published an article by a correspondent in Washington, D.C., titled "US May Cede to Iran's Nuclear Ambition" (April 4-5, 2009). Astonishingly, the text begins by stating, "U.S. officials are considering whether to accept Iran's pursuit of uranium enrichment . . ." This possible reversal of policy certainly looks a lot like appeasement!

Review of U.S. policy in this matter has been com-

missioned by the White House, and "diplomats are discussing whether the U.S. will eventually have to accept Iran's insistence on carrying out the process."

Former U.S. presidential candidate Rudy Giuliani, who was mayor of New York City during the attacks of Sept. 11, 2001, wrote an incisive article for the September-October 2007 issue of *Foreign Affairs*. Titled "Towards a Realistic Peace," it emphasized several unpleasant truths.

"*Above all we must understand that our enemies are emboldened by signs of weakness,*" he wrote. "Radical Islamic terrorists attacked the World Trade Center in 1993, the Khobar Towers facility in Saudi Arabia in 1996, our embassies in Kenya and Tanzania in 1998 and the *U.S.S. Cole* in 2000. In some instances we responded inadequately. In others we

failed to respond at all. Our retreat from Lebanon in 1983 and from Somalia in 1993 *convinced them that our will was weak.*"

Giuliani concluded his article with this telling statement: "The 9/11 generation has learned from the history of the twentieth century that America must not turn a blind eye to gathering storms . . . *Above all, we have learned that evil must be confronted—not appeased*—because only principled strength can lead to a realistic peace."

When Giuliani wrote these uncomfortable facts, he may have been anticipating the challenge of serving as U.S. president. The question is: Will the current president heed them? (Sources: *The Guardian*, *Standpoint*, *Financial Times*, *The Economist* [all London], *The Wall Street Journal*, *Foreign Affairs*.)

Journal, March 3, 2009).

Voices like Israel's President Shimon Peres have previously warned against a strike. He said, "I don't believe in the military option—any kind of military option" (*The Times*, Sept. 7, 2008). But new Israeli Prime Minister Benjamin Netanyahu has expressed entirely different views in the past. Certainly he is facing perhaps the toughest decision of his life. It is, however, hard to conceive of him taking military action without tacit American approval. He is scheduled to travel to Washington, D.C., in May.

Still, London *Times* foreign editor Richard Beeston stated that "Tehran's growing nuclear capability mixed with the Netanyahu Cabinet's military experience . . . could be a lethal cocktail" ("Only Obama Can Save Iran From Israeli Bombs," April 3, 2009).

Meanwhile, the clock telling us when it will be too late continues to tick. According to an Arutz Sheva Israel National News article: "IDF Intelligence Chief Gen. Amos Yadlin confirmed . . . that ayatollah-controlled Iran has the technology to develop a nuclear bomb . . . 'Iran has crossed the technological threshold,' Yadlin said . . . 'Iran continues to amass hundreds of kilograms of low-grade enriched uranium,' Yadlin said, and is hoping to take advantage of the dialogue with Washington to buy time to advance towards the ability to build a bomb" ("Iran Can Make A Bomb," March 9, 2009).

Iranian officials have recently stated that the nation "had successfully tested a new long-range air-to-surface missile" that could theoretically carry a nuclear warhead. "Some see [President] Obama's approach of talking with Tehran [as] a modern form of the *appeasement that enabled Nazi Germany to actualize its threats*." It is "a clear break with the Bush policy of viewing Iran as part of an 'axis of evil'" (*ibid.*).

We all need to understand the biblical background to what is now happening in the Middle East. Request or download our free booklet *The Middle East in Bible Prophecy*. (Sources: *The Jewish Chronicle*, *The Times* [both London], *The Wall Street Journal*, Arutz Sheva Israel National News.)



An Overview of Conditions Around the World

EU pressures Israel for two-state solution

The European Union resorted to ambiguous, vague threats against Israel's new prime minister, Benjamin Netanyahu, even before he took office, "to pressure him to support the 'two-state solution,' which calls for the creation of an Arab state of Palestine inside the current borders of the Jewish State" ("EU: Accept 'Two-States' or Else," Arutz Sheva Israel National News, March 30, 2009).

The foreign ministers of the Czech Republic, Germany and Luxembourg—Karel Schwarzenberg, Franz-Walter Steinmeier and Jean Asselborn, respectively—all trumpeted the two-state solution. Earlier, "EU foreign policy chief Javier Solana warned that the EU would 'reevaluate its ties with Israel' if the new government does not continue down the road to the creation of a state of Palestine."

In yet another broadside earlier in March he stated, "Let me say very clearly that the way the European Union will relate to an Israeli government that is not committed to a two-state solution will be very, very different."

Although Netanyahu has spelled out several constructive ways in which he plans to assist Palestinians, he has not acceded to a two-state solution. (Source: Arutz Sheva Israel National News.)

Mainstream Christianity losing ground in America

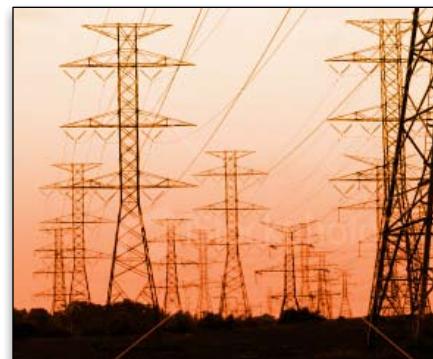
A recent cover story in *USA Today* revealed that "the percentage of people who call themselves some type of Christian has dropped more than 11% in a generation" ("Almost All Denominations Losing Ground, Survey Finds," March 10, 2009). These findings are based on a recent study by the American Religious Identification Survey (ARIS), which began in 1990. The article also stated that "faith is shifting, drifting or vanishing outright."

People are either freelancing religiously or dropping their faith entirely—perhaps partially due to the increasing spread of secularism. Almost all religious denominations have been adversely affected

U.S. infrastructure vulnerable to cyberattack

The U.S. electrical grid has been penetrated by foreign agents who inserted software that could attack the computer-controlled system, according to national security officials ("Electricity Grid in U.S. Penetrated by Spies," *The Wall Street Journal*, April 8, 2009). While the cyber-spies haven't yet damaged the system, they could certainly try to create major electrical disruptions in a war or international crisis.

Troublingly, many of the infiltrations weren't detected by the electrical companies themselves, but by American intelligence services investigating vulnerabilities in the system. They determined that the intrusions originated in Russia, China and other countries and were widespread across all regions of the country. They also discovered that other infrastructure systems such as water and sewage were at risk of attack.



"Over the past several years, we have seen cyber-attacks against critical infrastructures abroad, and many of our own infrastructures are as vulnerable as their foreign counterparts," acknowledged Dennis Blair, U.S. Director of National Intelligence. One such attack last year disabled power equipment in several areas outside the United States.

In recent years the U.S. government has allocated \$17 billion to protect government networks, and is now considering expanding its efforts by billions more to help protect private computer networks. A military official noted that the Pentagon had spent \$100 million in recent months to repair damage from cyberattacks.

The threat to advanced nations is clearly serious. Just imagine the chaos and suffering that would result if electrical and water systems suddenly stopped functioning across large regions or entire nations. Transportation, food, water and heat would cease, and governments would be largely powerless to help. (Source: *The Wall Street Journal*.)

What's behind senseless killings?

In the last few years a number of nations have been shocked by random, senseless killings. The recent Binghamton, New York, massacre of 14 happened apparently because an angry immigrant was laughed at while trying to learn English.

Hearing of such events, those familiar with Scripture must recall the prophetic words of the apostle Paul: "Know also this, that in the last days shall come dangerous times" (2 Timothy 3:1, Douay-Rheims Bible). We do live in a dangerous

world, and now we have the media technology to instantly immortalize mass murderers and show the entire world the carnage.

But why such random violence? The fundamental common cause in all murders is that an unseen power is afoot on the earth—Satan the devil, a being who influences people to dangerous and destructive acts (John 8:44; 1 Peter 5:8). The Bible says that as his time draws short and the Messiah's time grows near, he will influence society to become more dangerous, hoping to cause mankind to self-destruct (Matthew 24:21-22; Revelation 12:10, 12). To learn more, request or download our free booklet *Is There Really a Devil?*

with declining numbers.

Today about 15 percent of Americans do not claim any faith—almost double the 8 percent in 1990. According to the *USA Today* article, this reduction in Christendom's numbers "does not come from other religions but from a rejection of all forms of religion."

Perhaps this shouldn't be surprising, since much if not most of mainstream Christianity is based not on the teachings of the Bible, but instead on the

traditions of men. To understand the principle and gain insight as to how it is being played out today, please see Mark 7:7-9. Over the last 2,000 years a culture of paganism has gradually encrusted itself onto Christendom and changed the basic teachings of the Bible almost beyond recognition.

If you would like to know what really happened to true Christianity, request or download our free booklet *The Church Jesus Built*. (Source: *USA Today*.)

How Can You Make Sense of the News?

So much is happening in the world, and so quickly. Where are today's dramatic and dangerous trends taking us? What does Bible prophecy reveal about our future? You're probably very concerned with the direction the world is heading. So are we. That's why we've created the *World News & Prophecy* Web site—to help you understand the news in the light of Bible prophecy. This eye-opening site offers you a perspective so badly needed in our chaotic and confused world—the perspective of God's Word, the Bible. Visit us at www.wnponline.org today!



What's Next for the World Economy: Possible Trade War?

by Mario Seiglie

Clearly, the most important news around the world today is the serious financial crisis and its consequences as growing unemployment strikes family and friends near and far. News articles around the world are now focusing on another dangerous economic bubble bursting before our very eyes. Where could these latest financial woes lead, and how can we best prepare?

First there was the bursting of the housing bubble—over a year ago. Then, within the past year, the financial bubble followed. And now we are beginning to witness a third bubble bursting that could be the worst of all—a world trade bubble.

The figures are alarming. For January 2009 Japan's exports were down a whopping 47 percent; Germany's exports fell 20 percent; China's exports were down 17.5 percent; and U.S. exports fell 16.4 percent. According to the World Trade Organization, global trade volumes are expected to drop by an average of 9 percent in 2009, the sharpest fall since World War II—that was 70 years ago!

In April 2009 world leaders of the G20 nations met in London, amid some rabid protesters, to discuss the economic crisis and ways to avert a possible trade war. The G20 represent the financial leaders of 19 of the world's largest national economies plus the European Union.

Now comes news of the economic dire straits that Russia and some Eastern European countries are in. Nations such as Austria, Germany and Italy are also deeply exposed financially, having lent to many Eastern European nations that now appear unable to pay them back.

A recent *Wall Street Journal* article stated: “The economic distress and currency tumbles in Eastern Europe will ‘trigger a write-down into the Western European banking system,’ says Hans-Guenther Redecker, a currency strategist at BNP Paribas in London. ‘The question is how much.’ He says a conservative estimate would be about 20% of the total invested by such banks in the region. Moody’s esti-

mated the total at \$1.3 trillion at the start of 2008” (Marc Champion, Joanna Slater and Carrick Mollenkamp, “Banks Reel on Eastern Europe’s Bad News,” Feb. 18, 2009).

One should take note of what this could mean during the rest of the year if world economic production and trade continue to skid downward. Already *The Economist* magazine is warning of the possible consequences—a looming trade war.

What would that mean for the world? And how are we to face such circumstances?

Protectionism and trade war

The February 2009 \$787 billion U.S. stimulus program contained several “buy American” provisions. While this makes sense nationally, if all the nations begin to turn inward it would derail international commerce and produce an even bigger downward spiral.

In an article titled “Buying American,” *The Economist* explains: “In 1929 Willis Hawley and Reed Smoot, two protectionist Republicans in Congress, sponsored a bill to raise [import] tariffs to the highest levels America had ever seen [—the goal of protectionism being to drive up the price of foreign goods to encourage consumers to buy domestic products instead]. And in the midst of economic distress, the protectionists won. The result was a round of reciprocal tariff hikes elsewhere, and a disastrous collapse in international trade . . .

“[Now] House Democrats want to require that all iron and steel used in stimulus-funded infrastructure projects should be made in the United States . . . But American exporters fear retaliation against their goods, both in places like China, at whom the steel provisions are aimed, and in

rich countries, which are already slipping domestic-purchasing requirements into their own stimulus packages” (Jan. 31, 2009, p. 40).

This, in economic terms, is called a “beggar thy neighbor” policy. As each nation strives to stem the political distress over the dire economic situation, it begins protecting and heavily subsidizing its own industries and raising protectionist tariffs. This raises the possibility of a trade war. More newspaper and magazine articles are appearing about this growing danger—and how real it is becoming.

Prophesied unrest and power grab

The term “trade war” strikes a nerve in me. More than 30 years ago, I remember taking an economics class at college where the professor, an avid Bible prophecy reader, mentioned that the most feasible end-time scenario would be one where an *international trade war* begins the process.

We asked, “Why is that?” He answered, in effect, “Because it would disrupt the world economic system to the point where unemployment would reach unacceptable levels and nations would turn inward for solutions, hoarding the money for themselves and causing further economic decline. People would then demand that a different economic system emerge that placed jobs, security and order over freedom and a free-market system.”

