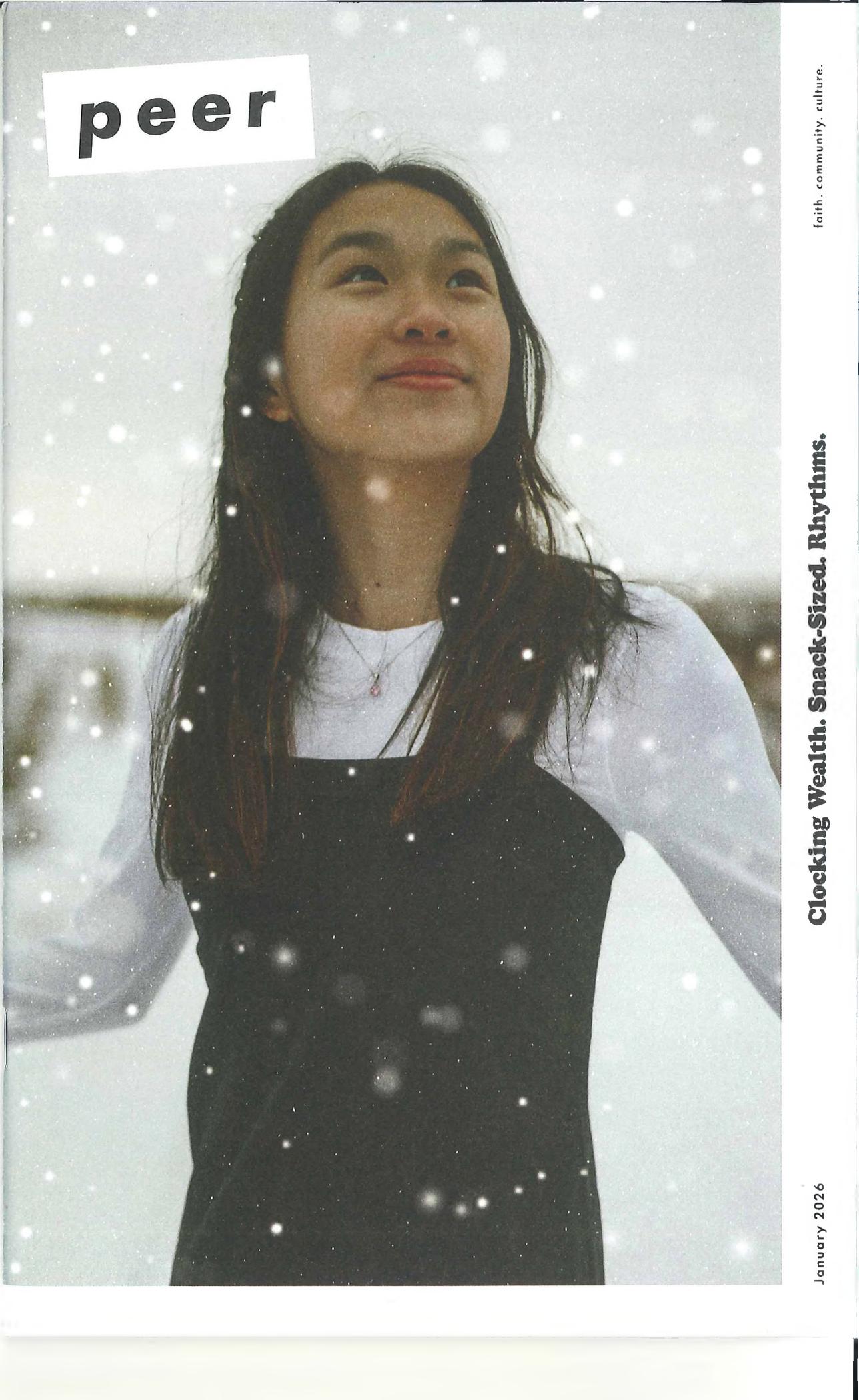
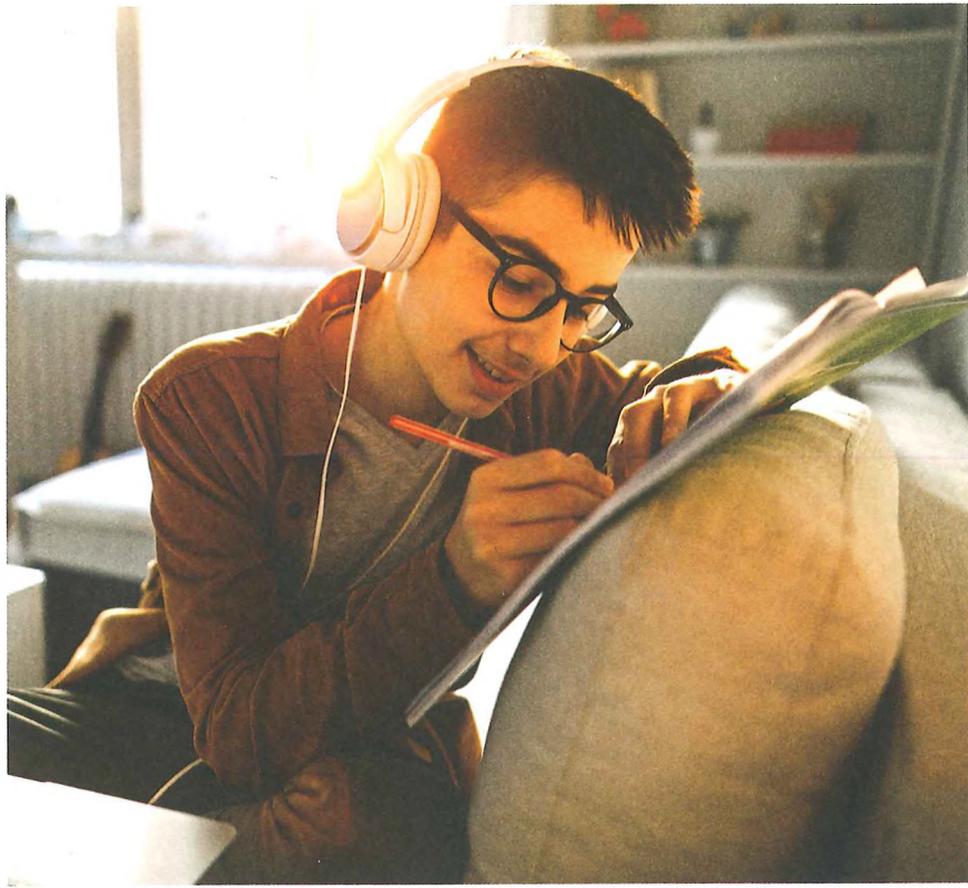


