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THE MESSAGE

THE TWO GREAT LIGHTS

BY ELDER JOSEPH B. WIRTHLIN Of the Quorum of the Twelve Apostles

The Savior has given us two beacons of light that shine in the darkness, guiding us through the storms of life.

look at you, the youth of our Church, and see nearly limitless anticipation. You stand at the very threshold of life! Who is to say what your lives will hold? What discoveries will you make? What remarkable events will you witness?

I have been thinking of late of a man who lived long ago, a man who also stood on the threshold of his own great adventure. This man lived in an ancient time during the confounding of languages at Babel. We know him by the unusual name of "the brother of Jared."

This righteous man obeyed the command of the Lord and built eight barges for the purpose of crossing a vast ocean. The boats were sealed to water. They were also sealed to air and light. The Lord instructed the brother of Jared how to provide air for them, but as for light, He merely asked, "What will ye that I should prepare for you?" (Ether 2:25).

The brother of Jared thought about the problem and then went to work. He prepared 16 stones—two for each of the vessels—white and clear and transparent as glass, and he carried them up to the top of the mountain and asked the Lord to touch the stones and make them shine.

The Lord touched the stones, and they produced light!

Throughout their voyage to the promised land the stones gave "light unto men, women, and children, that they might not cross the great waters in darkness" (Ether 6:3).

Like the brother of Jared, you stand at the threshold of your own exciting journey through life; you stand at the shores of the ocean you are about to cross. And perhaps you are wondering, as did he, "How will I ever get across?"

It's only natural that you feel a bit apprehensive about the voyage you are about to undertake. You probably know that there will be tempests along the way. Furious winds may crack and blow. Mountainous waves may crash against you. Monsters of the sea may try to destroy you. Sometimes it may seem as though you are surrounded in darkness without even a glimmer of light.

As the brother of Jared placed two stones into each barge to provide light for the journey, may I offer two words of counsel, two beacons of light that will provide direction to you during your journey?



neighbor is not just a good idea—it is the core of what has distinguished the followers of Christ in every age since the beginning of time.



ben we love the Lord, the benefits of the Atonement can wash away our earthly stain and, though our sins be as scarlet, we can become new creatures filled with new life, new thoughts, and a desire to do good continually.

The Two Great Commandments

During the time of the Savior's ministry, the Pharisees asked questions, hoping that He would say something they could use against Him.

"Master," they asked, "which is the great commandment in the law?" (Matthew 22:36). In that hope the Pharisees were disap-

pointed, for the Messiah turned and answered their question directly:

"Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind," he said. "This is the first and great commandment. And the second is like unto it, Thou shalt love thy neighbour as thyself. On these two commandments hang all the law and the prophets" (Matthew 22:37–40).

In a few short sentences the Savior provided mankind with two great guiding commandments—commandments that belong at the center of and provide the foundation for all we think, feel, and do: Love the Lord and love your fellow man. These two guiding lights I wish to impress upon your hearts. These lights will shine ever in the darkness and provide guidance during the storms of life.

Why does the Lord command us to love Him? He is all-powerful and all-knowing. Why, then, is the first commandment to love Him? Is He incomplete if we do not worship Him? Of course not.

Then why is the first and great commandment to "love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind"?

The answer to this question has little to do with how our love benefits God and everything to do with how that love benefits us.

Heavenly Father in His love for us has revealed the path we must walk in order to reach the ultimate goal of eternal life. You and I understand this path as the commandments. We can look upon these commandments as oppressive rules that limit our enjoyment of life, or we can look upon them as "the way"—the path that leads to a glorious and incomprehensible future.

The First Light

When we love our Heavenly Father with all our heart, might, mind, and strength, we follow Him joyfully. When we love our Heavenly Father, we leave behind the grudging "have-to" and embrace the enthusiastic "can't-wait-to" attitude. In thanksgiving we joyfully walk the path of the Lord—the path of discipleship that leads to Him.

Why must we love the Lord? Because as we do so, we become refined, pure, and holy. When we love the Lord, the benefits of the Atonement can wash away our earthly stain and, though our sins be as scarlet, we can become new creatures filled with new life, new thoughts, and a desire to do good continually.

When we love the Lord we hunger and thirst for knowledge of Him. We cherish the scriptures. We hold the truths therein precious, as gems of great worth. In our day we eagerly wait upon the words of our prophet, President Gordon B. Hinckley. General conference becomes a time of feasting and rejoicing, a time of gratitude for the great blessing we have that in our day God once again speaks to man.

It is easy to say we love the Lord, but true devotion means more than mouthing syllables. "If ye love me, keep my commandments" (John 14:15), the Savior taught His disciples, and so He urges us today.

As members of the Church keep the commandments, they will feel the influence and guidance of the Spirit in their lives. Gradually, through a process of spiritual refinement, they will become sanctified and filled with the gift of the Holy Ghost. Their prayers will become effectual, their faith more certain.

The first light, then, that I would urge you



to carry with you during your journey through life is love of the Lord.

The Second Light

The second light I urge you to take with you is love for your fellow man.

Loving our neighbor is not just a good idea—it is the core of what has distinguished the followers of Christ in every age since the beginning of time. "By this shall all men know that ye are my disciples," the Savior taught, "if ye have love one to another" (John 13:35).

Look at every Zion society from ancient times to the present, and you find at its center love for others.

The great Book of Mormon prophet King Benjamin counseled that caring for others is linked to the power of the Atonement. "For the sake of retaining a remission of your sins from day to day, that ye may walk guiltless before God," he taught his people, "I would that ye should impart of your substance to the poor, every man according to that which he hath, such as feeding the hungry, clothing the naked, visiting the sick and administering to their relief, both spiritually and temporally, according to their wants" (Mosiah 4:26).

Disciples of the living Christ have always known that as we bear one another's burdens, we fulfill the law of Christ (see Galatians 6:2).

As we open our hearts to those in need—whether they be poor or discouraged or grieving or in distress—and as we give of ourselves to lift their burdens, our problems seem a little smaller. We grow in spirit. We grow in peace. We grow in joy.

As we lift up the hands that hang down, the light within us grows a little brighter and illuminates the way before us.

We manifest our love for others by our kindness. Like the people in Alma's day, we too are desirous to "bear one another's burdens, that they may be light; . . . mourn with those that mourn; . . . and comfort those that stand in need of comfort" (Mosiah 18:8–9).

We manifest our love for others by standing "as witnesses of God at all times and in all things, and in all magine for a moment how our lives would be transformed if everyone in the world had as a central motivation love and compassion for all of God's children.



places" (Mosiah 18:9). Because of love of our fellow man, we enter holy temples to perform vicarious ordinances for those who have departed from this mortality without the blessings of the everlasting gospel. This act of compassion is selfless. It is an act of love for those who wait upon us, praying continually for our assistance.

Imagine for a moment how our lives would be transformed if everyone in the world had as a central motivation love and compassion for all of God's children. What do you suppose our families, wards, communities, and nations would be like if our central focus were less on ourselves and more on what we could do to serve others?

Standing at the Threshold

These two lights—loving the Lord and loving our neighbor—are not merely things we should include on our list of tasks we need to accomplish. They are the very essence of the list. For upon these two commandments "hang all the law and the prophets" (Matthew 22:40).

How much more meaningful would our lives be if our thoughts, hearts, and actions were guided by these two great lights?

My dear brothers and sisters, you stand at the threshold of an amazing and wonderful journey. As one who has gone before you, I offer these two words of counsel, two sources of light that will provide light for you throughout your life's journey: Love the Lord with all your heart, might, mind, and strength. Love your neighbor as yourself. This is the essence of who we are as disciples of Jesus Christ.

It is my testimony to you that as we make our lives living monuments that testify of our love for God and for our fellow man, we will be walking in the path that leads to eternal life. **NE**

From a CES fireside address given at Brigham Young University on February 1, 2004.

DEA LIST



rayers have moved mountains. They have brought down fire from heaven. They have even raised the dead. Although we may not always receive dramatic answers to our prayers, prayer can be a powerful tool in our lives. Try these ideas to make your communication with Heavenly Father more meaningful and powerful.
Before you pray, think about all the blessings you have been given during the day, and thank Heavenly Father for them. Once in while, offer a prayer of gratitude, not asking God for anything but thanking Him for what you have already received from Him.

Pray with faith, believing that God hears you and will answer you.

Prayer is a process of bringing our will into agreement with Heavenly Father's. Remember to sincerely say a phrase such as "if it is Thy will" when you ask for blessings. He will bless you according to His will for you, and you need to be willing to accept it.

Be awake and aware. If you are usually too tired to pray before you go to bed, try saying an evening prayer just before or after dinnertime.

When you ask for a blessing, do all you can in your power to make your situation better while you patiently wait for answers to your prayers.

Always have a prayer in your heart. Pray about your family, your homework, your safety everything that is of concern to you. You could remind yourself by deciding to pray silently whenever you hear a telephone ring or every time you open a door.

In your prayers, ask Heavenly Father if there is anything He wants you to pray about or to do, and then listen.

Ask the right question to get the answer you need. For instance, if you pray for relief from a burden and it doesn't go away, try praying for strength to bear your burden.

Pray with real intent. If you ask God to forgive you for committing a sin, be sure you really intend to give up the sin. If you ask for a blessing, be sure you are willing to do what He asks you to do to receive that blessing. **NE**

The current had us, and we were being pulled into dangerous rocks.