This is precisely what happened in Germany in the 1930s, as the trade war and economic and political weaknesses helped bring Adolf Hitler to power and led to World War II.

For several decades, we have not experienced the devastating effects of a trade war. As long as international trade continues, each country contributes to the welfare of the others and each can help prop the others up. But a trade war turns your economic friend into an adversary and generates much ill will. In a short time, a trade war can even lead to outright military conflict.

In Daniel 7:2-3, we read of four great empires represented as wild beasts emerging from the churning “Great Sea” (the

Mediterranean Sea). This “stirring” of the Great Sea seems to indicate serious unrest of peoples and nations.

In Revelation 13:1, we also read of the emergence of a great power at the end time as coming out of the sea, likely from a restless society. The apostle John said: “Then I stood on the sand of the sea. And I saw a beast rising up *out of the sea*, having seven heads and ten horns, and on his horns ten crowns, and on his heads a blasphemous name” (Revelation 13:1).

The sudden emergence of a new geopolitical power, symbolized by a strange beast, will certainly take the world by surprise. It is called “Babylon” in Revelation 18, and it has to do, among other things, with a resurgence of world trade. We read how the merchants will lament over her demise: “And the merchants of the earth will weep and mourn over her, for no one buys their merchandise anymore . . . The merchants of these things, who became rich by her, will stand at a distance for fear of her torment, weeping and wailing” (verses 11, 15).

Take steps to be prepared

We hope that the looming trade war does not materialize at the present time. But what can we do if it does?

In the short term, you can prepare financially for the present recession by reading and applying the information in our free booklet *Managing Your Finances*. It is certainly time to get our financial houses in order. And to help you get your *spiritual* house in order, you may also wish to contact one of our ministers and start attending one of our local congregations. This information is located on our www.ucg.org Web site, under “Contact” and “Local Congregations.”

Indeed, in the long term, we must be ready *spiritually* if the coming events lead to an end-time scenario. When we pray to God each day, “Your kingdom come” (Matthew 6:10), we are reminded that He is ultimately in charge of everything, and His coming Kingdom will solve all the world’s ills under the righteous government of Jesus Christ. This is very comforting to know!

Jesus Himself gave specific admonition regarding conditions at the end of this age of human misrule: “But take heed to your-

selves, lest your hearts be weighed down with carousing, drunkenness, and cares of this life, and that Day come on you unexpectedly. For it will come as a snare on all those who dwell on the face of the whole earth. Watch therefore, and pray always

heads in the sand like the proverbial ostrich is not a sound way to deal with the reality of what will come to pass.

4. *We need to realize that most of the world will be unaware of the coming of “that Day,” just as they were in Noah’s time regarding the coming Flood (Luke 17:26-27).* Noah, after all, was a “doom-and-gloomer” who got it right!

5. *We need to watch world events to see the signs appearing before “that Day”—compared to looking to the condition of fig leaves as an indicator of the seasons in Mark 13:28-31.* Considering world events in light of Bible prophecy is one of the main purposes of this magazine.

6. *We need to “pray always.”* Don’t let down in your spiritual life. Whether we realize it or not, we need God’s help more than ever!

7. *We need to focus on the hope “that you may be counted worthy to escape all these things that will come to pass” (Luke 21:36).* This means God offers protection from the coming world-shaking events (compare Zephaniah 2:3; Revelation 12:14).

8. *We need to remember the all-important purpose of our lives: “To stand before the Son of Man” (Luke 21:36).* Jesus Christ has promised to return, and He wants us to humbly stand before Him to receive His promised reward. We won’t be ashamed in “that Day” if we put God first in our lives now and fulfill His work here on earth—helping the true gospel go out to the world and helping to prepare a people for Him as He establishes His Kingdom of peace, love and joy.

There is plenty for each of us to do, then, as we continue to watch these disconcerting and unprecedented world events! **GN**



The sudden emergence of a new geopolitical power, symbolized by a strange beast, will take the world by surprise.

that you may be counted worthy to escape all these things that will come to pass, and to stand before the Son of Man” (Luke 21:34-36).

We can break down Christ’s admonition into eight points:

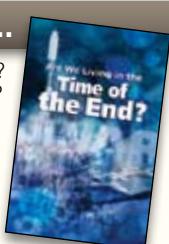
1. *We need to first examine ourselves spiritually and see how we are doing before God.*

2. *We need to make sure we are not so absorbed in the daily cares of life that we aren’t concerned about Bible prophecy.* True, we shouldn’t get wrapped up in Bible prophecy to the point that we forget to take care of our physical needs, but going to the opposite ditch is just as damaging.

3. *We need to realize that “that Day” of God’s direct intervention in human affairs is coming, whether we like it or not or whether we’re ready or not.* To stick our

To Learn More...

What lies ahead for the world? Where is it headed, and why? Does the Bible reveal what the future holds? What events and trends will precede Jesus Christ’s return? You need to know! To discover the answers, request or download your free copy of *Are We Living in the Time of the End?* This eye-opening free booklet reveals the exciting truth foretold in the Bible!



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1848, 1989, 2009—Could We See Another Year of Revolutions?

For more than a century, 1848 was famously described as the Year of Revolutions, as nations all across Europe were convulsed by demonstrations and civil strife that led to the collapse of the old order. More than a hundred years passed before the same thing happened again at the fall of Russia's communist empire. As people continue to lose everything in the current economic turmoil and anger grows, precipitating massive demonstrations, could this be another year of revolutions?

London's G20 summit of the world's richest nations in April was accompanied by thousands of people demonstrating against an economic system that has been greatly discredited by the recent housing and subsequent financial crisis.

The ongoing crisis has already resulted in the fall of governments in smaller nations, the latest being Iceland and Latvia. Riots have broken out in Britain and the Balkans. And extremist movements have grown as unemployed people place the blame for the financial crisis on "Jewish bankers" and unemployment on immigrants.

Now there is increasing talk of this being a year of revolutions to rival 1848 and 1989. When people have lost everything—jobs, homes, retirement funds and all means of financial support—they have nothing to lose. History shows us that such conditions pave the way for revolution.

The year 1848 was a major turning point in European history; revolutions against absolute monarchs swept across the continent. England and Russia were the only two major nations to escape, the former because its political system had already made some significant changes, and the latter because poor communications made it difficult for groups to work together in their revolutionary cause. (Russia would, however, experience its revolution several generations later.)

The 19th-century French political thinker and historian Alexis de Tocqueville wrote in his *Recollections* of the social upheaval of 1848: "Society was cut in two: those who

had nothing [were] united in common envy, and those who had anything [were] united in common terror."

Conflict between "haves" and "have-nots"

The struggle between the "haves" and the "have-nots" is universal, both within nations and between nations. The G20 countries account for 85 percent of the world's production. Since the world has almost 200 countries, this means the poor and disadvantaged far outnumber the wealthy.

Most third-world nations have gone backwards since independence from the former European colonial powers, who are members of the G20. A great deal of this backsliding is due to corruption at all levels of government. The gap between the wealthy elite and other citizens is particularly marked in the so-called developing world.

Of course, the gap between the rich and poor nations isn't the only wealth gap in the world. In fact, revelations coming to light from the financial crisis show there's also an increasing gap between the wealthy elite and the rest of society within Western countries, which bodes ill for social stability in the future.

This is not just a banking or housing crisis—it's a *debt* crisis. And we're not just talking about government debt.

Americans alone owe \$2.5 trillion in personal debt. Millions of people are maxed out. If one person in a household loses his or her job, the money is no longer there to make payments on every loan, exacerbating a financial crisis that is progressively worsening.

Whereas foreclosures have been one of the main problems so far, now we are seeing increasing predictions of major credit card defaults. People are simply unable to pay their bills. Sometimes this is due to bad management of their personal finances; more often, now, it's due to unemployment.

In recent decades, many Western nations have been losing manufacturing jobs to cheaper nations in Asia, relying on the service industry to provide replacement jobs. This disappearance of millions of jobs, coupled with lack of a productive capacity, is now causing great financial pain.

Looming inflation another threat

In a desperate attempt to turn the economy around, the American, British and Australian governments all announced big stimulus plans that amount to printing money. One of their aims is to avoid deflation, but the likely result of the stimulus will be inflation—as more money in circulation means each currency note is worth less, making goods and services cost more. That means people will likely be even poorer a year or two from now.

Consider that a 25 percent inflation rate is effectively a 25 percent income tax. Inflation is, in a sense, just another form of taxation. Rather than directly taking more money from people in taxes, government robs their money of its purchasing power. Governments benefit from the fall in the value of the currency since the value of their national debt falls as well.

Many people falsely assume that if government provides the funds, we can spend our way back to prosperity. However, the problem is not a lack of *money*, it's a lack of *production*. If the government simply prints more money, we will not be able to buy more stuff; we will simply pay higher prices for the same things. The only way to buy more and increase the standard of living is to *produce* more. It is production that creates purchasing power, not the printing press!

This lack of production is a contributing

factor to the rising inequality in the Western democracies. In the Detroit area, for example, fairly high-paying manufacturing jobs in the auto industry over the last few decades gave rise to a middle class composed of people who had not received higher education.

Today, jobs that pay well typically require considerable education. However, since

the 19th century, in reference to the United States.

"For Tocqueville, the 'general equality of condition' that so struck him during his stay in the United States was the basic building block for political democracy; any change toward overly skewed social and economic inequalities would, in his view,

tions in government. This led to resentment, economic stagnation and eventual revolution.

Western nations should take note. The gap is growing between pay and benefits in the government sector compared with pay and benefits in the private sector. *The Wall Street Journal* some time ago marked the point at which the average federal pay and benefits package reached double the average in the private sector. As government does not produce wealth, it is, of course, the private sector that is paying those higher government salaries and benefits through taxes!

Although each generation likes to think it's an improvement on the past, history shows that no form of government devised by man has been able to solve the problem of growing inequality between the various members of society. Absolute monarchy, democracy, communism and socialism have all failed in this regard.

We've tried everything, it seems—everything except God's financial system, one that would end the widening inequality gap and give hope to the poor!

The world needs a godly financial system

God's financial system is based on a 50-year cycle. At the start of the cycle, every family had their own piece of land that they could live on and farm to provide themselves a livelihood.

Some families did well, some did not. Those who got themselves into serious financial difficulties could sell their land to those who were more successful, becoming servants or laborers for the purchaser, who had to take care of them. At the beginning of the 50th year, the land was returned to the original family, thereby ensuring that future generations did not suffer for the mistakes of their ancestors.

This meant that there would be no super-wealthy family dynasties amassing great fortunes and concentrating power over generations. It also meant that families who had needed to sell their land would regain it in the 50th year. This reduced the plight of the poor, in that their poverty wouldn't persist for generations and they could look forward to a fresh start.

The 50th year was known as the Jubilee. It was a time for a general cancellation of all debts. How the world needs God's system now! A general cancellation of debt would enable the global economy to start moving again.



The revolution of 1848 was against absolute monarchs who had ruled Europe for centuries and who had not adjusted to industrialization and the reality of the rising mercantile class.

many of these jobs are not involved in creating wealth, it is difficult to see how governments and academia can support them long-term without the necessary tax revenue from a productive sector that appears to be steadily shrinking.

This is also true for careers in the medical field. Most require years of expensive higher education yet in the end don't create wealth. Without the wealth created by a strong productive sector, who is going to be left to pay the ever-rising medical bills?

Inequality can lead to revolution

An economic law, known as "the Rule of Inequality," is a reliable indicator of civil unrest and even of revolution, based on the growing gap between the haves and have-nots. Tocqueville wrote of this problem in

inevitably endanger democratic politics" (Terry Lynn Karl, "Economic Inequality and Democratic Instability," *Journal of Democracy*, January 2000).

The revolution of 1848 was against absolute monarchs who had ruled Europe for centuries and who had not adjusted to industrialization and the reality of the rising mercantile class. The revolution of 1989 was quite another matter.

This was a revolution against communism. Communist countries referred to themselves as socialist. Socialists believe the government should control all the means of production. Supposedly equal, everybody was known as "comrade."

But some were more equal than others! The bulk of the population witnessed the privileges of those who held the highest posi-



Who's behind *The Good News* magazine? Many readers have wondered who we are and how we are able to provide *The Good News* free to all who request it. Simply put, *The Good News* is provided by people—people from all walks of life, from all over the world.

But those people have a common goal: **to proclaim the gospel of the coming Kingdom of God to all the world as a witness and to teach all nations to observe what Christ commanded** (Matthew 24:14; 28:19-20).

We are dedicated to proclaiming the same message Jesus Christ brought—the wonderful *good news* of the coming Kingdom of God (Matthew 4:23; Mark 1:14-15; Luke 4:43; 8:1). That message truly is good news—the answer to all the problems that have long plagued humankind. Through the pages of *The Good News*, various booklets (also free) and our *Beyond Today* TV program, we show the biblical answers to the dilemmas that have defied human solution and threaten our very survival.

We are committed to taking that message to the entire world, sharing the truth of God's purpose and plan for us as taught by Jesus Christ.