peer



peer

writing contest



Are you a young adult with a story to tell? Peer Magazine invites you to submit your original work to this year's writing contest. We're looking for feature articles that explore themes of faith, community, and culture. Whether you write non-fiction or fiction, we want to see how you engage with the world around you and reflect on what matters most. Visit peermag.org/writing-contest for more information.

PEERMAG.ORG/WRITING-CONTEST

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Lyndon Buckingham
General
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National Commander

THE SALVATION

ARMY MISSION

STATEMENT

The Salvation Army, an international movement, is an evangelical part of the universal Christian church. Its message is based on the Bible. Its ministry is motivated by the love of God. Its mission is to preach the Gospel of Jesus Christ and to meet human needs in His name without discrimination.

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Evangelical Press Association Member

**CONTRIB
UTORS**



Taylor Standridge

Taylor is a podcast host and producer who loves to help people understand who God is and how to live faithfully according to His goodness, grace and generosity. He serves as the production manager for FaithFi: Faith & Finance and holds a master's degree in biblical and theological studies at Dallas Theological Seminary.



Brannon Blount

Brannon is a registered dietitian who is passionate about helping others find balance with food and health. She works in clinical and outpatient settings while creating media that makes nutrition approachable. Outside her work, she enjoys gardening, fitness classes, and spending time with her three dogs: Molly, Lexi, and Remi.



Victoria Fuller

Victoria is a writer and speaker helping God's type-A eldest daughters experience abundant life in Christ. She lives in Rapid City, SD with her husband and dog.



Daniela Di Caterina

Daniela studied journalism at Mercy College. While born in Barcelona, Spain, she moved to the city that never sleeps years ago. She loves dogs, especially her own. She's forever a sushi lover, salsa dancer and fan of romance novels.



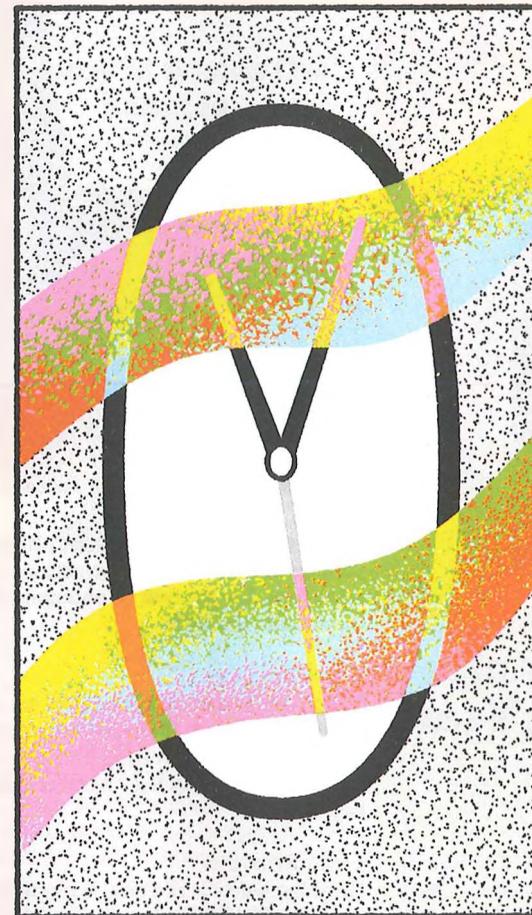
Micah Trimmer

Micah lives in Denver. He graduated from the University of Utah with a B.A. in human development and family studies, as well as a B.S. in consumer and community studies. His interests are a myriad of subjects ranging from geeky pop culture to music.