BY GREG BURGOYNE

O n a recent trip to Hermanus, South Africa, I learned the importance of agency. This small coastal town is about a 90minute drive from Cape Town and is one of the many beautiful beach towns along the coast. The waves were rolling in as I headed down to the beach to surf with a friend.

Once we had off-loaded the surfboards, I stood in the warm white sand and stared at the beach, squinting at the sun in disbelief. The lifeguard had already put up the swimming zone flags, but they were less than 50 meters (165 feet) apart! The beach was several hundred meters long, and all the good waves were outside the swimming zone. How was anybody supposed to swim between those two red-and-yellow striped flags? Was he just being lazy because he didn't want to watch all the way down the beach?

My friend and I are pretty good swimmers, so we decided to head out to the right of the flagged area. As I walked out through the white water, I could feel the strong pull of the water washing past my legs, but I could still stand against the current, so I kept going. When I was

SUBJECT OF THE SUBJEC

I turned around to look at the beach and suddenly noticed that I was rapidly drifting away from where I had started—the flags were far away! What I didn't know about and couldn't see was a large sandbar on the ocean floor, and

as the tide was coming in, the water was washing over the sides of the sandbar, creating a powerful wash on both sides of the flagged area. The lifeguard knew that; he had been sitting there the whole day watching the water, so he knew where it was safe to swim.

I turned my board around and began paddling back toward the swimming zone. I paddled my hardest, but there was no way I could swim against the strong current. I was drifting farther out to sea! Panicking, I got off my board and tried to walk. My feet just touched the ocean floor, and I felt my toes dragging in the sand beneath. I could not hold myself against the thousands of tons of water moving past me, so I had to get back on my board. I lay there, powerless and drifting. I waved to my friend to help, but he was caught by the same current.

"Would the lifeguard still rescue me, even though I had ignored his warning?" I wondered. I had made the decision to swim in the no-swim zone and now had to accept the consequence—loss of control. I was being pulled by forces much stronger than I was. My only hope was to catch a wave back to the beach before I was pulled into the sharp rocks at the end of the beach. Eventually, a wave came, and I managed to ride it back to shore as did my friend.

We sheepishly walked back to the swimming zone and enjoyed the rest of the day surfing between the flags. Each time one of us began drifting too close to the edge of the swimming zone, we would warn each other to come back.

Our Heavenly Father has given us prophets, other Church leaders, and parents to plant flags on the beach so we can see the safe places to swim, because He knows where the dangerous areas are and what can happen to us if we go to those places. He then commands us to stay between the flags, yet He gives us the ability to choose where we want to swim. We might feel that the designated area is too narrow or too boring, but those flags are there for a reason.

Sometimes we decide to wade into the no-swim zone because we think we can handle the strong pull of temptation. Other times we end up drifting into dangerous areas because we don't watch ourselves carefully enough. Either way, we end up being pulled by a force greater than ourselves, and our agency is limited—we become trapped, we can no longer choose what to do, and our spiritual lives are at risk.

Our parents and Church leaders will do everything in their power to rescue us if we are caught in the powerful tide of sin, but sometimes there isn't anything they can do. Those who swim in the safe zone can enjoy swimming the whole day without ever feeling loss of control or fear of their lives being swept away.

King Benjamin warned his people: "If ye do not watch yourselves, and your thoughts, and your words, and your

> deeds, and observe the commandments of God, and continue in the faith . . . , even unto the end of your lives, ye must perish. And now, O man, remember, and perish not" (Mosiah 4:30). **NE**

thought I had made all the right moves with my money, but it turned out I had a lot to learn.

TAKING

BY DANIELLE NYE POULTER

When it came to using credit, I was clueless. But you don't have to make the same mistakes. Cash in on these tips, and save yourself big bucks.

rom the time the tooth fairy left her first quarter under my pillow, my parents have been teaching me to be careful with my money. I always paid tithing first on everything I earned and put at least half into savings for college.

By the time I met my husband, I was pretty sure I had done everything right when it came to managing my money. I didn't have a credit card or a car loan, and I had worked part time during college so I didn't have to take out a student loan. I had followed my parents' advice about money to the letter.

So I was shocked when my husband and I sat down to open a joint bank account and get our first credit card. The bank clerk came back and told us that our application for a credit card had been rejected. I couldn't understand what I had done wrong.

As it turns out, there is a lot more to credit than I realized. I set out to learn the basics, and I now understand why our first credit card application was denied. What I learned will help you prepare to handle credit wisely in the future.

Credit 101

You use credit anytime you borrow money that has to be paid back. This can be in the form of a credit card or other loans, such as a car loan or mortgage. Of course, to get something now and pay for it later, you'll have to pay the lender a fee, called "interest." Interest is a percentage of the amount you originally borrowed, called the "principal."

Here's an example: if I used a credit card to buy that \$500 stereo system I've had my eye on, the interest would be around 18 up costing you money, so I avoided credit cards. But I didn't understand that there are some times when using credit might be necessary and beneficial.

It's always better to pay cash for things if you can. But most young adults don't have enough money in savings to pay for the entire cost of a house up front. Using credit can be an investment if it's for things that increase in value the longer you have them, like a house or your education. You'll usually earn back more than you spent, even with the interest on the loan. t's always better to pay cash for things if you can, but using a little credit wisely right now will give you a credit history for when you need it in the future.

percent of the \$500 principal—\$90 for the year. But interest isn't a one-time fee. You're charged interest every month on whatever amount you owe at the time. That's why quickly paying off debt saves money in the long run.

If I only paid the minimum monthly payment of \$20, it would take me almost three years to pay off the debt, and that \$500 stereo would end up costing me \$631. Using credit can mean you pay a lot more for something than if you had just saved up your money and bought it with cash.

Why Use Credit?

I knew that using credit usually ends



odern-day prophets bave been clear about the dangers of consumer debt. Excessive debt can lead to serious problems. Elder Joseph B. Wirthlin of the Quorum of the Twelve Apostles said, "Some debt such as for a modest home, expenses for education, perhaps for a needed first car may be necessary. But never should we enter into financial bondage through consumer debt without carefully weighing the costs" ("Earthly Debts, Heavenly Debts," *Ensign*, May 2004, 41).

Consumer debt usually refers to credit cards and similar loans. These are often used to purchase wants, rather than needs. Using credit to buy things that lose value over time is a waste of money. For example, if you use a credit card to buy the latest style of clothes, those clothes will probably be outdated before you even finish paying for them.

Credit card debt is expensive. Unlike home loans or student loans, the interest rate on credit cards is very high, and late payments result in fines and higher interest rates. Credit card debt is easy to get into but hard to get out of. No wonder we're so often warned to avoid it.

Getting Credit without Getting into Debt

Despite the dangers, credit isn't all bad. Using a little credit wisely now will help build your credit history for when you need it in the future. And you can do that without ever going into debt.

It turns out my credit card application was rejected because neither my husband nor I had a credit history. This is a record kept on any person who has ever used credit before (whether a car loan, a credit card, or even a store card). A credit report lists all the lines of credit you have, what the balances are, and whether you've made your payments on time. All of this information is combined to create a credit score—a number usually between 300 and 850 that tells lenders how likely you are to repay a loan. The higher your score, the more lenders will trust you to make your payments on time. Plus, you'll get better interest rates and terms on loans.

Because my husband and I had never used credit before, lenders had to assume we weren't a safe investment. When we bought our first car, we had to make a large down payment and pay a high interest rate until our credit score improved. It was an expensive mistake. By getting a credit card earlier and paying off the bill in full each month, we could have built a good credit history without ever paying interest. This would have allowed us to get better terms on our car loan and saved us money.

There are other reasons it's important to have a good credit history besides getting lower rates on loans. Your credit report is referenced when you apply for a job or when you rent an apartment. Cell phone and utility companies may charge you a deposit before giving you service if your credit score is low. Your credit report even influences how much you pay for car insurance.



Friend or Foe: Tips for Building Your Credit

It's never too early to learn how to handle your resources wisely. Here are some tips for getting a first-class credit report.

1. Talk to your parents. Before getting a credit card or any other kind of loan, talk the decision over with your parents and make sure you both think you're mature enough to handle it. You could start with a debit card, which takes money directly from your checking account. If you use this wisely, your parents might be willing to co-sign on a low-limit credit card for you. Then, go over the bill with them every month to show them you're handling your card responsibly.

score much if you have a credit card but never use it, but it's even worse if you use a credit card irresponsibly.

3. Stay away from store credit cards. You may be tempted to open up an account at a store to save 10 percent on your first purchase, but store cards don't help your credit rating much and can even hurt it if you have too many or forget to close an account you're not using.

4. Open new accounts only as you need them. Don't open a lot of new credit accounts at once. The more new accounts you have, the lower your credit score.

5. Find the best deal. When shopping for a credit card, look for one that has a low, fixed-interest rate. Be wary of "introductory rates" that start off very low but jump after a few months. Try to get a card that has no annual fees and that offers some kind of reward, like cash back, for using it. Then ignore any offers for "pre-approved" cards you receive. One credit card is plenty.



Debt Danger

Modern-day prophets have been clear about the dangers of consumer debt. Some debt may be necessary, such as for a house, car, or education. But excessive debt can lead to marital problems and feelings of helplessness. It can also limit your opportunities and cost you a lot of money.

Consumer debt is on the rise. The temptation to "Buy now! Pay later!" has never been stronger. But you don't have to be credit clueless. When the time is right, you can begin to build a good credit history by using credit wisely. The sooner you take control of your financial situation, the less chance there is that *it* will control *you*. **NE**

MONEY MASTERMIND

For more tips on managing money like a pro, check out the following Web sites*:

• The "Resource Management" section of www.providentliving.org is the Church's Web site on managing finances.