The United Church of God has congregations and ministers around the world. In these congregations believers assemble to be instructed from the Scriptures and to fellowship. For locations and times of services in your area, contact us at the appropriate address on page 2. Visitors are always welcome.



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We read about the year of Jubilee in Leviticus 25: "Then you shall cause the trumpet of the Jubilee to sound on the tenth day of the seventh month; on the Day of Atonement you shall make the trumpet to sound throughout all your land. And you shall consecrate the fiftieth year, and proclaim liberty throughout all the land to all its inhabitants. It shall be a Jubilee for you; and each of you shall return to his possession, and each of you shall return to his family" (verses 9-10).

The same chapter contains a condemnation of usury, the charging of interest, to fellow Israelites. "If one of your brethren becomes poor, and falls into poverty among you, then you shall help him . . . Take no usury or interest from him . . . You shall not lend him your money for usury, nor lend him your food at a profit" (verses 35-37).

The implication is that lending would be rare, but when someone had a dire need, the lender would not charge interest. (Of course, this was also based on a stable currency without inflation.) In our modern world people have gotten themselves into far too much discretionary debt, and financial institutions have not been shy about charging high interest rates, especially on credit-card debt and payday loans that tend to hurt the poor the most.

The result is that people lose thousands of dollars, pounds or euros every year in interest payments to banks and other credit institutions, money they could spend on other things, thereby boosting the general economy. There's no wonder that a great deal of anger has surfaced toward bankers, whom many blame for the current crisis. The public was appalled to learn of huge bonuses paid to executives of companies in the financial sector that received government bailout money.

The year of the Jubilee highlights a stark contrast with the secular world in which we live. Throughout the modern history of the Western world, we have seen repeated cycles of boom and bust. We are now in the depths of an economic recession that some are calling another depression, a prolonged and deep recession.

This is man's financial system. God's financial system ensures that there will be no recessions. At the same time, there would be none of the booms that we have experienced in recent history, booms that feed on greed and often only increase the growing income gap. These also tend to create the economic "bubbles" that later burst.

Speaking at a gathering of religious leaders at St. Paul's Cathedral a day before the G20 summit, the summit host, British

Prime Minister Gordon Brown, pointed out the moral dimension of the current crisis: "I believe that unsupervised globalization of our financial markets did not only cross national boundaries, *it crossed moral boundaries too.*"

Global power shift prophesied

The Bible shows that man's financial systems may continue for a while before we see Christ's return and the establishment of God's financial system throughout the world. In fact, Revelation 17 and 18 describe the rise of a new economic superpower comprising 10 leaders or nations centered in Europe.

In this light, it's interesting to note the great divide between the English-speaking nations of the G20 and the countries that are members of the eurozone. Whereas the English speakers advocate increased government spending, the eurozone countries, led by Germany and France, remain opposed. Their reluctance to overspend and create even more debt will likely further strengthen the euro as the preferred currency, as the United States, the United Kingdom and Australia fall into an inflationary period.

Even so, it's not going to be easy for the Europeans, who are also faced with rising unemployment. Some eurozone members have a history of political instability, which could return and threaten European cohesion—in turn leading to a stronger European central government as foretold in Scripture.

A year of revolutions certainly remains a distinct possibility in the near future, not least of all in Europe. This could alter the political landscape, paving the way for the coming together of a new political and economic superpower prophesied in the Bible. It's important that you continue reading *The Good News* to stay abreast of these world-redefining trends. **GN**

To Learn More...

The world appears to be changing before our eyes. Where is it headed, and why? Does the Bible reveal what the future holds for all of us? Does it tell us what trends and events will precede Jesus Christ's return? You need to know! Discover the answers in *The Book of Revelation Unveiled*. This eye-opening booklet reveals the exciting and little-understood truth revealed in the Bible—and a free copy is waiting for you!



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Fear and Depression: Conquer Them With These Crucial Keys

by Noel Hornor

Feeling anxious and depressed? With the world and the economy in such bad shape, it's no wonder such feelings are common. What can you do to combat these negative ways of thinking? Use these five keys to help!

Our current global financial crisis is taking a toll on people in many ways. Some have already lost their jobs. Others fear that as the world economy continues its downturn, they will lose their jobs too. Others are concerned that they won't be able to afford their house payments and will lose their homes. A substantial number of people fear that the economic situation will spiral down into another Great Depression.

All of these concerns and uncertainties are contributing to widespread anxiety and despair. Of course, fear and depression are not new to human beings. They are ongoing dynamics that have been around as long as we have existed.

Some fears are not bad. Fear keeps us from taking unnecessary chances that might endanger our health or lives. (The proper fear of God is a healthy fear that involves standing in awe of Him and His power to intervene in judgment and ultimately to decide our eternal destiny, leading us to respect and obey His commandments rather than scoff and disobey.)

However, when normal fears graduate to the point that they interfere with a healthy state of mind or infringe on our ability to function effectively in life, they have become problems.

Let's take a glance at the extent of the problem and consider some ways to combat it in our own lives.

Widespread problem with a long history

The numbers of those who suffer crippling fear are surprising. The National Institute of Mental Health estimates that in a given year, one in 11 adult Americans suffers from a phobia—a fear so extreme that it interferes with the ability to function normally. One example is acrophobia—fear of heights. A person who suffers an extreme form of this phobia might fear even to enter a tall

building or be afraid of venturing higher than a few floors.

An online search for phobias and fears can easily bring up lists of hundreds of entries ranging from ablutophobia (fear of washing or bathing) to zoophobia (fear of animals). Some of these phobias are relatively common, and some are very rare.

Far more people suffer from anxiety—constant fearful uneasiness. Though generally less intense than phobias, anxiety can also reach the point of being disabling. In general, any fear that is not God-oriented or healthy presents an obstacle that denies us normal happiness and well-being.

Unhealthy fear began among human beings when Adam and Eve disobeyed God (Genesis 3:10). After they disobeyed Him, they became afraid of God, whereas before they had regarded Him as a friend. Fear and terror are among the curses God said would come on His people Israel if they disobeyed Him (Leviticus 26:16-17).

Fear's companion: Depression

Like unhealthy fears, depression has also been around ever since man departed from the commandments of God. When Cain and Abel brought offerings to God, “the LORD respected Abel and his offering, but He did not respect Cain and his offering” (Genesis 4:4-5). Though the Genesis account does not state explicitly why God didn’t respect Cain’s offering, 1 John 3:12 implies that God wouldn’t accept it because evil was present in Cain’s life.

It’s interesting to note Cain’s reaction after this rejection: “So Cain was exceedingly angry and indignant, and he looked sad and depressed. And the Lord said to Cain, Why are you angry? And why do you look sad and dejected?” (Genesis 4:5-6, The Amplified Bible). So the first specifically recorded incident of depression in the Bible occurred in connection with sin.

Fears and depression often go together. Psychologist and author Dr. Archibald Hart explains that “you seldom see depression without some anxiety, or anxiety without some depression. They are two sides of the same coin. It just depends which side lands faceup” (*The Anxiety Cure*, 1999, p. 170).

These fellow travelers often make life miserable for many people, so it’s imperative that we know how to deal with and overcome them. Professional therapy and medication are often used with success, but we’ll here explore five tools and techniques that everyone can use and apply at little or no cost to successfully deal with fear and depression.



1. Record your feelings through journaling

One method many people have found helpful is to record their feelings. Dr. Hart

writes: “How can you change your thinking habits without engaging in a lifetime of therapy? One way is to get yourself a little notebook to record your beliefs whenever you catch them” (p. 113).

Mistaken thoughts about life situations or how others feel toward us can lead to depression or anxiety. Perhaps you’ve never thought about it this way, but the benefit of journaling is attested to not only by health professionals, but also by the Bible!

God’s servant David, though generally a man of great courage and sound mind, at times suffered from depression and anxiety. For example, he referred to depression when he said, “The LORD shall enlighten my darkness” (2 Samuel 22:29). He expressed vivid thoughts of depression and anxiety in Psalm 22:1 where he wrote: “My God, my God why have you forsaken me? Why are you so far from saving me, so far from the words of my groaning?” (New International Version).

Biblical scholars recognize that the thoughts of this psalm presage the anguish of the Messiah, but the psalm also expresses deep emotions that David felt—though we

do not know the specific circumstances in his life that triggered these thoughts.

David's pen expressed his agonies as he progressed through the psalm, yet at the end his words are exultant (verses 25-31).

David is the primary author of the book of Psalms. Through this remarkable collection we can learn of events in his life's story—in which he often expressed strong emotions. Almost without exception David's writings end on an exultant note; he worked through his anxieties and sorrows through writing and pouring out his heart to God. We can read his psalms and be encouraged, and we also can write out our own feelings and take them to God to lift our spirits.



2. Reduce your stress level

We live in a fast-paced, overstressed world. Stress is one of the causes of anxiety and depression. Counselor

and author Rex Briggs writes: "There is a lot of external pressure in this type of society and little emotional support. Perhaps that is why anxiety disorders are the fastest growing psychiatric condition for which people seek help today" (*Transforming Anxiety, Transcending Shame*, 1999, p. 39).

Some people are particularly vulnerable, such as those involved in caregiving occupations in which they are providing emotional and/or physical support for others. Research shows that these people suffer from depression, anxiety, insomnia and stress about three times as often as non-caregivers. Mothers carry a heavy load of caregiving, especially if no father is present, and thus could fall victim to depression.

Regardless of occupation, those who want to avoid excessive stress must maintain balance. This includes getting enough sleep and exercise. Exercise is a proven method of reducing stress.

Not that long ago, people were usually employed in occupations that involved physical labor—or in many cases they walked quite a bit to get to and from work. Today, however, most people either drive to work or take mass transit, and their work is relatively sedentary. Many do not perform chores around the home as earlier generations did, and they relax in front of the TV when they get home.

One result of this is that too many people don't participate in stress-relieving physical

activity. Lack of exercise contributes to a lack of restful sleep, which in turn feeds into the stress-on-stress cycle.

A simple antidote to this is to initiate an exercise program to burn off some of the stress you feel. Research has demonstrated that weight-bearing activities help relieve stress. This includes walking, which most people can do easily enough.

The Bible was written in a time when people were physically active and didn't need an exercise program like many need today. Scripture does recognize, though, that "physical exercise has some value" (1 Timothy 4:8, Good News Translation).



3. Maintain a proper diet

Most mental health professionals understand that some foods are beneficial and some are not, especially if eaten

in excess. Some foods enhance our natural tranquilizers while some are natural stimulants. Both can be beneficial, but we need to strive for balance.

Since the Bible is God's inspired, revealed Word to mankind, it's the first place we should look for overall guidance in dietary matters. God gave His people guidelines on what they should eat and what they should avoid, and provided them with an environment in which a healthy, balanced diet would come somewhat naturally.

"The ordinary food of the average Hebrew of Bible times was bread, olives, oil, buttermilk and cheese from their flocks; fruits and vegetables from their orchards and gardens; and meat on rare occasions" (Fred Wight, *Manners and Customs of Bible Lands*, 1987, p. 43).

The Bible Almanac similarly states: "Vegetable products formed a major portion of

When normal fears graduate to the point that they interfere with a healthy state of mind, they have become problems.

the diet . . . When meat was used, it was often for the purpose of serving strangers or honored guests. Grains were an important part of the diet . . . Fruits and fish were a favorite part of the diet" (James Packer, Merrill Tenney and William White, editors, 1980, p. 465).

Mental health professionals who emphasize sound nutrition, in connection with sound mental health, recommend balance from all the major food groups. This includes fruits and vegetables, whole grains, dairy products and protein, as described above.

A person who is suffering from anxiety should limit intake of stimulants—including caffeine. One who is suffering from depression, if he or she chooses to drink alcoholic beverages, should do so in careful moderation.

"A feast is made for laughter; and wine makes merry" (Ecclesiastes 10:19), but alcohol is also a depressor of the central nervous system. Excessive alcohol consumption will drive someone deeper into depression. "Wine is a mocker, strong drink is a brawler, and whoever is led astray by it is not wise" (Proverbs 20:1).



4. Associate with other people

As the English poet John Donne wrote several centuries ago, "No man is an island."

This brief state-

ment expresses a simple but vital truth: It is not healthy to be alone. In the beginning when God created Adam, He stated, "It is not good that man should be alone; I will make him a helper comparable to him" (Genesis 2:18).

The truth is that we need other people—especially when we face various challenges or crises in life. Ecclesiastes 4:9-10 tells us: "Two are better than one . . . For if they fall, one will lift up his companion. But woe to him who is alone when he falls, for he has no one to help him up."

God intended that we should share our experiences in life. It is especially vital that we have someone to share our burdens with when we're laboring under the crushing weight of fear or depression.

Without having someone with whom we can share our burdens, we may well think they're insurmountable. But the truth is that no trial is too great if we have divine help and wholesome fellowship with other Christians

and with God (Philippians 4:13; 1 John 1:3).

Other people can help us see the lighter side of life even when things look bleak. Humor is a valuable tool to provide balance to extreme thoughts and feelings and by nature neutralizes fear and depression. It's been said that "laughter is the best medicine," and it is one of the vital antidotes for mental disorders. Depression is not just a mental affliction. It involves an imbalance of endorphins—the "good" chemicals—in the brain, and humor helps boost endorphins.

The Bible long ago expressed the effectiveness of humor in providing relief for a depressed spirit: "A merry heart does good, like medicine" (Proverbs 17:22).

Whenever Christians gather together, they can mutually edify one another by the synergistic effect compared to iron sharpening iron (Proverbs 27:17). "When all is said and done, the best guarantee of a long and healthy life may be the connections you have with other people" (Nancy Shute, "Prescription: Don't Be Lonely," *U.S. News and World Report*, Nov. 12, 2008).



5. Develop a relationship with God

The most important thing you personally can do to combat and overcome fear and depression is

to develop a vibrant relationship with God. Secular research and biblical instruction alike verify its effectiveness.

At one time psychologists believed that faith in God detracted from psychological wellness, but research has shown otherwise. "Modern psychologists predicted that religion would be exposed as a neurosis and outgrown; instead, religious commitment has been shown empirically to be a vital component of basic mental health" (Patrick Glynn, *God: The Evidence*, 1999, pp. 19-20).

Further, "people of committed religious faith report much higher levels of personal happiness and psychological well-being than do their agnostic or atheistic counterparts" (pp. 61-62).

The Bible is essentially an owner's manual on how to conduct our lives. If we apply it, it assures us of overall peace and happiness.

Many of its passages assure us that a relationship with God will enrich our lives: "Great peace have those who love Your law, and nothing causes them to stumble" (Psalm

The Bible is essentially an owner's manual on how to conduct our lives. If we apply it, it assures us of overall peace and happiness.

119:165). "God has not given us a spirit of fear, but of power and of love and of a sound mind" (2 Timothy 1:7). Love is one of the attributes of God's Holy Spirit, and "perfect love casts out fear" (1 John 4:18).

Psalm 19 contains several statements about how the Word of God engenders a healthy mind. It converts the soul (verse 7), rejoices the heart and enlightens the eyes (verse 8).

Another element of a healthy relationship with God is prayer. Men and women of God in the Bible prayed. Jesus told His disciples to pray, and He taught them how (Matthew 6:9-13). Jesus prayed regularly to His Father and on at least one occasion prayed all night (Luke 6:12). He prayed in part because He experienced the same human emotions and temptations we all experience (Hebrews 4:15).

The night before He died, Jesus was very anxious as He said, "My soul is overwhelmed with sorrow to the point of death" (Matthew 26:38, NIV). He countered this by praying earnestly three times to God (verses 39-44), and in so doing was strengthened to face the excruciating ordeal that awaited Him in the hours to come.

Prayers can likewise strengthen us in times of fear and depression. Both David and the prophet Daniel faced threats to their lives that they overcame through prayer. Both men habitually prayed three times a day (Psalm 55:17; Daniel 6:10). The New Testament tells us to "pray without ceasing" (1 Thessalonians 5:17).

Still another tool in our kit for a healthy mind through a relationship with God is meditation. Meditation is focused thinking. "No amount of meditating can magically erase the stress of losing a job or a loved one. But it can help people cope" (Michelle Andrews, "How to Beat Stress and Angst Through Meditation," *U.S. News and World Report*, Dec. 29, 2008).

The apostle Paul urged Timothy to meditate on God's Word: "Till I come, give atten-

tion to reading, to exhortation, to doctrine . . . Meditate on these things; give yourself entirely to them" (1 Timothy 4:13-15). The author of Psalm 119 said that he meditated on God's law (verse 97).

Meditation enables us to replace unprofitable thoughts with healthy ones. If you find your life burdened with stresses and anxieties, the end of the day is a good time to overhaul your thinking. Dr. Hart advises, "This is . . . a good time to do a 'mental wash' when you review anxieties that are cluttering your thinking and dump those that are not important" (p. 204).

Above all, seek God's Kingdom and way of life

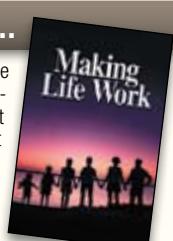
Worry is a form of fear, and excessive worry can also morph into depression. Jesus knew that we are prone to worry, so He said to His disciples, "Do not worry about your life, what you will eat or what you will drink; nor about your body, what you will put on" (Matthew 6:25). He added: "For your heavenly Father knows that you need all these things. But seek first the kingdom of God and His righteousness; and all these things shall be added to you" (Matthew 6:32-33).

The ultimate solution to all of humanity's needs and problems is for Jesus Christ to return, for God to establish His Kingdom and for mankind to receive the gift of eternal life. But God has promised to provide the essentials of life *now* to those who seek Him, and His unbreakable promise is that those who turn to Him in repentance and obedience will eventually live forever in His everlasting Kingdom.

May we all believe God when He tells us in Isaiah 41:10: "Fear not, for I am with you; be not dismayed, for I am your God. I will strengthen you, yes, I will help you, I will uphold you with My righteous right hand." GN

To Learn More...

Few people realize it, but the Bible is perhaps the best self-help book ever published! It contains timeless advice about proper mental attitude, health, family, marriage, relationships, finances, career, friendships and much more—all to help you enjoy a happy and productive life. We've gathered its best advice in these areas into a valuable booklet titled *Making Life Work*. And best of all, it's free for the asking! Download or request your free copy today!



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UNITED STATES

Alaska

Anchorage ch. 16, Fri 4 p.m.

Arizona

Prescott ch. 13, Sun 5 p.m.; Sat 3:30 p.m.
Prescott Valley ch. 13, Sun 9 a.m. & 6:30 p.m.
Tucson ch. 72, 120, Sun 9:30 a.m.
ch. 73, 98, Sat 9:30 a.m.

Arkansas

Fayetteville ch. 18, Sun 10 a.m.; Wed 6 p.m.;
Sat 9 a.m.

California

Alameda ch. 28, Tue 10 p.m.
Anaheim (west) ch. 3a, 6, Sun 12:30 & 9:30 p.m.
Clayton ch. 26, 2nd & 4th Mon 8 p.m.
Concord ch. 26, 2nd & 4th Mon 8 p.m.
Costa Mesa ch. 3a, 6, Sun 12:30 & 9:30 p.m.
Cypress ch. 3a, 6, Sun 12:30 & 9:30 p.m.
Danville ch. 26, 2nd & 4th Mon 8 p.m.
Eureka ch. 12, Fri 8 p.m.
Fountain Valley ch. 3a, 6, Sun 12:30 & 9:30 p.m.
Fremont ch. 29, Tue 10 p.m.
Garden Grove ch. 3a, 6, Sun 12:30 & 9:30 p.m.
Hayward ch. 28, Tue 10 p.m.
Hemet ch. 3, Fri 2:30 p.m.
Huntington Beach ch. 3a, 6, Sun 12:30 & 9:30 p.m.
Lafayette ch. 26, 2nd & 4th Mon 8 p.m.
Livermore ch. 26, Fri 4 p.m.
Los Alamitos ch. 3a, 6, Sun 12:30 & 9:30 p.m.
Marin County ch. 26, Thu 9 p.m.
Martinez ch. 26, 2nd & 4th Mon 8 p.m.
Midway City ch. 3a, 6, Sun 12:30 & 9:30 p.m.
Modesto ch. 26, Thu 8:30 p.m.; Fri 6 p.m.
Monrovia ch. 16, 98, Tue, Thu and Sat 4:30 p.m.
Newark ch. 27, Tue 10 p.m.
Novato ch. 71, Tue 9:30 p.m.
Orange ch. 3a, 6, Sun 12:30 & 9:30 p.m.
Orinda ch. 26, 2nd & 4th Mon 8 p.m.
Palo Cedro ch. 18, Mon 6:30 p.m.
Pasadena ch. 56, Sun 6 a.m. & 6 p.m.
Petaluma ch. 26, Sun 9:30 a.m. & 3 p.m.;
Sat 2:30 p.m.; Wed 6 p.m.
Pleasant Hill ch. 26, 2nd & 4th Mon 8 p.m.
Rossmoor ch. 3a, 6, Sun 12:30 & 9:30 p.m.
Sacramento ch. 18, Mon 6:30 p.m.
San Diego ch. 18, 19, 23, Mon 5 p.m.
San Francisco ch. 29, Sun 9:30 a.m.
San Jose ch. 15a, Wed 4:30 p.m.
Santa Clara ch. 15a, Wed 4:30 p.m.
Santa Rosa ch. 30, Sun 7:30 p.m.;
Sat 10:30 a.m.
Stanton ch. 3a, 6, Sun 12:30 & 9:30 p.m.
Walnut Creek ch. 26, 2nd & 4th Mon 8 p.m.
Westminster ch. 3a, 6, Sun 12:30 & 9:30 p.m.

Georgia

Commerce ch. 4, Sun 6:30 a.m. & 1:30 p.m.

Hawaii

Hilo ch. 53, Sun 10 a.m.; Thu 7:30 p.m.

Idaho

Boise ch. 11, Wed 7:30 p.m.

Illinois

Arlington Heights ch. 35, Wed 6:30 p.m.
Bartlett ch. 35, Wed 6:30 p.m.
Brookport ch. 2, Sun 2 p.m.
Buffalo Grove ch. 19, Wed 6:30 p.m.
Chicago ch. 36, times vary
Des Plaines ch. 35, Wed 6:30 p.m.
Elk Grove Village ch. 19, Wed 6:30 p.m.
Glenview ch. 35, Wed 6:30 p.m.
Golf ch. 35, Wed 6:30 p.m.
Hanover Park ch. 35, Wed 6:30 p.m.
Hoffman Estates ch. 19, Wed 6:30 p.m.
Lincolnwood ch. 19, Wed 6:30 p.m.

Metropolis

Morton Grove ch. 19, Wed 6:30 p.m.
Mt. Prospect ch. 35, Wed 6:30 p.m.
Naperville ch. 17, Sun 10 a.m.
Niles ch. 19, Wed 6:30 p.m.
Normal ch. 20, Sun 9 p.m.
Northbrook ch. 35, Wed 6:30 p.m.
Palatine ch. 19, Wed 6:30 p.m.
Park Ridge ch. 35, Wed 6:30 p.m.
Prospect Heights ch. 35, Wed 6:30 p.m.
Rolling Meadows ch. 19, Wed 6:30 p.m.
Romeoville ch. 6, Sun 9 a.m.
Schaumburg ch. 35, Wed 6:30 p.m.
Skokie ch. 35, Wed 6:30 p.m.
Springfield ch. 4, Wed 12 a.m., 8 a.m. & 5 p.m.
Streamwood ch. 35, Wed 6:30 p.m.
Wheeling ch. 35, Wed 6:30 p.m.
Wilmette ch. 19, Wed 6:30 p.m.

Indiana

Bloomington ch. 3, Sun 9:30 p.m.
Evansville ch. 7, Mon 5:30 p.m.; Tue 6:30 p.m.
Ft. Wayne ch. 57, Sun 8:30 a.m.
Valparaiso ch. 99, Tue 8:30 p.m.

Iowa

Des Moines ch. 15, Sun 11:30 a.m.

Kentucky

Owensboro ch. 72, Sun 8 a.m. & 7 p.m.
Paducah ch. 2, Sun 2 p.m.

Massachusetts

Boston ch. 22, 23, 83, Sun 7 a.m.;
Wed 10 a.m. & 1:30 p.m.
Cambridge ch. 22, 23, 83, Sun 7 a.m.;
Wed 10 a.m. & 1:30 p.m.
East Longmeadow ch. 5, Sun 11:30 a.m.
Greenfield ch. 17, Tue 6:30 a.m.; Sun 6 p.m.
Palmer ch. 12, Tue 11 p.m.
Worcester ch. 13, Thu 10 a.m.

Michigan

Ann Arbor ch. 17, Thu 4:30 p.m.
Grand Haven ch. 22, Mon 4 p.m.
Grand Rapids ch. 25, Tue or Wed 11 a.m.
Kalamazoo ch. 95, Sun 9 & 9:30 a.m.
Michigan City ch. 99, Tue 8:30 p.m.; Thu 7 p.m.
Midland ch. 3, Tue 5:30 p.m.
Mt. Pleasant ch. 3, times vary
Petoskey ch. 2, Sun 11:30 a.m.; Fri 5 p.m.
Redford ch. 12, Mon 6 p.m.
Traverse City ch. 2, Sun 11:30 a.m.; Fri 5 p.m.
Ypsilanti ch. 17, Thu 4:30 p.m.