• The National Endowment for Financial Education has a fun and helpful Web site just for teens at www.ntrbonline.org.

 At www.annualcredit report.com you can see your credit report for free if you live in the United States. (You are not obligated to buy any other services offered.) In Australia, Canada, and the United Kingdom you can get your credit report by mail. Just fill out the form on one of the credit bureau's Web sites. Compare your credit report to your own records to make sure there are no errors.

* This recommendation does not constitute official endorsement of these Web sites. However, they have been carefully reviewed to make sure that no content is in violation of Church standards.

QUESTIONS & ANSWERS



"Why is life so hard? Will I ever get a break from trials? How can I endure?"

NEW ERA

ife would be easier without trials, but we wouldn't learn or grow much. Trials can humble us, help us grow spiritually, and remind us that we need the Lord's help. Trials can help us learn to appreciate times of peace. Most important, they give us opportunities to show the Lord and ourselves that we will be faithful.

Some trials are a part of mortality, like natural disasters or the death of a loved one. Knowing that these things happen, you can prepare for them and, therefore, endure them better.

Other trials come from your own choices or the choices of others, like mistakes or sins. As you make good choices, you can avoid bringing some of these trials upon yourself. Enduring trials that are the result of others' choices is difficult. Maybe a friend betrayed you, or you struggle with the bad language you hear at school. In these types of trials, be forgiving, stay faithful, and pray for the Lord's help and comfort.

How well you endure trials is up to you. Those who grow from their trials stay close

- Trials can help you learn, be humble, and become stronger.
- You can avoid some trials by making good choices.
- Life is a test; trials are opportunities to show that you will be faithful.
- If you seek His help, the Lord can help you endure your trials well.
- Come unto Christ in your trials, and He will give you rest.

to the Lord and ask themselves, "What can I learn from this?" Those who feel sorry for themselves in their trials ask, "Why me?"

Notice how a long war between the Nephites and Lamanites affected the Nephites differently: "Many had become *hardened*, because of the exceedingly great length of the war; and many were *softened* because of their afflictions, insomuch that they did humble themselves before God, even in the depth of humility" (Alma 62:41; emphasis added). All were affected by the war, but not all chose to grow from it.

Here are a few ways to endure trials well: (1) Seek the Spirit—the Comforter—through prayer, fasting, scripture study, and righteous living. (2) Serve others, attend church and the temple, and spend time with loving friends and family. These things can bring you peace. (3) Try to keep a balanced perspective: even during trials there are still good things in your life. And (4) ask your parents and bishop or branch president for advice on getting through a trial.

Have you noticed that when you see



someone going through a trial that you have gone through, you are more understanding and willing to help that person? Similarly, the Savior took upon Himself your trials—including your pains, sicknesses, temptations, and weaknesses—and He is perfectly compassionate and able to help (see Alma 7:11–12). In your trials remember what He said: "Come unto me, all ye that labour and are heavy laden, and I will give you rest" (Matthew 11:28). **NE**

READERS



Be grateful for your trials, for they too are a blessing. God already knows how you will handle your trials, but He wants you to know it. Pray to

your Heavenly Father and ask Him for the strength and the patience that you will need, and the Lord will surely sustain you. Sarah M., 16, Germany

My bishop has become my best friend through my hard times. I strongly advise anyone to talk with his or her bishop. They love you and want to help. Also, if you have your patriarchal blessing, read it often. It can direct you through the rough times. Kaycee H., 20, Montana

God sent us to earth to be tested. It's not easy, but it's necessary for our growth and progress. Pray specifically for help so that you can become a persevering person, and pray to Him to receive comfort. He will take you by the hand and pour out on your head many blessings. Do not despair, but stay close to the gospel. It is the only thing that can truly help.

Lia C., 19, Italy



Our Father in Heaven does not stop putting us in the furnace of trials until He has seen His countenance on us. Learn to face trials cheerfully, for they shall be for your own good!

Be happy despite all the odds. It is the road to more righteousness. Trials can strengthen our relationship with our Heavenly Father and Jesus Christ. Pray for comfort, seek the scriptures, and have an eternal perspective at all times. Odessa B., 18, Philippines



With each trial I have two choices. I can either let it get the better of me, or I can choose to learn from it. Sometimes I feel lost and alone, but it's important to stay close to our

Heavenly Father so that in those moments we will be able to be comforted. Pray, read your scriptures, and build your testimony. Trials will become easier to endure as your relationship with Heavenly Father and Jesus Christ grows. Lita J., 20, Alberta, Canada



We came here to be tested and to learn and grow. Having trials is a key part of learning. With continuous testing, we can keep sharp and be ready for the bigger challenges

up ahead. By praying, reading the scriptures, and keeping the Sabbath day holy, you can endure more easily. Remember that any trial can be overcome, as it says in 1 Corinthians 10:13. Jesse H., 14, Nevada,

The Lord does not give us trials that He knows we cannot endure. That realization has helped me so



ben the burdens of life become beavy, when trials test one's faith, when pain, sorrow, and despair cause the light of hope to flicker and burn low, communication with our Heavenly Father provides peace."

--President Thomas S. Monson, First Counselor in the First Presidency, "Finishers Wanted," Ensign, June 1989, 5. much in my trials. When I look back on the pain I have gone through, what stands out to me is that the Lord loves me, and I have learned a lesson or two that I can carry with me through my life's journey and also use to help someone who is going through the same thing. The Lord is with us every step of the way.

Liz O., 20, England



Our earth life is a probationary period, and it is necessary that we experience the labors of life, being tempted to see whether we are worthy to return to the presence

of our Heavenly Father. The adversary works to divert us from the iron rod. But as we follow Christ and His gospel, we will be protected from evil. We can endure better if we have faith that this world is but a phase in the plan of salvation.

Celso O., 19, Brazil

Responses are intended for help and perspective, not as pronouncements of Church doctrine.

NEXT QUESTION

"How do I keep the Sabbath day holy? I've been focusing on things I can't do. How do I make it a day I look forward to instead of a day when I can't do anything fun?"

SEND YOUR ANSWER, along with your full name, birth date, ward and stake, and a photograph (including your parent's written permission to print the photo if you are under 18) to:

New Era, Q&A, 9/06

50 E. North Temple St. Rm. 2420

Salt Lake City, UT 84150-3220, USA

Or e-mail: newera@ldschurch.org

Please respond by September 15, 2006.

CONC NOVIERES

ARE THE THINGS THAT KEEP YOU BUSY TAKING YOU WHERE YOU WANT TO GO? (See Matthew 6:33.)

MAKING PROGRESS

IN PANAMA

These young women have learned how to improve their lives through Personal Progress.

BY ADAM C. OLSON Church Magazines

n 1671 pirates left the city of Old Panama in smoldering ruins. Today, from its crumbling walls, Melissa Bethancourt can point out the towering skyscrapers and sweeping cityscape of modern Panama City. The city's progress over the past 335 years is impressive.

But the progress Melissa has made in the past six years is inspired. And it's a change that more and more young women are making happen all around the world, thanks to Personal Progress.

"I always thought the worst of myself," says Melissa, 17, who is about to complete the Young Women program in the Cincuentenario Ward, Panama City Panama Stake. "But the Personal Progress program has helped me realize that I *am* worth something."

According to Melissa: "It doesn't matter who you are or where you are, these experiences can help you become a better person. This program is inspired for us. The world changes, temptations and challenges change, and this program is for our time to help us progress to meet today's challenges."

Stretching toward Heaven

Still standing among the ruins of Old Panama is La Catedral (the Cathedral). Built of stone, its tower still stands about four stories tall. It was likely one of the more imposing structures of the old port city. Since the times of Old Panama, Panama City's skyline has changed dramatically. Skyscrapers earn their name, towering over La Catedral.

That kind of progress is also reflected in the lives of the young women in the Church in Panama. Personal Progress is helping them see that just as the high-rises reach into the sky, understanding who they are and living

In the past 335 years, the progress Panama City bas made from stone to steel is *impressive*. But the progress made by young women like *Reatriz* Martinez. Mayka Moreno, Andrea Navas. and Melissa **Bethancourt** (left to right) tbrough the Personal **Progress** program is inspiring.





Just as Panama City bas stretched upward over what it was originally (inset), Latter-day Saint young women like Mayka and Minerva Moreno (top to bottom) are using Personal Progress to stretch themselves. the Young Women values can help them stretch toward heaven.

"Personal Progress hasn't taught me only about the Church," says 16-year-old Andrea Navas of the Cincuentenario Ward. "It has helped me realize who I am, that we're daughters of God."

Secure in that knowledge, these young women are more comfortable trying new things because they aren't worried about what others will think if they try and fail. Knowing their value in God's eyes also helps them reach out to others.

That knowledge motivated Andrea to write a thank-you note to a sister missionary serving in her ward who helped teach her to play the piano. It motivated Melissa to spend time at a local care facility for older people, talking with them and doing things for them that they can no longer do for themselves. And it gave Mayka Moreno of the Marcasa Ward the courage to teach a school friend about the plan of salvation. "We are of infinite worth," says Mayka. "The soul is great in the sight of God. Personal Progress has changed the way I look at myself and others. Sometimes we judge others as not as good, but God loves each of us."

A New Foundation

After Old Panama burned down, the people of Panama chose a location a few miles away that was easier to defend and started building their city from scratch. It probably wasn't easy, but the results soar above Old Panama's ruins.