Minnesota

Albert Lea ch. 13, Sun 10:30 a.m.
Austin ch. 13, Sun 10 a.m.
Blaine ch. 14, Sun 1 & 9 a.m.; Sat 5 p.m.
Bloomington ch. 16, Wed 10 p.m.;
Thu 6 a.m. & 2 p.m.
Brooklyn Center ch. 19, Sun 6 a.m. & 2 p.m.;
Sat 10 p.m.
Brooklyn Park ch. 14, Sun 1 & 9 a.m.; Sat 5 p.m.
Centerville ch. 14, Sun 1 & 9 a.m.; Sat 5 p.m.
Crystal ch. 19, Sun 6 a.m. & 2 p.m.;
Sat 10 p.m.
Eden Prairie ch. 15, Sun 12:30 p.m.;
Thu 5:30 p.m.
Edina ch. 15, Sun 12:30 p.m.;
Thu 5:30 p.m.
Golden Valley ch. 19, Sun 6 a.m. & 2 p.m.;
Sat 10 p.m.
Ham Lake ch. 14, Sun 1 & 9 a.m.; Sat 5 p.m.
Hopkins ch. 15, Sun 12:30 p.m.;
Thu 5:30 p.m.
Lexington ch. 14, Sun 1 & 9 a.m.; Sat 5 p.m.
Lino Lakes ch. 14, Sun 1 & 9 a.m.; Sat 5 p.m.
Litchfield ch. 10, Sun 2 a.m., 8:30 a.m.,
12:15 p.m., 7 p.m.; Wed 3 a.m.,
8:30 a.m. & 6:30 p.m.
Maple Grove ch. 19, Sun 6 a.m. & 2 p.m.;
Sat 10 p.m.
Minnetonka ch. 15, Sun 12:30 p.m.;
Thu 5:30 p.m.

New Hope

Metropolis ch. 19, Sun 6 a.m. & 2 p.m.;
Sat 10 p.m.
New Ulm ch. 72, Sun 5 p.m.; Thu 10 a.m.;
Fri 7 p.m.
Osseo ch. 14, Thu 9 a.m.

Plymouth

Metropolis ch. 19, Sun 6 a.m. & 2 p.m.;
Sat 10 p.m.

Richfield

Metropolis ch. 15, Sun 12:30 p.m.;
Tue 5:30 p.m.

Robbinsdale

Metropolis ch. 19, Sun 6 a.m. & 2 p.m.;
Sat 10 p.m.
Rochester ch. 10, Sun 10 a.m. & 7:30 p.m.;
Sat 10 a.m. & 7:30 p.m.
St. Charles ch. 20, Sun 2 p.m.; Wed 3 p.m.
Spring Lake Park ch. 14, Sun 1 & 9 a.m.; Sat 5 p.m.
Wabasha ch. 20, Sun 2 p.m.; Wed 3 p.m.
Winona ch. 20, Sun 2 p.m.; Wed 3 p.m.

Missouri

Cape Girardeau ch. 5, Sun 7:30 a.m.; Tue 6 p.m.;
Thu 12:30 p.m.; Fri 7:30 p.m.
Jackson ch. 5, Sun 7:30 a.m.; Tue 6 p.m.;
Thu 12:30 p.m.; Fri 7:30 p.m.
Jefferson City ch. 3, Wed 6 p.m.
Poplar Bluff ch. 54, Tue 4 p.m.
Springfield ch. 26, Sun 8:30 a.m.; Wed 7 p.m.

Montana

Billings ch. 7, Sun 6 p.m.; Sat 11 a.m.
Helena ch. 11, Sun 3 p.m.
Missoula ch. 7, Sun 11 a.m.

Nevada

Carson City ch. 10, Wed 7:30 p.m.
Reno/Sparks ch. 16, Wed 7 p.m.

New Hampshire

Laconia ch. 25, 26, Sun 7:30 a.m. &
4:30 p.m.

New Jersey

Newark ch. 19, Sun 10 a.m.

New Mexico

Santa Fe ch. 16, Sun 10 a.m.; Mon 6:30 p.m.

New York

Binghamton ch. 4, Thu 5:30 p.m.
Bronx ch. 70, Mon 3 p.m.
Brooklyn ch. 56, 69, Sun 10 a.m.
Canandaigua ch. 12, Sun 2 p.m.
Long Island ch. 20, Mon 10 p.m.
New York ch. 57, Sun 7 a.m.
Oneonta ch. 23, Mon 6 p.m.; Wed 9 p.m.
Queens ch. 35, Tue 8 p.m.; Thu 3 p.m.
Woodbury ch. 56, Sun 10 p.m.; Thu 4:30 p.m.
Woodbury ch. 115, Sat 3 p.m.

North Carolina

Charlotte ch. 21, Sat 1 p.m.
Durham ch. 8, Wed 7:30 a.m.
Hickory ch. 10, Sun 7 p.m.
Raleigh ch. 22, Tue 6:30 p.m.

North Dakota

Bismarck ch. 12, Sun 2:30 p.m.
Fargo ch. 12, Tue 10:30 a.m.

Ohio

Athens ch. 23, Sun 7 p.m.; Wed 7 p.m.
Brunswick ch. 21, Tue 7 p.m.; Wed 12:30, 4:30
& 8:30 a.m.; 2:30, 6:30 & 9:30 p.m.
Bryan ch. 4, Sun 11 a.m. & 8 p.m.;
Mon 5:30 p.m.;
ch. 12, Wed 11 a.m.
Cincinnati ch. 18, Sun 10:30 a.m.; Tue 10 p.m.;
Thu 11 p.m.; Sat 6:30 a.m.
Cincinnati (Union Twp.) ch. 8, Sun 2:30 a.m.; Tue 9:30 a.m.;
Wed 11 p.m.; Sat 2:30 p.m.
Dayton ch. 12, Sun 11 a.m.; Wed 7 p.m.
Defiance ch. 5, Sun 12 noon; Thu 6 p.m.
Fairborn ch. 6, Sun 5:30 p.m.
Greenville ch. 3, Thu 8 p.m.
Huber Heights ch. 6, Sun 5:30 p.m.
Oberlin/Wellington ch. 12, Sun & Sat 9 a.m.
Springfield ch. 6, Sun 5:30 p.m.
Trotwood ch. 6, Sun 5:30 p.m.

Urbana

Urbana ch. 1, daily 6 a.m., 10 a.m. & 7 p.m.
Vandalia ch. 6, Sun 5:30 p.m.
Wash. Court House ch. 3, Wed 2 p.m.; Sat 10 a.m.
Xenia ch. 23, Sun 5:30 p.m.

Oregon

Eugene ch. 29, Tue 2 p.m.
McMinnville ch. 11, Sun 5:30 p.m.; Wed 8 p.m.
Medford ch. 15, 95, Sun 5 p.m.
Monmouth ch. 17, Sun 11 a.m.
Portland ch. 22, Sun 7:30 p.m.
Salem ch. 23, Sun 12:30 p.m.;
Fri 2 p.m.; Sat 11:30 a.m.

Pennsylvania

Pittsburgh/Moon Twp. ch. 21, 14, Sun 12 & 2 p.m.

Rhode Island

Entire state ch. 14, Fri 10:30 a.m.

Texas

Austin ch. 11, Mon 8:30 p.m.
Dallas ch. 148, 74, Sun 12:30 p.m.;
Thu 9:30 p.m.
Del Rio ch. 19, Sun 9 a.m.; Wed 5 p.m.
El Paso ch. 15, Mon, Fri, Sat 1 p.m.
Fort Worth ch. 28, Tue 5:30 p.m.; Thu 1 p.m.
Longview ch. 26, Tue 2 p.m.; Sat 9 p.m.
San Antonio ch. 20, Mon 10:30 a.m. & 6:30 p.m.

Virginia

Charlottesville/
Albermarle County ch. 13, 14, Wed 10 p.m.
Hampton Roads ch. 71, 74, Sun 10 a.m.

Washington

Everett ch. 77, Wed 5 p.m.
Kennewick ch. 13, Sun & Tue 8:30 p.m.
Olympia ch. 22, 29, Sun 9 a.m.;
Thu 10:30 p.m.
Spokane ch. 14, Sat 5:30 p.m.
Vancouver ch. 11, Sun 11 p.m.; Mon 5 p.m.;
Sat 11 a.m.

West Virginia

Morgantown ch. 3, Mon, Wed & Fri 3 p.m.;
Sat 10 a.m.

Wisconsin

Beloit ch. 12, Thu 6:30 p.m.
Eau Claire ch. 96, Sun 2 p.m.
Kenosha ch. 14, Sun & Mon 7:30 p.m.
Madison ch. 4, Sun 12:30 p.m.
Milwaukee ch. 96, Mon 2 p.m.; Tue 7 p.m.;
Wed 2 p.m.
Omro ch. 19, Sun & Sat 1 p.m.
Stevens Point ch. 96, 984-1,
Mon 5 & 9:30 p.m.;
Tue 10 a.m. & 3:30 p.m.
Wausau ch. 96a, 981d, 98a, 980d,
Sun 8:30 a.m.; Sat 9 a.m.
West Allis ch. 14, times vary

CANADA

Nationwide

Vision TV, Sun 7 p.m. (PST)
Star Choice Digital ch. 399, Sun 10:30 a.m. (EST)

Alberta

The Christian Channel Telus ch. 158, Sun 8:30 a.m.

British Columbia

The Christian Channel Telus ch. 158, Sun 7:30 a.m.

Manitoba

The Christian Channel MTS ch. 21, Sun 9:30 a.m.

New Brunswick

The Christian Channel Rogers ch. 396, Sun 11:30 a.m.

Newfoundland and Labrador

The Christian Channel Rogers ch. 396, Sun 12 noon

Northwest Territory

The Christian Channel Northwestel ch. 226, Sun 8:30 a.m.

Ontario

The Christian Channel Rogers ch. 396, Sun 10:30 a.m.

Saskatchewan

The Christian Channel Cogeco ch. 186, Sun 10:30 a.m.

Saskatchewan

The Christian Channel SaskTel ch. 282, Sun 8:30 a.m.



Gary Petty
Beyond Today Anchor

Getting off the Sexual Merry-Go-Round

by **Beyond Today** host Gary Petty

Millions of people have found themselves caught up in the lies promised by the sexual revolution, finding that it brought only heartache and pain. If you're one of its victims, what can you do to start over?

Before the 1960s and its sexual revolution that tossed out traditional morality, it was generally believed that the ideal sexual relationship was a special romantic bond between a husband and a wife. Today, according to television commercials touting male enhancement drugs, it seems that everyone is concerned with sexual performance as if it were a competitive sport.

The sexual revolution was supposed to free us from shame and outdated ideas about human sexuality, and everyone was going to enjoy a kind of sexual Disneyland where we'd go from one thrill to another. But it's time to face the facts: Decades later, the sexual revolution thrill ride has derailed.

The sexual revolution's sad fruits

The sexual revolution didn't free women to experience more meaningful relationships; it freed men and women to separate sex from commitment. They could now go from partner to partner without personal responsibility or emotional attachment.

Any single mom knows how difficult it is to raise a child without a partner. But there's also the risk of sexually transmitted diseases. An estimated 45 million people in the United States are infected with genital herpes—a number that's growing by a million new cases a year.

It's estimated that this year 25 percent—one in four—of sexually active teens will contract a sexually transmitted disease. These numbers are too large for most of us to wrap our minds around—unless you're one of those suffering from an STD.

How much heartache have you endured because of broken relationships? Have you given up on that deep longing for a



The sexual revolution didn't free women to experience more meaningful relationships; it freed men and women to separate sex from commitment.

committed, lifetime, romantic relationship because meaningless sexual encounters have left you feeling hopeless or bitter?

If you want to get off the sexual merry-go-round, you must take control of your

life and set new standards for yourself. It all begins by understanding God's purpose for your life and the beautiful mystery of human sexuality.

God created you because He wants children—sons and daughters. To be His child is your purpose in life. He created you as one of a kind—a person with a unique combination of talents and traits. By accepting your Creator's way and giving up self-destructive lifestyles, you will discover that human sexuality is more than simple recreation or a means for having babies.

Marriage is one of the first divine institutions God gave to humankind, and human sexuality was designed to be a wonderful relationship enjoyed in marriage. If you want to change your life and discover how to have a committed, lifelong, loving marriage, you must first get off the sexual merry-go-round and become committed to renewed virginity—completely avoiding any kind of sex outside of marriage.

Where to start in starting over

So now what? Are you to join a monastery and dedicate your life to a dreary state of abstinence? Think about this: Many of us spend 12 years going to school, and often an additional four to eight years learning a career. What if you dedicated just a fraction of your time preparing for marriage? Most people get married with more knowledge of how to take care of a pet than of how to have a successful marriage!

Successful lifelong marriages don't happen by accident. And a successful marriage not only affects your and your spouse's happiness, but the happiness of your children. The primary cause of poverty in the Western world is single women trying to raise children without the benefit of dad.

You can stay on the sexual merry-go-round if you wish. And maybe you'll avoid getting AIDS or gonorrhea. Maybe you won't get pregnant. But the unseen emotional scars are just as devastating. Too much heartache, too many casual encoun-

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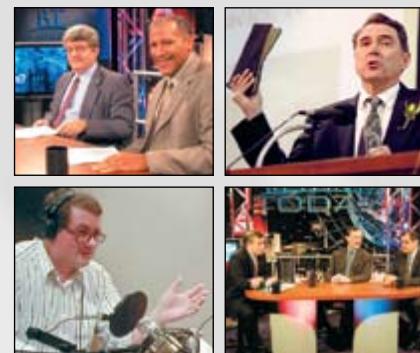
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ters, too many morning-after anxieties, and a person can feel almost emotionally incapable of experiencing a meaningful relationship.

The only safe sex is between a husband and wife committed to each other in a lifelong relationship. In today's society that may sound trite, but remember that you can't solve your problems with the same old solutions or you'll simply arrive at the same old problems.

You can make changes

If you want to experience a lifelong, loving relationship, then you're going to have to do some things differently in your life. Get off the sexual merry-go-round. Discover your Creator's purpose for you. Go to the Bible and learn what marriage is really all about.

If you're struggling with the guilt of abortion, heartache from living a wrong sexual lifestyle or the shame of having an STD, your life can change.

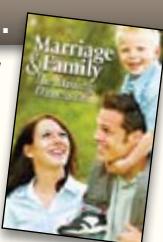
Renewed virginity isn't just a quaint, unrealistic catchphrase. You must accept that your lifestyle has been self-destructive and against the way of life your Creator designed. Ask for His forgiveness, and then you can begin a renewed life—a renewed life as a child of God. You can become a disciple of Jesus Christ. Not just a believer, but a real *disciple*, a dedicated student who imitates the teachings of the Master.

God designed marriage, and the sexual relationship within marriage, as a gift for you. God didn't intend sex as just a means of procreation. It's meant to be part of the loving, unique relationship between a husband and wife.

Are you ready to commit to what God wants for you and experience real happiness? **GN**

To Learn More...

What are the keys to a happy and successful marriage? How can you be a good husband or wife? Where can you look for time-proven advice? The Bible contains a treasure trove of practical, helpful ways for you to build a close, strong and fulfilling marriage. Will you put it to the test and discover the blessings that come from following its instruction? Request or download *Marriage and Family: The Missing Dimension* today!



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Managing Your Finances in Tough Times: Five Steps You Can Take

by Becky Sweat

In these serious economic times, what can you do to strengthen your family's financial position? Here are five crucial steps you can take to put your finances on a more sound footing.

These days, it's hard to find any good news about the economy. Stock markets around the world are unraveling. Home values have plummeted, and increasing numbers of families are struggling with mortgages they cannot afford.

Retirement accounts are shriveling. Grocery and utility bills are going through the roof. Businesses are failing, and new layoff announcements seem to come nearly every day. To say we're facing grim economic times would be a huge understatement.

"Many people are feeling totally helpless and stressed-out about what's happening in the economy. Even if they have a job now, there's a lot of anxiety about whether they'll still have one a few months down the road," observes Erica Sandberg, a San Francisco-based family money management consultant.

But while many feel blindsided by the economic downturn, it really was predictable, adds Michael Gutter, Ph.D., assistant professor of family financial management at the University of Florida. "As a society, we've been living way beyond our means and buying virtually everything on credit, including homes that are out of our price range," he says.

When the real estate market started its downward spiral a few years ago, many homeowners found themselves owing more on their homes than they were worth.



They were in over their heads in debt and couldn't meet their mortgage payments, nor could they sell their homes. So they defaulted on their loans. This led to the failure of many banks, causing a chain reaction that continues to ripple through our economy.

Certainly there are no easy fixes to our world's financial problems. Any quick perusal of the daily news will attest to that. Still, families can—and should—take steps to maintain control of their own finances in these uncertain economic times. Doing so will not only decrease your stress levels, it is actually something *God expects* us to do.

God expects us to wisely manage what we have

In Luke 16:1-13, Jesus told the parable of the unjust steward to warn people against poor stewardship. This applies not only to what we do with our money, but

also to everything else God has given us in this life.

Verse 11 sums up the parable by stating, "So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?" (New International Version). God wants to see how well we're going to manage our physical possessions now before He entrusts us with far greater assets in His Kingdom.

In Proverbs 27:23-24 we're admonished, "Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever" (NIV). We're also told, "The plans of the diligent lead surely to plenty, but those of everyone who is hasty, surely to poverty" (Proverbs 21:5).

Many other verses in the Bible similarly stress the importance of good financial planning.

Even though our lives are in God's hands, He wants us to do our part to keep our finances in check. This is *always* important, but especially when times get tough. "You may have been able to get away with a certain amount of careless spending in the past, but you can't anymore," Dr. Gutter warns.

So what can you do? With today's economy in mind, here are five ways to manage your family finances more effectively:



Prepare a budget

The number one step you can take is to create a budget for your household. Simply put, "a budget is a plan for how you are going

to spend your money," says Karen Varcoe, Ph.D., a financial adviser and consumer economics specialist with the University of California Cooperative Extension.

Budgeting helps you see how you are actually using your money and where you need to make adjustments in your spending. Dr. Varcoe says leaving your finances to chance, as so many families do, is a sure path to getting deep into debt.

Creating a budget involves five basic steps. First, sit down as a family and set some short-term and long-term goals in

Even though our lives are in God's hands, He wants us to do our part to keep our finances in check. This is *always* important, but especially when times get tough.

terms of how you want to use your money and time. What's your top priority? Is it sending your children to college? Saving for retirement? Spending time with your family? Going on a vacation? Buying a second automobile? This will get you thinking about how your financial habits could impact those goals in the future.

Second, calculate your net household income for one month. Include your regular paycheck, as well as any bonuses or income from investments or side jobs that you regularly receive.

Third, track your expenditures for a month. Get a notebook and put a heading at the top of each page for different spending categories such as housing, food, transportation, entertainment, clothing, medical, payments on credit card debt and loans, and miscellaneous. Each time you write a check, use your credit card or buy something with cash, record that amount under the appropriate heading in your notebook.

Fourth, at the end of the month, total each spending category. Don't forget to factor in annual or semiannual expenses such as property taxes or insurance premiums. Calculate the cost per month of each such bill. You'll need to set that money aside to be able to pay these bills when they come due. This will help you see if too much or too little of your monthly income is going toward certain kinds of purchases. Then add up all your expenses for a grand total and compare that to your net income for the month.

This leads to the fifth and last step—to actually plan out your budget. Hopefully your expenditures for the month were lower than your income. Then your task is to prioritize this excess to areas of your budget such as savings or paying extra on outstanding credit card debt.

Look at your monthly expenditures to see if they were in line with your family's goals. If not, you will need to make appropriate adjustments in your budget.

"If one of your family's goals is to spend time together in the evenings and weekends, then you don't want to get yourselves so far in debt that you're barely making it each month," cautions Bill Gustafson, Ph.D., senior director of the Center for Financial Responsibility at Texas Technical University.

"If you do, either you or your spouse will probably have to increase your work hours or get a second job if times get tough, and that's going to take time away from your most important goal."



"Now our children are planning what vegetables they want to plant in a garden this summer so we can spend less on groceries. They've really helped us trim down the family budget!"

If your expenses exceeded your income, you'll have to cut expenses or increase your income to have a balanced budget. If finding additional income is not possible, you will need to decrease your expenses. Most of these cutbacks will have to come from variable expenses (utility bills, entertainment, transportation, clothing, groceries, entertainment, dining out, etc.) rather than fixed expenses (mortgage or rent payments, auto and educational loans, tithes, etc.).

Once you've come up with your budget, stick with it. When you do spend, record the expenditure either on a computer (using a budgeting program such as Quicken or Microsoft Money) or in a ledger book. Keep

a running total of how much you've spent in your various budget categories for each month. If you get to the point where there's no more money left for the month in a particular category, stop spending. Don't let yourself spend what's not in the budget.



Live below your means

In normal economic times, the standard recommendation from financial advisers is to live within your means. However, in today's economy, "you'd be much better off if you could actually live *below* your means," Dr. Gustafson says.

Take a good look around your household and see what you can do to cut down on expenses. You can usually find many ways to save money—everything from shopping at consignment stores and clipping coupons to going out to restaurants less often and doing your own yardwork instead of hiring someone else to do it. Turn down the heat in winter and the air conditioner in summer to save on utilities. By reducing expenses, you will have more money to put in emergency savings or to pay down outstanding bills.

You can even get your children involved with this. Depending on their age, explain to them some of the serious issues in the economy and why it's especially important not to be wasteful right now. See if they can come up with their own ideas for saving money.

Barbara of Chicago says that by doing this, her kids have really become motivated to "get on board" with the family's goals of lowering spending. "They check the newspapers for coupons for me and look for sales, they don't leave the lights on in their bedrooms anymore, and they haven't asked for a new toy in months," she relates.

"Now they're planning what vegetables they want to plant in a garden this summer so we can spend less on groceries. They've really helped us trim down the family budget!"



Avoid buying on credit

This is not the time to purchase depreciable, non-essential items (such as new cars, clothing, furniture, appliances, boats, jewelry and other luxury items) on credit, or to borrow additional money.

"You don't want to be adding to your debt load, especially in a sluggish economy," advises Dr. Varcoe. The reality is, "a lot of people are feeling insecure about their jobs right now. If you're one of the casualties, you don't want to be unemployed and have a heavy debt load to deal with too."

Keep in mind Proverbs 22:7, which tells us, "The rich rule over the poor, and the borrower is servant to the lender" (NIV). Taking on a lot of debt is not wise—even when the economy is in good shape.

If you become burdened down with a heavy load of debt, it's as though you become a slave to your creditors. You cannot spend your paycheck on what you want because you owe huge amounts to the credit card companies, which are probably charging exorbitant interest rates.

Not only is it inadvisable to use credit cards for "wants," but you shouldn't rely on them for "needs" either, cautions money management consultant Sandberg. "Credit cards are *not* an emergency vehicle. The moment a family begins to say, 'Hmmm, money's a little tight this month; I think we're going to have to start charging,' that's the time to cut up all the credit cards. If you're short on cash, you need to find another way to get by other than credit cards."

She says credit cards should only be seen as a payment tool for short-term loans that are paid back when the monthly bill comes due so you aren't being charged interest. (To avoid interest charges you must have a zero balance each month, and your credit card company may have other restrictions. Read the fine print.)



Pay off existing debts

If you're already in debt, do whatever you can to pay off existing credit cards and other high-interest loans. Perhaps you've been able to reduce household expenses or even have a few garage sales. Use that extra cash toward debt reduction.

Hal Young, a financial adviser in Folsom, California, says the key is to eliminate enough monthly expenses to come up with a so-called "power payment." Pay whatever extra amount you can, in addition to your regular minimum payment on at least one outstanding debt. Even if you're only paying an extra \$100 a month, that can really help bring down the credit card balance. He recommends making a chart, listing every

creditor by interest rate, total amount owed and the minimum monthly payment.

"The bill with the highest interest rate or the smallest balance is probably the best one to attack," says Young. It's far easier to whittle down a \$3,000 credit card payment than a \$30,000 home-equity loan.

You may also want to get some professional help from a debt counselor. Most cities in the United States offer some type of consumer credit counseling services. There you will be able to obtain help for free or at very low cost. Debt counselors can help you consolidate your debts and put together a payoff plan for you. They may even contact your creditors and arrange to have some of your bills delayed for a while to help you get back on your feet financially.



Save at least 10 percent of your income

Financial planners generally suggest families put at least 10 percent of their paychecks into savings. With the world economy as shaky as it is, many financial advisers, like Dr. Gustafson, recommend families save closer to 15 percent of their income if at all possible. Allocate that amount into your monthly budget, just as you would your fixed living expenses.

The Bible also stresses the importance of saving. In a footnoted paraphrase of Proverbs 21:20, *The Ryrie Study Bible* says, "The wise man plans and saves for the future, but the foolish person squanders what he has."

It's not easy, but by having money set aside in savings, you'll be better prepared if you have an unexpected expense (such as a major car or household repair), or if you find yourself having to buy a "big ticket" item (such as a new washing machine). You won't have to turn to your credit cards to get by.

"Even if you have debt, it's important to save some money," says Sandberg. "Debt is a very draining emotional experience. If you're simultaneously whittling that debt away, but at the same time you're also tucking money away for your family, it kind of counteracts that feeling of 'Ughhh, all I'm doing is paying off the damage of the past.' So emotionally it's just a really good thing to do."

You should have separate savings accounts set up for long-term goals (such as your retirement or college for your

children) and short-term goals (to pay for things like vacations, new appliances or car down payments). Additionally, every family should have three to six months' worth of living expenses (mortgage or rent payments, utilities, food and transportation costs) set aside in an emergency fund—just in case you are laid off or incur a major unexpected expense.

The source of true peace of mind

We realize that many of our readers are hard working and that their income may be just enough to meet regular expenses. Realistically, you may not be able to apply all the principles in this article at this point in your life. If so, you're not alone—we've all been there.

However, you should still diligently examine your financial circumstances and the principles explained here and *apply what you can*. For example, you may not be able to save 10 to 15 percent of your income or put three to six months of living expenses in an emergency fund, but *start where you can and save what you can*. Make every dollar count.

But no matter what your family's financial situation, do not overly worry. True, these are indeed perilous economic times. There is a lot we could become anxious about if we let ourselves—but don't. Do what you can to try to get your financial house in order and to provide for yourself and your loved ones, and then leave the rest up to God.

Philippians 4:6 says, "Do not be anxious about anything" (NIV). Certainly that includes recessions, company layoffs and stock market crashes. Remind yourself that although God won't supply all of our *wants*, He "will meet all your needs" (verse 19, NIV). Ultimately, that is what is going to give you true security and peace of mind. **GN**

To Learn More...