Mayka and Minerva Moreno's personal progress has followed a similar course. When the sisters joined the Church, Mayka was the age of the Beehive girls, and Minerva was only a few months away from entering the Young Women program. They were essentially starting from scratch in the gospel, without the benefit of a foundation built in Primary. Now, several years later, they look back at what Personal Progress did for them as new converts.

"We didn't get to go through Primary," Mayka says. "Personal Progress helped me to understand the doctrines of the gospel. It strengthened my testimony a lot about Christ's Atonement and other things I didn't understand."

"I've learned so much more about the gospel and about Joseph Smith," says Minerva. "I've been able to figure out what are the lies some say about the Church and what is the truth."

Their mother, Justa, has noticed their progress as well. "I've seen a great change in them," says Justa. "It's been complete, 100 percent, but for the good—in their daily lives, their behavior, their friends, in school."

"I have learned so many things," Mayka says. "I'm not the same person I was. I'm better."



parents have," says Melissa. "But Personal Progress and the value of faith, specifically, have helped me develop and strengthen my own testimony."

Each of these Panamanian young women agrees that Personal Progress has strengthened her testimony and changed her life for the better. They believe it can do the same for any young woman who gives it a chance.

"For something to change your life, it has to be personal," says Beatriz Martinez of the Bella Vista Ward. She believes the program is inspired because it can be adapted to everyone. "It's for all of us," she says.

"The Lord wants us to be better, shine brighter. He wants us to develop our talents, to be a light on the hill," says Mayka. "That's why we have this program."

The First Presidency has said: "You are a beloved daughter of

Heavenly Father. . . . Your loving Heavenly Father has blessed you with talents and abilities that will help you fulfill your divine mission. Through personal prayer, scripture study, obedience to the commandments, and service to others, you can develop these gifts. . . .

"As you participate in Personal Progress, you join with thousands of other young women who are striving to come unto Christ and 'stand as witnesses of God at all times and in all things, and in all places' (Mosiah 18:9)" (Young Women Personal Progress [2001], 1).

> As Panama City continues its progress, adding new skyscrapers to its skyline, young women who make Personal Progress personal will continue to develop their talents and stand out as examples, helping others grow with them as they come unto Christ. **NE**

Making Progress Personal

Mayka's friends who have grown up as members of the Church believe the program has changed their own lives too.

> "Sometimes we grow up in the Church but without the testimony our

EL PROGRESO PERSONAL MUJERES JOVENES

DUTY TO GOD BUILDING SPIRITUAL STRONGHOLDS

BY ADAM C. OLSON Church Magazines

ichael Diaz looks past the long barrel of a heavy cannon and scans the choppy waters of Portobelo, Panama. If an attack on the stronghold and the gold it guarded were to come by sea, the

attacking ships would have to survive heavy fire from more than a dozen cannons, and their sailors would have to get past soldiers manning two waterfront forts, including the one where Michael stands. Past battles were fierce and frightening.

Fortunately for Michael, no such battles have taken place in more than 250 years.

A lot has changed since then. But as he paces along the thick stone walls of the ruins, Michael, 15, isn't thinking about cell phones, the Internet, or men walking on the moon. He and his friends from the Colón Panama Stake are talking about the changes they have seen in themselves thanks to the Duty to God program.

"I've learned a lot," Michael says. The others nod in agreement. "I have more faith in myself. I don't have to depend spiritually on others so much. I have the courage to talk to others about the Church."

Building to Last



Built to be strong, the forts stood guard over Portobelo for more than 100 years, and their remains still stand today. The strength of the Duty to God program, according to these young

men, is found in setting and completing goals. Their goals are helping them build spiritual

strongholds that will help them stand against whatever they will have to face in life.

"You live in a day of great challenges," said the First Presidency. "You can strengthen yourself, building faith and testimony, living the gospel while you learn it and share it" (*Aaronic Priestbood: Fulfilling Our Duty to God* [2001], 4).

Aldo Cardenas of the Puerto Pilon Ward recalls a recent goal to organize a family home evening with his father's help. "My dad gave me the theme of the priesthood and

Young men who set and complete meaningful Duty to God goals are building themselves strongholds of faith, according to these young men, pictured at the remains of sixteenth-century forts. Right: Michael and Isaac Diaz. **Opposite** page: Michael, Isaac, and their friends Narcisso Garay and Aldo Cardenas.



how important it is to our family. I learned a lot about the priesthood. It's a great blessing to us and others through us."

He's grateful for the way the program works. "Having to follow through with the goals has helped me to be more responsible," he says.

Narcisso Garay, 17, of the Barriada Kuna Ward decided to set a goal to read the Book of Mormon every day. "My parents suggested that I read the other scriptures too. Now I've almost finished the New Testament. At first I thought it was boring, but now I've seen what Jesus suffered for us, and I know that we can return to Him." Michael's older brother Isaac says completing the goals he has set in the program has strengthened him spiritually. When Isaac was a teacher, he was the only active member in his quorum. Duty to God has not only helped him; it has also provided opportunities for him to get the three quorum members who didn't attend regularly to come to some activities, and one of them has attended church.

"I tried to visit the others and invite them to come to church," Isaac says. *"That* was my duty to God."

No Longer Afraid

Perched on top of a long-unused cannon, Michael can easily imagine defending the fort against the fierce attack of an enemy. But as he looks out to sea, he talks about strengthening himself against a different kind of attack one without cannons and gunpowder.

> "My friends at school sometimes make fun of me for belonging to the 'church of Mormon,'" he says as the sun sets on Portobelo. But he's not afraid to tell them, "I belong to The Church of Jesus Christ of Latter-day Saints." **NE**



My situation had gone from bad to worse. That's when prayer saved my life.



n 1965 I headed to Vietnam for my third tour of duty with the U.S. Air Force. We were flying combat missions just about every day, with our squadron's F-100 Super Sabers taking small arms hits regularly. In this environment, I easily developed faithful habits of prayer, and

I found strength in knowing that my family back home was praying regularly for my safe and speedy return.

Looking back, I can see clearly that these prayers helped build a protective shield around me. I felt this protection especially on the morning of March 30, 1966. About halfway through a mission, I noticed that my fire warning light had lit up. I had been hit! I was in trouble, so I headed east toward the nearest friendly airfield. I was feeling pretty good about things until my wingman told me that I was burning badly, with flames trailing several feet behind the aircraft. A moment later, the aircraft quit responding to the control stick. It was time to bail out. I squeezed the trigger, firing the ejection seat charge. It fired much more violently than I had expected, but at least I was separated from the burning F-100.

As soon as I ejected, things quickly went from bad to worse. The jolt of the ejection put me into a rapid, headover-heels tumble. The tumble was so violent that I couldn't think through the remainder of my memorized emergency procedures. My only clear thought at the time was that the human body was not built to withstand such violence. I expected an arm or a leg to be torn off at any minute!

I finally calmed down enough to recall a parachute freefall training film I had seen just before my deployment to Vietnam. An image soon became crystal clear in my mind: *Spread eagle to slow down and stabilize*. As I responded to the image, which I knew was an answer to the many prayers that had been offered in my behalf, I immediately stopped spinning and tumbling. I was then able to concentrate on other pressing matters—like opening my parachute! If it had opened automatically, I wouldn't have found myself tumbling with such violence.

> My mind then cleared further, as if a small TV screen had appeared before me, outlining the rest of the critical emergency procedures I needed to remember. Check chute. I didn't have one. If no chute, pull D-ring. The D-ring is the rip cord, which I quickly pulled. Immediately the parachute popped out and filled with air to break my fall. Deploy seat kit. I pulled the lanyard to release the heavy, hardshelled survival kit that was strapped to my seat. No luck. The kit stayed

bad landed safely and been rescued from bostile, Vietcong-beld territory. In sbort, it was clear that my prayers and those of my family bad been answered in a remarkable fashion. attached, hanging dangerously behind my thighs.

Later, in my debrief of the ejection, a flight surgeon told me that in every case he knew of, an undeployed seat kit had resulted in a crushed pelvis. I was thankful I was not aware of this grim statistic as I floated toward the earth.

I hadn't realized that Vietnam was in its



When I recovered, I unstrapped myself from my parachute and took a quick inventory. I had no broken bones and saw no enemy troops, but I knew I had landed in hostile territory controlled by the Vietcong. Within 30 minutes an Army helicopter arrived, picked me up, and flew me to my intended destination.

When I finally came down from my adrenalin high and could focus on all that had happened, I became immediately aware of the divine intervention that had occurred in my life. I had experienced major equipment problems: neither the automatic feature on my parachute nor the survival kit release system had worked. My spinning had prevented me from thinking clearly until mind-clearing images came to me. And I had landed safely and been rescued from hostile, Vietcongheld territory. In short, it was clear that my prayers and those of my family had been answered in a remarkable fashion.

In the New Testament, the Savior makes an incredible promise when he states: "And whatsoever ye shall ask in my name, that will I do, that the Father may be glorified in the Son. If ye shall ask any thing in my name, I will do it" (John 14:13–14). He will also respond to your sincere, heartfelt prayers.

Trusting in the Lord with prayers of faith and humility can work wonders in your life. The Lord hears such prayers, and, in His own time and in His own way, He responds—maybe not immediately or in the exact manner you expect, but always in a way most beneficial to you. His perfect love for you will let Him do no less. **NE** *Excerpted from* Believe! Helping Youth Trust in the Lord (2003)

LINE UPON LINE

THE FAMILY: A PROCLAMATION TO THE WORLD, PARAGRAPH 3

President Gordon B. Hinckley first read "The Family: A Proclamation to the World" at the General Relief Society meeting on September 23, 1995.