In our uncertain times when so many people struggle with debt, we could all use sound guidance on our finances. Who wouldn't like time-tested advice on handling money—especially when it's free? We've prepared an important booklet, *Managing Your Finances*, to help you better handle your household finances and budget. Download or request your free copy today!



Contact any of our offices listed on page 2, or request or download it from our Web site.

www.gnmagazine.org/booklets



Faith and Faithfulness: Fundamental to Relationships and Responsibilities

Do you trust God completely? So much so that you live accordingly—to the point that He is able to trust you? When Jesus Christ returns, wouldn't it be wonderful to hear Him say approvingly, "Well done, good and faithful servant"?

by Don Hooser

Old Faithful" is a famous geyser in Wyoming's Yellowstone National Park. It was so named in 1870 because it reliably erupts at somewhat consistent and predictable intervals.

A famous Latin motto, *Semper fidelis*, means "Always faithful." God is always faithful, and we should learn to take Him at His word. Do we? And how much can you and I be counted on to be faithful?

"Many a man claims to have unfailing love, but a faithful man who can find?" (Proverbs 20:6, New International Version). It is increasingly difficult to find someone whose love or loyalty can be counted on. So many people are fickle and faithless.

It's sad to read the apostle Paul's prophecy of wretched attitudes and habits "in the last days" (2 Timothy 3:1): "For men will be lovers of themselves . . . blasphemers . . . unloving . . . slanderers . . . traitors . . ." (verses 2-4). The consequences to society are disastrous.

Marriages and families are a major casualty. Fewer and fewer people are willing to make lifelong commitments. And a great many who do make wedding vows (even "before God") later on break those vows in one way or another. When someone cheats on or deserts his or her mate, God says "you have dealt treacherously [with] . . . your companion . . . by covenant" (Malachi 2:14-16). God hates these forms of unfaithfulness.

All good relationships are built on the foundation of faith and faithfulness—of mutual trust born out of trustworthiness. A good marriage is largely defined as a faithful wife and faithful husband. A good friend is a *true* friend or a *faithful* friend—not a "fair-weather friend," but one who "loves at all times" (Proverbs 17:17, emphasis added throughout). A good employee is a *trusted* and *dependable* employee.

Although all people sometimes fail at

faithfulness, we can always count on God. That is what enables us to have complete faith and trust in Him. It's vital that we respond to the faithfulness of God the Father and Jesus Christ with deep and abiding faith, so that we will then give Them our very best—our utmost allegiance, fidelity, obedience and devotion.

Produced through the Holy Spirit

God's standard of faith and faithfulness is far greater than what we can achieve with our own human effort. To reach the level of faith to truly become faithful like God we must wholeheartedly *seek His help!* *Pray* for faith and faithfulness. *Read the Bible* to learn about and come to trust in God's faithfulness (Romans 10:17)—and to be inspired to follow His example just as others of His servants have in times past. Seek the fellowship of "the church of God" where others are trying to faithfully follow God still today (Acts 2:42; 20:28).

And to truly "hold fast" spiritually, we must have *God's Spirit* dwelling within us (2 Timothy 1:13-14).

How do we obtain God's Spirit? Right after the apostle Peter preached a powerful sermon, he told the listeners, "*Repent*, and let every one of you *be baptized* in the name of Jesus Christ for the remission [forgiveness] of sins; *and you shall receive the gift of the Holy Spirit*" (Acts 2:38).

God's Spirit then imparts the nature of God, which develops in us gradually, like fruit ripening on a tree.

The "fruit" that God's Spirit produces is composed of many wonderful virtues. The apostle Paul listed some of the main ones. The New King James Version of the Bible presents his words this way: "But the fruit of the Spirit is love, joy, peace, longsuffering, kindness, goodness, *faithfulness*, gentleness, self-control" (Galatians 5:22-23).

Rather than "faithfulness," the earlier King James Version has the word "faith"

here. This is consistent with the way the Greek word *pistis* in this passage is usually translated elsewhere in the New Testament—including numerous occurrences in the book of Galatians. Yet most modern Bible translations have "faithfulness" or a like term here.

One reason for this is that faith, our belief and trust in God, is normally seen to come from ourselves—and not as a product of God's Spirit within us. And it's true that faith toward God comes with repentance—before receiving the Holy Spirit. Yet faith is elsewhere referred to as a gift of the Spirit (1 Corinthians 12:9).

The book of Galatians itself says that we must have and live by "the faith of Christ" (Galatians 2:16, 20, KJV). Revelation 14:12 says that God's true servants "keep the commandments of God and the faith of Jesus" (Revelation 14:12).

How do we reconcile this? The answer involves different degrees of faith. Our initial faith toward God does come prior to receiving His Holy Spirit, though even this is in response to what God shows us in life and the help He gives us to believe. But upon receiving the Holy Spirit, God the Father and Jesus Christ come to dwell within a believer, changing one's character from the inside. This includes greatly increasing the person's faith.

With this much deeper faith, a person will be led to totally trust God with regard to the blessings for obeying His law and the consequences for disobeying. This will lead to obedience from the heart and always returning in repentance to God upon falling short. This is *living* faith—*saving* faith. It comes through the Holy Spirit. (To better understand, request or download our free booklet *You Can Have Living Faith*.)

All this being so, it may not matter so much whether the word here is rendered "faith" or "faithfulness." For if we have living faith, we will respond with faithfulness.

Living faith itself is a product of God's Holy Spirit—as is the faithfulness that results.

Indeed, God's Spirit is the only power great enough to help us overcome the evil "works of the flesh"—our selfish human nature (Galatians 5:19-21). The results of this selfishness are gross examples of *unfaithfulness*, including adultery (infidelity to one's spouse), fornication (infidelity to

give you property of your own?" (verse 12, NIV). We should be just as careful—or even more careful—with the property of *others* as with our own. That kind of trustworthy stewardship brings certain rewards in this life and will bring much greater rewards in the next life.

The next passage is about slaves or bondservants, but we can and should apply these principles to the role of an employee or helper:

"Slaves, obey your earthly masters in everything; and do it, not only when their eye is on you to win their favor, but with sincerity of heart and reverence for the Lord. Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.

Anyone who does wrong will

be repaid for his wrong, and there is no favoritism" (Colossians 3:22-25, NIV).

"Masters" (employers, supervisors, etc.) are just as accountable to God for how they treat those working under them (Colossians 4:1; Ephesians 6:9).

Faithfulness includes perseverance

Perseverance is a key to success in everything, including running a race. When Paul wrote his second letter to Timothy, he was in prison awaiting almost certain execution. But he was at peace because he knew he had been faithful to God.

Paul wrote, "I have fought the good fight, I have finished the race, I have kept the faith" (2 Timothy 4:7). May we have this same confidence at the end of our race!

The ultimate reward for perseverance is *eternal life!* Jesus said, "Be faithful until death, and I will give you the crown of life" (Revelation 2:10). We must never give up or fall away!



Fewer people are willing to make lifelong commitments. And a great many who do make wedding vows later on break those vows.

one's future spouse), idolatry and sorcery (infidelity and treason against God), and murders (total betrayal of another). May God help us to be different!

Faithful in all things, big and small

Let's look now at some important lessons on faithfulness from Scripture. These show how God judges our character.

"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much" (Luke 16:10, NIV). God never overlooks or excuses *any* irresponsibility. We must prove our trustworthiness in even the smallest duties.

"So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?" (verse 11, NIV). God judges our character by how we manage *everything!*

"And if you have not been trustworthy with someone else's property, who will

In Matthew 24, Christ was giving His disciples startling prophecies of the "end of the age" (verse 3). In verses 9 through 12, He speaks of tribulation and persecution. Then in verse 13 He says, "But he who endures to the end shall be saved."

In much of this chapter, Jesus is speaking of His second coming—at a time when most people will not be expecting it! It is the "faithful and wise servant" who will be richly rewarded—the one who, motivated by faith, has continued to do God's will and God's work until he dies or Christ returns, whichever comes first! (Matthew 24:44-46; see also Revelation 22:12).

Faithfulness to God and Christ

What is God's will and God's work?

Part of the answer is in the next chapter. It includes giving food to the hungry, drink to the thirsty, hospitality and clothing to those who need them, and care for those who are sick or in prison (Matthew 25:31-46).

The returning Christ is portrayed as the King who will say, "Inasmuch as you did it to one of the least of these My brethren, you did it to Me" (verse 40). We show our love for God and Christ by how we love God's other children (1 John 4:20-21). Let's *do it!*

Also in Matthew 25, in verses 14-30, Jesus told the parable of the talents (a "talent" was a measure of money). This story illustrates several vital lessons.

God gives each of us different abilities and opportunities, and He expects us to thoroughly use them in His service. He will generously reward us according to how much we have spiritually grown and served in this life. An "unprofitable servant" who has wasted his time and opportunities instead of obeying God is called "wicked and lazy" and will be punished. And God does not accept excuses—not even fear of failure.

But the main point of the parable is how it beautifully portrays Christ returning someday to reward His faithful followers—those who believe God and live accordingly.

To each of the profitable servants, the master said, "*Well done, good and faithful servant;* you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord" (Matthew 25:21, 23).

May we all live according to the faith God's Spirit develops within us—thereby exhibiting the faithfulness He desires. And in the end, may each of us hear Christ's wonderful approval on the great day He returns to reward His faithful servants! **GN**

Letters From Our Readers

"Lincoln: President and Prophet?"

I would like to thank you for the great editorial "Lincoln: President and Prophet?" in the last issue. Prayer and fasting is very much needed if our nation is going to survive. Someone needs to explain to President Obama the only way our nation can be saved. In today's world they try to keep God out of everything. God's blessings are offered to us, but there is a price tag to receive those blessings. It is to know God's will, and then carry out that will in our lives.

When I see all the weather problems our nation has been having in the last few years, I can see that we are not pleasing God. I am thankful for all the fine articles that we have the chance to read in *The Good News*. Keep up the good work.

L.E., Bluffton, Illinois

The Good News

I am grateful for all the information from *The Good News*. I have come to a greater understanding of God, who He is, what His plans are for mankind and who I am. I've been asking God to reveal His truth to me. I'm astonished at what I've discovered about life, death and what happens when we die.

Mrs. L.R.M., Carlisle, England

Many thanks for continuing to send me *The Good News*. It is so packed full with so many articles that are uplifting to our personal lives, filled with hope and purpose. Please continue to send it to my friend's son who is in prison. He often talks about your articles and how they are really making a difference in his life. They have given him much hope.

S.D., Keystone Heights, Florida

I happened to read a copy of *The Good News*, and I must say I was enlightened. I did not understand many things about the Bible, especially from the book of Revelation. God bless you and all those connected with publishing this inspiring magazine of which I came to know by the grace of God. I kindly request the magazine regularly and a copy of the booklet *The Book of Revelation Unveiled*.

Mrs. E.S., India

We have gladly renewed your subscription and mailed the booklet as requested.

Israel and the Middle East

Thank you for reminding me of renewing my subscription to this most excellent magazine, *The Good News*. Anytime I watch TV here in my country, Israel is always blamed. And there are a lot of demonstrations trying to discredit Israel. Many volunteers are also ready to fight for the Palestinians. I wonder if you could supply me with some information or articles concerning the background and history of this conflict,

V.L.R., Indonesia

We have mailed a copy of our free booklet The Middle East in Bible Prophecy. It thoroughly covers the subject from a biblical perspective.

Thank you for your publications, which certainly challenge the normally accepted brand of Christianity found in our churches today. Thank you for your support for Israel and the Jews as opposed to the common replacement theology, which has led to the denigration of the Hebrew race throughout the centuries.

I believe it is a sure sign that we are in the end times when Christian churches like yourselves embrace the Jewish biblical feasts ordained by God for all people according to His calendar. It seems, though, that those who are willing to stand up for such a position are quite a small flock compared to those who observe the current traditions of Christendom.

C.N., Bangor, Northern Ireland

One request I have is for information about interpretations of God's Word that are not shared by mainstream Christianity. For instance, one issue of *The Good News* that I loaned to a friend mentioned the Scriptures supporting the belief that unbelievers are given a second chance to come to faith after they die. I appreciate the way you base your beliefs on the Word of God and would

like more information since it is important to hold to sound doctrine.

N.D., Salem, Oregon

Two booklets—What Happens After Death? and Heaven and Hell: What Does the Bible Really Teach?—have been mailed to you. In addition we also highly recommend God's Holy Day Plan: The Promise of Hope for All Mankind. The final annual Holy Day of the Hebrew calendar year is about all those who have ever lived and never really had a first opportunity for salvation. In actuality, it is not about a second chance, but a real first chance for those who have never had the opportunity to learn about the true God and His Word.

Readers wish to keep God's Holy Days

My pastor has been hammering away at us on obedience. But God is convicting me that every single holiday we keep is of pagan origin and going to church on Sunday is not keeping His commandment either. Is there a Church of God in the Joplin, Missouri, area?

M.M., Joplin, Missouri

I recently read your booklets *Holidays or Holy Days?* and *God's Holy Day Plan*. My wife and I are very interested in learning more about the days God actually wants us to keep. In the back of these booklets it said that we could contact you to get help in finding a church near us that recognized these days. We would appreciate it if you could point us in the right direction.

My wife and I have already decided to stop honoring Christmas and Easter because of their pagan origins and are currently between churches as well. So we are ready to take the next step in following in the footsteps of Christ.

F.B., Internet

*We have sent the appropriate contact information to both readers and wish them every blessing and benefit as they continue in their quest to obey God. Our free booklet *The Church Jesus Built* may also be helpful to both.*

Reader request for information

I am a student of Asia Pacific College, Makati City, Philippines. One of the subjects I am studying is philosophy of man. To fulfill the requirements of this subject, we are asked to visit your Web site, www.gnmagazine.org, to read the booklet *What Happens After Death?* I wish to ask some questions about the author and your organization's background. I hope you will consider my request because it will help me a lot in fulfilling my subject and finishing my degree.

C.B., Philippines

*Your queries are answered in our free booklet *This Is the United Church of God*. The authors and contributing writers of our published booklets are listed in the back. Best wishes for completing your degree program.*

Bible Study Course

Lesson 1 of your *Bible Study Course* was great. My wife and I are using it to teach our 13-year-old about the Bible and Christ. Our little girl had never read the Bible before and is just now becoming acquainted with it. Your lessons are going to be a great help in bringing this young person to the throne of God and hopefully into a personal relationship with Jesus Christ. Thank you for this study course, as it has also reinforced my beliefs and given my wife some new insights into the Bible.

R.M.R., Internet

Spreading the true gospel

I know that you kindly offer your printed materials without charge. This is most gracious and, I believe, surely a ministry blessed by our Lord. I am thankful God has made it possible for me to send a small contribution to help you in the work you are doing. I have been receiving *The Good News*, which has encouraged me as I am seldom able to be in church services due to severe pain during these last months.

J.R., Ada, Oklahoma

*We are praying for you and also mailing the free booklet *You Can Have Living Faith*.*

I have already received two or three of your *Good News* publications. As you



Questions & Answers

With John Ross Schroeder

Q: Can you advise on preparation for the end of this current system that exists on earth? Should I store some food and water? What are your thoughts?

C.W., Cirencester, England

A: In a world experiencing random disasters ranging from floods and earthquakes to power outages and terrorist attacks, having at least a week's supply of food and water available in our homes, if not considerably more, is a good idea even when no immediate threat is apparent. The U.S. government's Federal Emergency Management Agency (FEMA) lists practical advice and contents for a family emergency supplies kit at fema.gov/areyouready/. Our readers in other countries can find similar recommendations at Web sites managed by their governments.

It would be wise to be prepared in at least such a basic way for emergency situations. As Proverbs 27:12 tells us: "A prudent person foresees the danger ahead and takes precautions. The simpleton goes blindly on and suffers the consequences" (New Living Translation). And certainly dangerous times are ahead for the entire world, as we know from many Bible prophecies.

At the same time, we must remember that the Bible emphasizes looking to God for our physical needs as we seek His Kingdom. Indeed, we are directly told that if we pursue His Kingdom and way of life first, then God will provide our physical needs (Matthew 6:33).

In line with that, Jesus Christ Himself warns us to be vigilant concerning our *spiritual* state. In His last major prophecy before His crucifixion, recorded in Matthew 24, Mark 13 and Luke 21, He describes and summarizes the conditions and events that will lead to His second coming.

After describing the dire state of the world to which He would return, Jesus said to His disciples, "But of that day or hour no one knows, not even the angels in heaven, nor the Son, but the Father alone" (Mark 13:32, New American Standard Bible).

The next verse clearly shows that we should continue to keep a watchful eye on world trends and conditions as well as our own spiritual state, for we will not know the exact time of His return: "Take heed, *keep on the alert*; for you do not know when the appointed time will come" (verse 33, NASB, emphasis added throughout).

Christ then compared Himself and His second coming to a man who traveled to a distant country, left his servants in charge of his property and asked the doorkeeper "to stay on the alert" till he returned. Then He gives His warning to His disciples a second time: "Therefore, *be on the alert*—for you do not know when the master of the house is coming" (verse 35, NASB).

Next Jesus warns His servants not to fall asleep on the job, followed by a third and final appeal emphasizing the importance of their task: "What I say to you I say to all: *Be on the alert!*" (verse 37, NASB).

Luke's account emphasizes our personal conduct, with Christ warning us to be diligent in keeping our spiritual house in order and showing us exactly what type of distractions to avoid: "Be on your guard, so that your

are sending these to me free, I do feel the necessity to help out with your costs in reaching people around the world. *The Good News* is a great publication. It is current and relevant to all Christian believers and vital for the knowledge it imparts, especially as we near the end of this age. I realize my donation is small, but as things pick up for me I'll try to donate often.

M.F.K., Pleasanton, California

I just finished reading your book *The New Covenant: Does It Abolish God's Law?* It is very excellent, and it has helped me a lot. Thank you also for the latest issue of *The Good News*. The articles are both powerful and timely. Please accept the enclosed donation to help in your work.

S.H., Prescott, Arizona

I recently ordered some of your booklets and I must say that they are very informative. I understand more each day. I sent you an e-mail request and

hearts will not be weighted down with dissipation [excess] and drunkenness and the worries of this life, and that day [of Christ's return] will not come on you suddenly like a trap; for it will come on all those who dwell on the face of all the earth" (Luke 21:34-35, NASB).

The vast majority of people, being neither spiritually alert nor aware of prophetic trends and conditions, will be taken by surprise. So Jesus tells us in verse 36, "But keep on the alert at all times, praying that you may have strength to escape all these things that are about to take place, and to stand before the Son of Man" (NASB).

The emphasis again is on the importance of being personally prepared spiritually for Christ's coming and having a heightened alertness and anticipation of that event.

So how can we do that? First, you should prove for yourself that the Bible is God's Word. Also find out where He is working and see how God may be leading you to become more involved with proclaiming the true gospel. For starters you could request or download our free booklets *Is the Bible True?* and *The Church Jesus Built*. Also subscribe to our free *Bible Study Course*. The course's easy-to-follow lessons will take you through the major themes and teachings of God's Word.

These steps should lead you to consider and follow God's words in Isaiah 55:6-7: "Seek the Lord while He may be found, call upon Him while He is near. Let the wicked forsake his way, and the unrighteous man his thoughts; let him return to the Lord, and He will have mercy on him; and to our God, for He will abundantly pardon."

One of the most encouraging aspects of this prophetic subject is knowing that God has promised to watch over and care for His true people during this time of unprecedented worldwide turmoil (see Matthew 24:21-22; Luke 21:16-18). God will provide a way for many of the faithful to be supernaturally protected during those very few years. As the prophet Zephaniah tells us: "Seek the Lord, all you meek of the earth, who have upheld His justice. Seek righteousness, seek humility. It may be that you will be hidden in the day of the Lord's anger" (2:3).

Our Creator will provide the means for many of God's people to be spared during this dangerous period of time (Revelation 3:10; 12:13-17; Isaiah 26:20-21). These people are those who truly observe God's commandments and have the testimony and faith of Christ (see Revelation 12:17; 14:12; 22:14).

Although this crisis at the close of this age is a time of unprecedented world trouble, it will also herald the threshold of God's Kingdom. Jesus said, "Now when these things begin to happen, look up and lift up your heads, because your redemption draws near" (Luke 21:28).

We should take great comfort in God's promises and be thankful for the sure knowledge that He has made available about the end time. If we prepare ourselves spiritually, in spite of the adverse physical circumstances, this can be a time of confidence and hope leading inexorably to God's incomparable Kingdom.

Received a response from one of your ministers. His reply to my e-mail was very thoughtful and very helpful.

I want to send you a donation to help you with the cost of providing the material you give away. I believe for the first time in my life that I am on the right path to truth. The good news of the Kingdom is the best thing I've ever heard of, and it's been right there in my Bible all this time.

W.E.S., Westminster, South Carolina
We deeply appreciate the support from all our coworkers and donors.

Published letters may be edited for clarity and space. Address your letters to *The Good News*, P.O. Box 541027, Cincinnati, Ohio 45254-1027, U.S.A., or e-mail gninfo@ucg.org (please be sure to include your full name, city, state or province, and country).



Making the Most of Your Dough

In light of the current financial crisis that has deeply affected most of the world, it's time to reassess some underlying philosophies about money. Make sure you understand sound financial principles.

by Ken Treybig

Many people are talking about money and the struggling economy these days, but what difference does that make to you—especially if you're a teen or a young adult still in college or trade school? Maybe you don't have to worry about your allowance continuing, or maybe your part-time job isn't in any danger. So why worry about how you use your money—your dough?

God tells us that “sensible people will see trouble coming and avoid it, but an unthinking person will walk right into it and regret it later” (Proverbs 22:3, Good News Translation).

The financial truth is, how you treat your money today is a good indication of how you will treat it later in life. If you're careful with the smaller amount of money you have now, the odds are very good that the habits you develop will carry over to how you handle money later. All that changes is the number of digits on the left side of the decimal point!

While there are many principles we could discuss, let's focus on one basic principle: Don't waste what you have.

Sounds simple enough, doesn't it? Just get the most out of what you have. However, there's more to it than you might first think.

Wasting is done in many subtle ways. Much of the Western world has been driven by greed. Advertisers often find unique ways to make people feel incomplete, unfulfilled and “not good enough” without their product. They convince people to purchase something they don't need and cannot afford with money they don't have.

In other words, people borrow to get something today and then pay interest for years on that purchase. Controlling impulse buying is only one application of the proverb that says, “It is better to have self-control than to conquer a city” (Proverbs 16:32, New Living Translation).

Avoid impulse buying

Once a person starts down the road of giving in to impulse buying, it's almost impossible to stop. Before long the newness wears off that most recent purchase, and the compulsive shopper buys more items the same way. This begins a cycle of purchasing more and more on credit, accompanied by the temptation to not pay off one's full balance each month.

Interestingly, according to the debt statistics page of CreditCards.com, 41 percent of college students have a credit card and 65 percent pay off the full balance each month. The percentage paying in full each month is higher than the general adult population, which indicates that many young people realize paying interest on credit cards is a waste of money. However, not everyone gets it, because the average credit card debt among indebted young adults rose by 55 percent between 1992 and 2001.

As a young person, what are some other ways to make the most of what you have and not waste it? First, let's look at a few proverbs. Then we'll discuss how to have fun but spend less doing it.

The importance of maintenance

All material things require some effort to keep them "at their peak." This means a person must be willing to work hard when it's time to work.

Proverbs 24:30-34 expresses it this way: "I walked by the field of a lazy person, the vineyard of one lacking sense. I saw that it was overgrown with thorns. It was covered with weeds, and its walls were broken down. Then, as I looked and thought about it, I learned this lesson: A little extra sleep, a little more slumber, a little folding of the hands to rest—and poverty will pounce on you like a bandit; scarcity will attack you like an armed robber" (NLT).

God does not condemn relaxing and having fun at appropriate times, but He denounces laziness. A lazy person wastes what he or she has. In this case, what should have been a productive asset (a vineyard) was not producing any income because its owner was lazy when he should have repaired the wall, tended the plants and maintained the vineyard so it would continue to produce.

A similar passage says, "A lazy person is as bad as someone who destroys things" (Proverbs 18:9, NLT). The lesson is simple: Everything we own should be cared for. Even toys, musical instruments, electronics, tools and vehicles should be

treated with care to protect their value and keep them productive. Otherwise they'll have to be replaced, and we will have wasted what we have.

Fun on less money

But what about when your friends want to go out to eat or watch a movie and you'd like to join in the fun? Eating out is a lot more expensive than eating at home, but you can still do it economically with some planning.

Maybe eat something before you go so you'll be satisfied with an appetizer instead of a full meal. Or take along your favorite small flavor packet and order water instead of a drink. You can also save money by not buying a dessert and eating something later at home. Anyone who analyzes his or her finances knows that when we eat out the bill often runs up quickly with dessert and drinks.

If you're carefully watching your spending, are you doomed to never watch a movie? Certainly not, but you have to be a bit more creative to make the most of your dough. Why not share a DVD or game rental with your friends? Pool your money for the rental—or take turns renting—making sure it's returned on time, of course, to avoid any late fees (which would be another waste of money).

With some thought and perhaps scouring the Internet, you can find additional ways to make your money go further. Tips like "never pay retail by shopping sales and discount stores for bargains" or "find ways to give without spending by sending a letter or homemade card" can end up making the money you have go further.

Believe it or not, even staying healthy is a good way to make the most of what you have, because sickness usually means you cannot work, which means you lose income and perhaps drain your bank account.

It takes effort, but there are many ways to make the most of what you have. Interestingly, Jesus pointed out that being careful in small things has great implications in other areas of life. He said: "Unless you are faithful in small matters, you won't be faithful in large ones. If you cheat even a little, you won't be honest with greater responsibilities" (Luke 16:10, NLT). Learn to faithfully care for what you have and avoid wasting money. If you do, God will reward you with much greater things! **GN**

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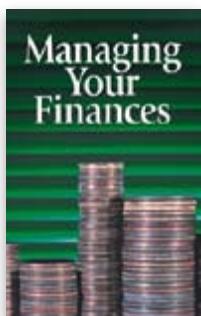
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