IN THE PREMORTAL REALM, spirit sons and daughters knew

and worshiped God as their Eternal Father and accepted

His plan by which His children could obtain a physical

body and gain earthly experience to progress toward per-

fection and ultimately realize his or her divine destiny as

an heir of eternal life. The divine plan of happiness enables family relationships to be perpetuated beyond the grave.

Sacred ordinances and covenants available in holy

temples make it possible for individuals to return to the

presence of God and for families to be united eternally.

Follow this scripture chain to learn about what it means to be a son or daughter of God:

Moses 6:36, 51; Psalm 82:6; Hebrews 12:9; Acts 17:29; Romans 16.

Could you explain the plan of salvation to a friend of another faith? Get an overview from the following general conference talks in the Cospel

conference talks in the Gospel Library at www.lds.org:

• Elder Neal A. Maxwell (1926–2004), "The Great Plan of the Eternal God," *Ensign*, May 1984.

• Elder Richard G. Scott, "Truth Restored," *Ensign,* Nov. 2005.

How do temples fit into the plan of salvation? Read 3 Nephi 25:5–6; D&C 128:15; and D&C 137:7.

Make a commitment to always be worthy of a temple recommend. Work on your own family history, and, if possible, plan a trip to the temple to do baptisms for your deceased ancestors. Write in your journal about your experience and your commitment.

Families are forever (see D&C 130:2), but they're also for right now. How can you be a better family member? Write in your journal three ways you can improve, and work on them one at a time until you feel you have mastered these changes. "The gift of a physical body is priceless. Without it, we cannot attain a fulness of joy (see D&C 138:17)."

-Elder Russell M. Nelson, "We Are Children of God," Ensign, Nov. 1998, 86.



perpetuated=continued forever

"An eternal bond doesn't just happen as a result of sealing covenants we make in the



temple. How we conduct ourselves in this life will

determine what we will be in all the eternities to come. To receive the blessings of the sealing that our Heavenly Father has given to us, we have to keep the commandments and conduct ourselves in such a way that our families will want to live with us in the eternities. The family relationships we have here on this earth are important, but they are much more important for their effect on our families for generations in mortality and throughout all eternity."

-Elder Robert D. Hales, "The Eternal Family," Ensign, Nov. 1996, 65.

Editors' note: This page is not meant to be a comprehensive explanation of the selected passage, only a starting point for your own study. THE OWNER THE OWNER

ON A RUSSIAN TRAIN

This experience during a 20-hour train ride through *Russia strengthened at least* one testimony.

BY AMYLYN WOOLLEY REYNOLDS

hen I went to Russia as a volunteer English teacher, I knew very little Russian. But as I lived among the Russian people, I began to have the desire to serve them and share the gospel with them. So I started working harder to learn the language.

I started by reading a children's version of the Book of Mormon in Russian. Armed with a Russian/English dictionary, I struggled through a chapter a day, looking up nearly every word. Then I taught myself to pray in Russian, feeling foolish as the foreign words stumbled off my tongue. Finally, I started learning to bear my testimony. To practice, I would write it in Russian in my journal. It didn't take long for me to decide that it was hard to learn Russian.

Nearly three months into my stay in Ufa, Russia, another English teacher and I planned a trip to a faraway city called Saratov. We were met at the train station by a wonderful Latter-day Saint family who opened their hearts and their home to us. Our time there was soon over, and we were once again on the train, ready for the 20-hour train ride back to Ufa.

We shared our small compartment with two businessmen who made us a little nervous. They were extremely polite though, so we soon felt safe. When we had left Saratov, the family we had stayed with had explained the importance of being an example: "Don't forget that everyone is watching you. Everyone." They gave us a few missionary pamphlets and challenged us to give them away before we got home.

Dubiously, I eyed the two men across from us. I sighed and decided they probably wouldn't be interested.

But when I got out my scriptures to read, the men were curious and started asking questions. We gave them the pamphlets, which they read.

Later on the trip I started writing in my journal. The men asked why I wasn't writing in Russian, so I showed them that I often did. The pages I happened to show them contained my testimony. They asked to read it, and I willingly obliged. They also eagerly started reading the Russian copy of the Book of Mormon I gave to them. As they asked questions, I felt as if the room would burst from the Spirit that filled it. One of the men asked if I could feel in my heart "the fire" that was in his and asked if I knew what it was. In my broken Russian I explained it was the Holy Ghost.

I had him read 3 Nephi 11. As we read of the Savior's ministry among the people on the American continent, tears came to his eyes. He stopped reading and quietly asked, "Does Jesus Christ love me like He loved those people?"

With tears in my eyes I answered, "Yes, He knows you, and He loves you. That is why He wants you to know the truth about His gospel." He looked at me for another moment and then dropped his eyes to read further. When we arrived in Ufa, we gave him the missionaries' phone number.

It took a special 20-hour train ride to teach me that I don't need to be on a full-time mission to serve the Lord and share the gospel. I don't know if the little seeds that were planted that night have grown. But I do know that miracles occurred. I was converted, even if those men were not. **NE**

"I thought I was in love with a young man in my ward. As I look back, though, it was probably not love. How do I know when what I'm feeling is **love, lust, or infatuation**?"

> Often what we call being "in love" is actually infatuation. It's that exciting feeling you have when you discover that you really, really like another person. That feeling usually includes an element of physical attraction. There's nothing wrong with being infatuated with someone. It's a normal and important part of getting to know what you like about other people. But sometimes it isn't much more than a quickly passing

> > excitement.

Love, on the other hand, is a much deeper and richer emotion. It develops over time as you get to know and value the character of another person, as you enjoy the relationship you share, and as you become committed to acting in the best interests of that person. It includes caring, friendship, and respect, in addition to physical attraction.

Elder Richard G. Scott of the Quorum of the Twelve Apostles offered this description of love: "True love elevates, protects, respects, and enriches another. It motivates you to make sacrifices for the [person] you love" ("Making the Right Choices," *Ensign*, Nov. 1994, 38).

Lust, on the other hand, is pretty much the exact opposite. Instead of elevating, it lowers. Instead of protecting, it endangers. Instead of enriching, it impoverishes. When you are feeling lust, you are thinking about the other person mainly as a means to satisfy your own physical desires. As Elder Scott taught: "Satan would promote counterfeit love, which is really lust. That is driven by hunger to satisfy personal appetite" (*Ensign*, Nov. 1994, 38).

Although infatuation can lead to love, lust actually keeps love from growing. According to Elder Neal A. Maxwell (1926–2004) of the Quorum of the Twelve Apostles, "Lust prevents the development of true love" ("Cleanse Us from All Unrighteousness," *New Era*, Feb. 1987, 7). True love motivates us to place the comfort and convenience of the other person before our own, while lust does just the opposite. **"How do I read the Book of Mormon every day and stil make the Other Scri**

To keep your relationships on the right track, try to focus on the other person as a whole person. Do things together that will help you get to know each other's personalities, interests, and character traits. Think how you would want someone to treat your younger sister or brother, and try to treat the other person accordingly. Then love can grow out of a foundation of friendship and respect. **NE**

"My little brother wants to go everywhere I do. I love him, but he's driving me crazy. What do I do?"

You're not alone. For centuries older siblings have been dealing with the same problem. Your brother is just going through a phase. Right now, following you around is his way of showing that he admires you.

This kind of admiration can get frustrating, though. You have a few options. (1) You can tough it out until he grows out of it. (2) You can offer to let him go with you to three or four places a week and let him choose—not including dates, of course! Or (3) you can ask your parents what they think you should do and then follow their advice.

If you treat him with love and kindness, your annoying little brother may one day grow up to be your best friend. He wants to be just like you, so give him a great example to grow into. (See 1 John 3:17–18 and 4:20–21.) **NE** 'How do I read the Book of Mormon every day and still make the **Other scriptures** a part of my life? Am I expected to read each book of scripture daily?"

You don't have to read each day from all the standard works, but you will want to read every day from the Book of Mormon. This book of scripture is unique because it was written for us. The prophets who wrote it saw our day and were inspired to write what we need to know, be, and do.

President Ezra Taft Benson (1899–1994) asked members to study the Book of Mormon daily: "The Book of Mormon is studied in our Sunday School and seminary classes every fourth year. This four-year pattern, however, must *not* be followed by Church members in their personal and family study. We need to read daily from the pages of the [Book of Mormon]" ("Flooding the Earth with the Book of Mormon," *Ensign*, Nov. 1988, 4).

During your daily scripture study, you could read from both the Book of Mormon and the book of scripture you are studying in seminary or Sunday School. Furthermore, if you are studying by topic, you might end up reading from all the standard works. For instance, if you look up *faith* in the Topical Guide or in *True to the Faith*, you can read about it throughout the scriptures.

Sometimes studying a few verses carefully can be better than reading several pages quickly. The important thing is to study the word of God every day so you can feel the Spirit, learn the gospel, and draw closer to Heavenly Father. **NE**



BY SCOTT B. JENSEN

That Sunday, some of us served by battling the fire while others served by administering the sacrament.

ur sacrament meeting had just begun when the phone in the foyer began ringing. Someone seated nearby answered it, then walked up to the stand to talk with our bishop during the opening hymn. The bishop walked out and then came back in, whispered to his counselors, and sat back down. The invocation was offered, and announcements were given.

Again the phone rang, and the bishop was summoned. When he came back in, he whispered to his counselors and left. One of the bishop's counselors motioned to the chorister to pause and stood to explain the disruption. He told us our bishop needed to be excused because a wide section of his cattle pasture was on fire. If not brought under control, the fire might threaten homes in the area. At those words, one man stood up and left to help the bishop. Over the next few minutes, several men got up one by one and excused themselves from their families. Obviously moved by this outpouring of love for our bishop, the counselor announced that any men or teenage boys who were not participating in the meeting could be excused. We lived in a small rural town with only a volunteer fire department, and we didn't want to wait for the fire department to get there.

Our ward choir, of which I was a member, was singing as part of the program. As a priest, I had also been asked to help bless the sacrament. After some commotion of men and boys leaving, the sacrament hymn was sung and we blessed the bread. Dressed in white shirts and ties, we hadn't come to church expecting to become volunteer firefighters.

TRATIONS BY GREGG THORKELSON

bose who remained in the meeting longed to belp fight the fire but stayed to serve in other ways. I had wanted to leave with the rest. I wanted the bishop to know of my love for him, but as the meeting progressed, I was glad to have stayed. The meeting changed even more when it became clear that one of our speakers had left as well. Thanks to the leadership of a bishop's counselor, impromptu speaking filled the gaps. When the choir sang, only two male voices were left—I sang bass while my dad sang tenor.

Our congregation was cut by a full third that day as its members practiced what they had been taught: to love one another and to serve each other where needed most. The Spirit of the Holy Ghost was so strong in our chapel.

Those who remained longed to help fight the fire but remained to serve in other ways, as our bishop would have wanted. Those at the fire reaped a reward of service and an outpouring of love. Those left behind were rewarded with an incredible manifestation of the Holy Spirit.

The blaze wasn't a forest fire by any means. Flames were never higher than 10 feet, but the size of the area engulfed had made the fire uncontrollable for one man.

Can you imagine the feelings in our bishop's heart as he fought the fire alone, getting one

area under control only to have flames flare up in another? Then through the smoke came good and dear friends to stand at his side.

Men and boys, still wearing white shirts and ties, hunkered against the blaze like a royal army. They wielded shovels against the flames; they flung wet burlap sacks on top of the grass in an attempt to smother the fire. At the hands of so many, victory was swift and complete.

Then, as the last flickers of flame were extinguished, a great fellowshipping occurred. Fathers and sons compared notes on the fire. Old friends talked together. The bishop moved from group to group, thanking everyone. Hearts were bound together as one in a bond of priesthood brotherhood.

The next Sunday at church, those who fought the fire came in the same white shirts, washed and clean. Those of us who had remained at church gathered around to hear their stories. Both groups were blessed by the events of that day as we saw gospel service given in two distinct ways. **NE**


IT HAPPENED IN AUGUST August 25, August 5, 1953:

1829: Martin Harris agreed to mortgage his farm to

cover the printing costs of the Book of Mormon. Five thousand copies were printed in 1830. President David O. McKay (1873–1970) broke ground for the Swiss Temple (now called the Bern Switzerland Temple). It was the first temple in Europe. *August 1, 1973:* The Japan Nagoya Mission and the Thailand Bangkok Mission were organized. August 2, 1985: The Church released the first new English hymnbook in

> 37 years. Translated into 21 languages, it's the one in use today.



FUN ACTIVITY IN NIGERIA

aronic Priesthood holders in the Abeokuta Nigeria District gathered last year for an Aaronic Priesthood commemoration activity. All priesthood holders and their friends were invited. Fathers and sons, brothers and guests, enjoyed games and a dinner of jollof, a popular Nigerian rice dish. Symbolizing leader service, branch presidents served the meal. After eating, each attendee washed his own dish. "Go practice these skills in your own homes," the young men were advised. Hearts were touched as

young men dramatized the event they were celebrating—the restoration of the Aaronic Priesthood by John the Baptist to the Prophet Joseph Smith and Oliver Cowdery, on May 15, 1829.

As they followed President Gordon B. Hinckley's counsel to "make the gospel and the Church fun for the young people of the Church" (from an address given at Radio City Music Hall, New York City, New York, June 12, 2005), these Nigerian deacons, teachers, priests, and elders found great delight playing and serving side by side.



TRUE COURAGE

ne of the highest qualities of all true leadership is a high standard of courage," taught President Joseph F. Smith (1838–1918). "There has never been a time in the Church when its leaders were not required to be courageous . . . ; not alone courageous in the sense that they were able to meet physical dangers, but also in the sense that they were steadfast and true to a clear and upright conviction" (Teachings of Presidents of the Church: Joseph F. Smith [1998], 106).

GWE ALL NEED GUIDANCE THROUGH LIFE. WE OBTAIN IT BEST FROM THE **STANDARD** WORKS AND TEACHINGS **OF THE** PROPHETS OF GOD.

What's Up?

Elder Russell M. Nelson of the Quorum of the Twelve Apostles, "Living by Scriptural Guidance," Ensign, Nov. 2000, 18.

In a Word

illennium: A millennium is a period of 1,000 years. In the Church, when we speak of "the Millennium," we refer to the 1,000 years following the Savior's Second Coming, when "Christ will reign personally upon the earth" (Articles of Faith 1:10).

The Millennium will be a time of righteousness and peace on the earth when all people will be



good and just. Church members will be busy during this time with missionary and temple work.

At the end of the 1,000 years, Satan "shall be loosed for a little season, that he may gather together his armies." They will fight against the hosts of heaven, led by Adam. Satan and his followers will be defeated and cast out forever. (See D&C 88:111–15.)

resident Gordon B. Hinckley mentioned in a talk that he sometimes wished "every girl had access to a sewing machine and training in how to use it. She could then make her own attractive clothing" ("Stay on the High Road," *Ensign*, May

2004, 114).

The Young Women of the Hayden Lake Idaho Stake decided to take the prophet's words to heart and started sewing. Every ward organized the resources, expertise, and time to help each young woman complete a sewing project. Most of the girls made skirts, but some chose to sew capris, aprons, quilts, sweats, even pajamas.

Before this year's Young Women meeting, the stake held a fashion show where the girls showed off their projects and talked about the experience. Bethany Wise, a Mia Maid in the Hayden Lake First Ward, said her favorite thing about the project was learning she could do something she'd never done before. "Having my grandma and mom help me was really fun," she said.



BY MATTHEW AND JANINE CLARKE

he longer I stared at the phone, the more nervous I became. I kept going over and over in my mind what I would say. Then I worried that the girl I wanted to call might say no. Finally, I managed to punch in the phone number, hoping no one would answer. They didn't. What a relief—except I had to start the whole process over again later!

On my second attempt, her mother answered and agreed to get her daughter. Now the sweat was really starting to build. I thought about hanging up, but then I was greeted by a friendly hello. I managed to stumble my way through asking her out. Instead of giving an immediate answer, she said she needed to check with her mom. To me that was code for, "Let me talk to my mom to see if she can help me get out of this one." Instead she returned to the phone with a cheerful, "That would be great." I tried not to act too surprised and ended the call. I sat in my chair emotionally drained yet feeling great. I did it; my first date was on its way!

The first time a young man asks a girl out for a date takes courage and can be uncomfortable. Just being around those of the opposite sex can be a little awkward at first. But these associations are important. Young men and young women, you need each other. You really can make a difference by helping each other stay active in the Church and live by its standards.

Young men and women will be better prepared to meet life's obligations and create happy, healthy families of their own if they will—

Show proper respect for each other.
Learn how to socialize in appropriate, mixed-group activities.

t's important to take the right steps along the path that will eventually help you find an eternal companion. • Do *more* than just getting together without doing anything planned.

• Learn how to date properly and then do so.

Respecting Young Women

Young women are choice daughters of our Heavenly Father, created in His image, with the power to one day become co-creators with Him. Women, by nature, are tender, kind, and sensitive. Each one is of infinite worth with a sacred mission. Each deserves to be treated with dignity and respect. Sadly, the world is debasing womanhood, but you young men can treat women with respect and recognize them as daughters of God.

> After a school dance, our daughter received a note from

her date telling her how much he appreciated her dressing modestly. This was impressive! This is one example of how young men can encourage young women to live the standards of the gospel. Young men, commit to respecting young women.

Respecting Young Men

Young women, can you see beyond young men's occasional awkwardness and immaturity and imagine them as future leaders in the Church and in their homes? Are you treating them as they can become? There are many ways you can show respect for the priesthood and manhood. As you dress and behave modestly, you can have a great

NEW ERA AUGUST 2006 39

EXTRA! EXTRA!

Elder Dallin H. Oaks spoke about dating in a CES fireside for young adults on May 1, 2005. You can read his talk in the Gospel Library at www.lds.org, "Dating versus Hanging Out," *Ensign,* June 2006. And for more about non-dating social experiences, see "Just Hanging Out" (*New Era,* Aug. 2001) by Brad Wilcox.

impact on young men. Your modest actions and dress will help them control their thoughts and focus on virtue and that which is wholesome. Your positive actions can help them be worthy priesthood holders. You can encourage them to develop strong testimonies and be worthy to serve missions.

Be patient with them as they go through the awkward teen years. Sometimes they are a little clumsy—physically, socially, and spiritually. But compliment them when they've been gentlemen, when they've treated you with respect, and when they have made righteous choices.

Socializing before Sixteen

Of course, socializing with people of the other gender doesn't start when you go on your first official date. Sometime, usually during the early teenage years, young men and young women start noticing each other more. They socialize at Mutual and other Church- and schoolrelated activities. And many get together with friends in informal, nondating settings. Some good things can come from these associations, such as: Making new friends. Being in mixed company outside a classroom

setting can be a great way to make new friends in a nondating environment.

Helping each other live gospel standards. You can help each other stay strong and make good decisions. For example, some teens gathered to watch a video. Someone suggested



they watch a video that didn't meet gospel standards. When a few in the group quickly protested, the group decided to watch a more appropriate video instead. Some in that group may not have been willing to speak out against the first video. But after watching the example of others, maybe next time they will be the ones speaking up, or even suggesting more wholesome movies in the first place.

Learning social skills. Getting together as friends can be a great setting for learning how to socialize properly. Some youth feel comfortable talking and socializing with members of the opposite sex. But others feel very nervous and awkward. This is not unusual. Those who are less comfortable can learn from those who are more comfortable. The examples of those who are comfortable can help make it easier for those less comfortable.

Hanging On to Church Standards

Having fun, wholesome activities in a nondating setting can be a great first step on a path that eventually leads to group dating, then to one-on-one dating, and finally to courtship dating. But unless you hang on to Church standards and some common-sense guidelines, "just hanging out" can lead to problems. Here are a few good guidelines to hang on to:

Make sure there's an adult around. This is your best way of making sure you don't end up in situations you won't be comfortable with. The next steps on the path group and individual dating—are the appropriate time to begin socializing on your own, without adult chaperones. Make a plan and a time frame. Too often unstructured activities are so casual and open-ended that you could find yourself making poor, last-minute decisions that can have unwanted, and even dangerous, outcomes. Also, if people are coming and going throughout the activity, the activity will lack direction and focus. This can make it harder to avoid bad situations. But if you plan activities ahead of time, you are more likely to avoid those problems.

Don't pair off. Unfortunately, casual, unplanned get-togethers sometimes lead to pairing off. This, even if called by another name, is nothing less than dating.

Follow common-sense safety rules. This includes making sure everyone uses seatbelts whenever you're in a car and making sure everyone can get home by curfew. For your spiritual safety, one of the best rules is to never be in a bedroom or other private area alone with someone of the other gender.

Get ready to move on. Dating seems to be on the decline. Some teens never leave the "hanging-out" stage. They get too comfortable and shy away from the discomfort of asking someone out for a date. There comes a time when older teens and young adults need to start dating.

Why Date?

Why move on at all? Why not just keep spending time with friends until you eventually find a good marriage partner? Consider the following good reasons for dating:

Learning to lead. When a young man plans a date, he is developing leadership skills. He learns to be assertive and to work together with a young woman to Socializing should begin with simple, fun group activities. You can make new friends, help each other stay strong, and make good decisions as you learn how to socialize properly. make decisions. It is important for a priesthood holder to learn to lead. Young women also gain essential skills as they help plan and participate in dates.

Showing responsibility. A young man shows responsibility, trying to ensure that his date has a safe and pleasant evening. A young woman also learns to take responsibility for her own safety and well-being, as well as that of her date.

Recently, a mother was urging her shy son to accept an invitation to a girls' choice dance. He finally agreed to go. When he returned home, his mother asked how the evening had gone. He said, "I had a great time . . . except my date kept following me around all night." This young man was not used to the responsibility that comes with dating!

Improving friendships. Dating increases the number of friends you have. On a group date, two or more couples can mingle and visit. In casual, nondating gatherings, people come and go as they please and leave if they are bored. You usually don't talk with the same people long enough to get to know them. But when you are on a date, you are with the same people until the date ends. By focusing on each other, you get to know each other better than if

other people were around joining in the conversation.

Developing social skills. Dating helps you to learn how to show interest in others. You make sure your date is part of the conversation and having a good time. You learn to avoid talking too much about yourself. Young men learn to be gentlemen—getting the door for their dates or helping them with their coats. Young women learn to accept these courtesies and to be similarly kind and courteous.

Preparing for the future. Dating provides an opportunity for observation. On a group date you see your date interacting with others, as well as with his or her family. It gives

DATING BY THE BOOK By Danielle Nye Poulter

At seven o'clock on the dot my doorbell rang and there was Ernie*. He greeted my parents pleasantly and promised my dad he would have me home by curfew. When we reached the car, he opened my door for me and introduced me to the couple sitting in the backseat.

I was surprised when Ernie Phillips, a shy young man in my ward, had asked me out. His request sounded like something from a dating etiquette book written 50 years ago, and now it looked like our date was going to follow the same stiff pattern.

As we drove, I reflected on our brief phone conversation from a week before: "Danielle, this is Ernie Phillips," he had said nervously. Before I could respond, he hurried on, "I'd like to take you on a date this Friday night. We will be going bowling and then out to dinner with another couple. I could pick you up at seven. Would that be all right?" He spoke quickly, as if reading from a script he'd prepared.

"That would be fine," I answered.

"Then I'll see you at seven o'clock, Friday. Good-bye."

Although Ernie and I went to school and church together, he was so reserved that we'd never spoken

more than a few words to each other. I knew he had recently turned 16, but I couldn't imagine why he would want me to be his first date.

For one thing, we didn't have much in common. We hung out in different groups and participated in different activities. What would we have to talk about for an entire evening?

I was more than a little surprised when I found myself genuinely enjoying being with Ernie and the other couple. By the time Ernie dropped me off (well before curfew, of course), I could look back on a fun evening and appreciate the advantages to Ernie's by-the-book style of dating.

Ordinarily, I spent the weekends just hanging out with my friends. I never knew who might be there or what the activity would be. It was hard to tell my parents what time I'd be back, because we never had set plans. But with Ernie, I wasn't left guessing. I had thought his method of asking me out was old-fashioned, but I found I really appreciated knowing what we would be doing so I could plan accordingly. I liked the fact that he opened doors for me, made sure I was comfortable during our activity, and got me home on time. It made me feel special and appreciated.

Because Ernie planned our date in advance, I knew there wouldn't be anything going on that would violate

you a chance to see qualities in your dates that you may not see in a less-formal setting. By dating several different people, you can see in others those qualities you want in your future spouse. This is one of many reasons to avoid steady dating during the teen years.

Fun, inexpensive, creative! For the Strength of Youth reads, "Plan dating activities that are positive and inexpensive and that will help you get to know each other. Do things that will help you and your companions maintain your self-respect and remain close to the Spirit of the Lord" (25).

Many are afraid to ask someone for a date. Asking someone out can be uncomfortable the first few times you do it. It takes courage

my standards. Sometimes I couldn't be so sure of that when my friends called me to hang out.

I also realized that in a date setting, I was able to get to know Ernie a lot better than if we had just been hanging out with a bunch of other people. I saw qualities in him I had never noticed before. By the end of our date, I knew a lot more about Ernie than I knew about other guys I had hung out with several times.

Finally, I liked how being with Ernie made me think about more than if I was having fun or not. I tried to be especially thoughtful so he wouldn't regret having asked me out. I asked him about his interests and tried hard to listen. I thanked him for the fun evening and for being a gentleman.

Even though I had expected such a "formal" date to be a boring way to spend my Friday night, I came home grateful for the lessons I learned from Ernie. There is safety and certainty in having a plan and sticking to it. There are benefits to spending an evening with a small group of people and getting to know them well. And most importantly, I was grateful that I got to spend time with an upstanding young man who had the courage to ask me for a date.

* Name has been changed.

bere comes a time when older teens and young adults need to start dating. You'll learn about leadership and responsibility as you continue to make friends and refine social skills. It's all preparation for an eternal relationship.

to step out of your comfort zone. However, dating can be a fun, exciting time! It can be inexpensive and creative. Dating can be a time to reinforce gospel standards. It is an invaluable time for observation that will prepare you for courtship and marriage.

From First Date to Eternal Mate

For the Strength of Youth gives inspired direction that will help you enjoy fun and uplifting friendships with young men and young women. As you learn to properly interact with those of the opposite sex, you will be prepared to progress through dating and courtship and into an eternal relationship. **NE**

INSTANT MESSAGES

INVITE HIM TO CHURCH? BY KATE STRONGIN

had been working at the movie theater for less than a month by the time my co-workers discovered I was a member of the Church. Several co-workers asked me questions about the Church and I answered them, but I never invited anyone to learn more. One co-worker, Garrett, had been assigned to work many of the same shifts that I had been, and we quickly became friends.

One night we were both assigned to clean theaters between showings. Garrett started asking me questions about the gospel. I answered his questions and then felt a distinct prompting to invite him to church. My heart raced. I had never invited anyone to learn more about the gospel. Missionary work terrified me. I was afraid that if I shared the gospel and Garrett wasn't interested, things would be awkward between us. But the prompting was so strong I knew I had to follow it.

"You should come to church with me sometime," I said, trying to control the tremor in my voice.

"No way!" Garrett exclaimed.

I was stunned. I was grateful we were in a dark theater so he couldn't see how embarrassed I was. As we finished cleaning the theater in silence, I wondered why I had been prompted to invite Garrett to church. Did Heavenly Father just want to humble me? I didn't know, but I was sure that things would never be the same between Garrett and me. We went out into the hall, and Garrett broke the silence. Soon, we were laughing and joking. There was no awkwardness.

Then the realization hit me. I had finally attempted to share the gospel, and though my invitation had been rejected, I was still standing. I had nothing to fear. Since then I have been able to share the gospel several times and have had some positive experiences. I'm grateful for this experience, which helped me overcome my fear of missionary work. **NE**

SERVING THE SAVIOR

have always enjoyed giving service. One of my favorite hymns is "A Poor Wayfaring Man of Grief" (*Hymns*, no. 29) because it emphasizes the teaching found in the Book of Mormon: "When ye are in the service of your fellow beings ye are only in the service of your God" (Mosiah 2:17). I love how this hymn tells of one man's life of service to others, how he gives without a thought for himself, and then in the end discovers that he has been serving the Savior the entire time. **NE**

A MODEL OF MODESTY BY DANAE ELLISON

ast spring, I was asked to model for the prom fashion show on a local television station in Los Angeles. I was so excited to be one of the five girls chosen to be on TV. After weeks of rehearsal and preparation, we finally had the dress fitting. I quickly learned that the director of the show had already picked out all of the dresses to be modeled. I had been chosen to wear the most revealing dresses.

When I saw the dresses I was expected to wear, a line from the Young Women theme came to me: "We will 'stand as witnesses of God at all times and in all things, and in all places' (Mosiah 18:9)."

I felt extremely uncomfortable with the dresses that had been chosen for me, and I knew that I would not be standing "as a witness of God" if I wore them. I requested a dress change but was told that the director wanted me to wear those specific dresses and not any others. My only other option was to exclude myself from the show.

The decision was difficult to make, but I knew I was doing the right thing when I chose not to be part of the show. I wanted to keep the commandments under all circumstances, not just when I had nothing to lose. **NE**

LANGUAGE OF THE SPIRIT

t was my second day as a missionary in Denmark. My companion and I had planned exchanges in which we would do home teaching with some of the members in the ward. I went with two brothers; one was an elder, and the other a priest.

As we headed off, I asked, "Where are we going first?"

"We're going to visit a sick member and give her a blessing," one of them replied. I didn't think much about his answer until I realized that I would be part of the blessing. Fear immediately struck me. Although I had given blessings before, I was still struggling with the Danish language, and I knew I didn't know the words needed to give an anointing or a blessing. I quickly scanned the missionary handbook, looking for the section on how to give a blessing in Danish, but with no luck. Soon we were at the home of an older sister. I could tell she was sick by her constant coughing. I still didn't know what to say, but this sweet sister, probably seeing how scared I was, said to me, "You can do it in English."

I was very relieved, and the fear and panic inside of me left. I did the anointing in English, and the other brother did the sealing in Danish. The Spirit of the Lord was very strong, and we could all feel it.

The blessing had an immediate effect, and the sister we blessed was well enough to come to church that Sunday. During the course of my mission, I was able to give blessings to other people, but I will never forget that first blessing I was able to be a part of as a missionary. It gave me a strong testimony that no matter what language we speak, the power of the priesthood is the same. **NE**

INSTANT MESSAGES features personal experiences, insights into favorite bymns and scriptures, and other uplifting thoughts. If you have a personal experience that has strengthened your testimony and you'd like us to consider it for Instant Messages, please send it to

New Era, Instant Messages 50 E. North Temple St. Rm. 2420 Salt Lake City, UT 84150-3220, USA

Or e-mail it to newera@ldschurch.org

Please limit submissions to 400 words or less. They may be edited for length and clarity.

WHAT'S IN IT FOR YOU

Mutual Activity Idea

• Organize a learn-about-money night. With the permission of the bishop and your leaders, invite someone in your ward or stake who works at a bank to teach the group a few basics about handling money, such as the correct way to make out a check, how savings accounts work, and how interest on loans works. Read the article "Taking Credit," on page 10, for more information.

• Be inspired by the *New Era* posters. But instead of drawing posters, create your own 30-second commercials about subjects from *For the Strength of Youth.* Divide into several small groups. Prepare ahead of time by bringing some paper and markers to be used to create props if needed. Spend a short time planning and rehearsing your commercial. Have each group perform for the whole group or, if you have many groups, perform the commercials the next week.

Personal Progress or Duty to God

• Using the Idea List about prayer on page 7, resolve to make your prayers more meaningful. Memorize Alma 37:37. Set a goal to pray both morning and night. Record in your journal what you learn from the experience.

Family Home Evening Idea

• If your parents know how to dance, ask them to teach your family. If they know how to do the waltz, the cha-cha, the swing, or the twist, they can teach you a few steps and you could end up having a great time. Just for fun, teach your parents some of the dances you know.

SUNDAY LESSON HELPS

n addition to the Resource Guides (printed in May and November in the *Ensign*), Young Women and Aaronic Priesthood teachers may find these additional resources helpful in enhancing lessons 36–39.

Young Women Manual 1

Lesson 36: The Importance of Truth in Living a Virtuous Life

- Neal A. Maxwell, "Reasons to Stay Pure," *New Era,* Mar. 2003, 42.
- Henry B. Eyring, "How to Know the Truth," *New Era*, May 2004, 4.

Lesson 37: Caring for Our Physical Bodies

Rosalyn Collings, "True Beauty," *New Era*, Mar. 2003, 9.
Spencer J. Condie, "The Parable of the Sunburned Sailors," *New Era*, Aug. 1995, 40.

Lesson 38: Nutrition and the Word of Wisdom

Harold G. Hillam, "Not for the Body," *Ensign*, Oct. 2001, 18.Janet Thomas, "Eating Disorders: A Deadly State of Mind," *New Era*, Feb. 1993, 36.

Lesson 39: Drug Abuse

Caroline H. Benzley, "Be Clean," *New Era*, July 2002, 12. James E. Faust, "The Enemy Within," *New Era*, Mar. 2003, 4.

Aaronic Priesthood Manual 1

Lesson 36: Testimony

Sheena James, "Alone," New Era, Mar. 2006, 22. Dieter F. Uchtdorf, "Your Right to Choose the Right," New Era, Aug. 2005, 4. Lesson 37: The Priesthood of Aaron Adam C. Olson, "Duty to God: Building Spiritual Strongholds," this issue, 22. Barbara Jean Jones, "A Century of Aaronic Priesthood," New Era, Jan. 2000, 30. Lesson 38: Magnifying the Calling of an Aaronic **Priesthood Holder** Ron Frandsen, "Passing Up Passing the Sacrament," New Era, May 2006, 30. Dallin H. Oaks, "Your Sacred Duty," New Era, May 1999, 4. Lesson 39: Missionary Work through Example AmyLyn Woolley Reynolds, "On a Russian Train," this issue, 28. "Peace at Home," New Era, Apr. 2006, 28.

Christina Lyon Kline, "Lunch Table Lesson," *New Era*, Feb. 2006, 23.

WE'VE GOT MAIL

GOOD ADVICE

I love to read the *New Era*. It is the only magazine I like. It gives good advice and helps me so much with my problems. Now it's easier to talk to everyone about the Church. Since I started reading the *New Era*, more friends are asking me if they can have their own Book of Mormon or *For the Strength of Youth* pamphlet. I'm so happy that the *New Era* is published. *Karen P., San Jose, Costa Rica.*

NO ONE LEFT OUT

I really liked the article "The Perfect Comeback" in the April 2006 *New Era*. If everyone were as nice and caring as Dennis and David, no one would feel left out. They wouldn't care what other people thought about them, and no one would be a joke to everyone else. I think everyone should be able to feel comfortable in their ward. *Dee E., Utah*

COOLING ANGER

Thank you for writing "Cooling Your Anger" (Feb. 2006). All of the ideas really helped me. I liked it so much that I gave a talk on it to my family on family night. *Tyler R., Texas*

STILL APPLIES

This magazine is a treasure to read. When I was a teenager, I used to lightly glance at each issue of the magazine, occasionally finding an article or Q&A that interested me. Then I'd put it down after reading the poster and cartoons. Now that I've left home, I recently started a subscription to the *New Era* because many of the topics addressed still apply "Now that I've left bome, I recently started a subscription to the New Era because many of the topics addressed still apply to me." to me. I am filled with desires to do good while reading it. I wonder how much happier and more productive my teen years might have been if I had taken time to read through each issue. Although I

liked it, I didn't fully realize it as the positive influence that it is. I'm thrilled to be reading it again. Alexander S., Montana

LIKE JAKE

When I read the cover story, "Looking Up to Jake," in the March 2006 *New Era*, it really helped me to know that no matter what is happening in my life, God is still going to help me and love me. It helped me to realize that nothing can get in the way of my dreams if I put my mind to it like Jake did. Joseph V. Colorado

I very much enjoyed your article "Looking Up to Jake" (March 2006). I especially liked it because Jake's coach used to be my coach, too. Jake is one of the many who Coach Miller has helped. He changes the lives of those around him, whether they be on the team, in his class, or in his school. No matter how many lives he touches, he did touch mine, and to me that is worth the world. *Elder Wilson, South Africa*

We love hearing from you. Write us at the following address. Please include the names of your ward and stake (or branch and district).

New Era We've Got Mail 50 E. North Temple St. Rm. 2420 Salt Lake City, UT 84150-3220, USA

Or e-mail us at

newera@ldschurch.org Submissions may be edited for length and clarity.

BY CARINA SCHWARTZ It slips through your fingers like sand, TIME You wish you could mold it together Each grain a second. Take fragments of it and preserve them. And protect it, A swirl of images around you It rushes past The hands never cease moving; With each second it makes itself known; Never stops. Until we face the knowledge that Yet we ignore it-We're nowhere without it.



be world changes, temptations and challenges change, and this program is for our time to belp us progress to meet today's challenges."

See "Making Progress Personal in Panama," p. 18.