ILLUSTRATION BY METALEAP, COVER IMAGE BY JASMIN CHEW

**FROM
THE EDITOR**

BY OLIVIA SCHERZER



Rhythms > Routines

If I've mastered anything at this age, it's a routine.

I love my cozy Saturday reset routine. I love my night routine that my family lovingly calls "the closing shift." I love my morning routine where I awaken an hour earlier for a slower start to my day.

ILLUSTRATION BY LAN TRUONG

"Begin to recognize rhythm in each step you take, and you may seek a new or renewed purpose."

I adore my routines because they keep my life, my mind in particular, organized. As time ticks by, so does each routine, keeping me on track.

A routine, as organized and structured as it can be, moves like a rhythm — moving through the motions with each step.

Like my morning routine. I wake up, sip from that first cup of coffee, pore over the pages in the book I'm reading, walk my dog outside in the crisp wintry air, and finish getting ready for the day. Instead of treating a routine like a checklist, I'm flowing through the movements. And it doesn't have to look the same every day.

One of the feature articles in this edition is on rhythms. As I read through it, I reflected on my routines as rhythms. The author, Victoria Fuller, described rhythms as "a flexible pattern molded into your season of life" (Page 26). She compared a routine to a playlist, but a rhythm as a genre of music — "a same tone, but a different song." Rhythms, the way she described, can look different each day. While routines can feel more structured and repetitive, rhythms can offer variety.

As we move into the new year, take account of your routines and how you can move through these routines with rhythm. Rhythmic movement through your routines can offer intentionality and presence into the daily heartbeat of each passing minute. As living, breathing, human beings, we seek meaning and presence. Begin to recognize rhythm in each step you take, and you may seek a new or renewed purpose.

This month, you'll find a handful of articles that can help you begin the new year with grace and purpose. Whether that's incorporating investing into this year's financial routine (Pages 14-19), desiring healthier, more nutritious habits (Pages 20-23), or wondering how we are made new every morning in the eyes of our Creator (Pages 32-33), let this month's edition be a stepping stone to a happy new year. **📖**





#THE
MOMENT

7 Game-Changing Habits to Kick Off Your Best Year Yet

Happy New Year! "Did you make any resolutions?" The arrival of the new year brings the pressure to form goals and habits that stick. This month, you can start some of these new habits to set yourself up for a great year.

1. UNPLUG FROM SCREENS FOR AN HOUR EACH DAY.

A "screen-free" hour once a day sounds intimidating, but once hobbies begin to fill that time, your phone becomes a distant memory.

2. PRACTICE GRATITUDE EVERY SUNDAY EVENING.

Although gratitude is an ongoing habit, it's always something to improve upon. Remind yourself what you're thankful for every Sunday, helping you to step into a new week mindful of God's grace.

3. TAKE A DISTRACTION-FREE WALK.

Step outside and take a mindful walk, but instead of tuning into

a podcast or playlist, tuck the phone in your pocket and keep distractions at a minimum. Let yourself be entertained by the sounds of nature.

4. KEEP A BUDGET.

Keep your wallet full! It pays to set and maintain a budget. While treating yourself sounds blissful, exercising patience and restraint helps keep the financial guilt at bay.

5. STAY HYDRATED.

Drinking water is not only important for your physical health, but also mental and emotional health. Grab that budget-friendly water bottle and carry it with you everywhere like an accessory.

6. SAY YES.

Step outside of your comfort zone once in a while — with safety cautions in mind. Say yes to a new volunteer opportunity, exercise class, or plans with a friend.

7. SAY NO.

But why would you say yes? While saying yes can open yourself up to new experiences, saying no can enforce boundaries. Say no to those plans if you need rest.

CREATIVEDSIGNART VIA GETTY IMAGES.

PROFILE

Home is where the heart is.

A

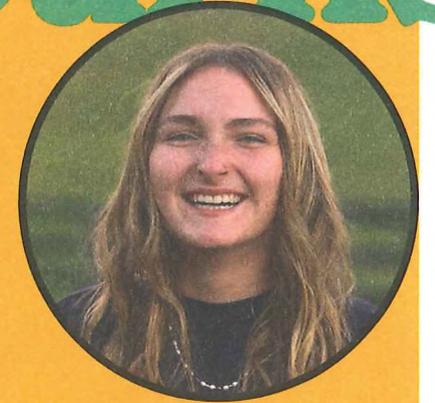
Abi is a creative and spirited Salvationist in the Potomac Division whose passion for Jesus shines through all she does.

When asked about her journey with Christ, Abi said, "I've known Jesus forever. I remember when I was in the third grade, I accepted Him into my heart for the second time, just in case the first time didn't count!" Growing up in church gave Abi a strong biblical foundation, but when she joined the chapel team at school, she grew serious about her faith. The Lord began developing the skills and talents she still uses in worship today.

Growing up in a family who regularly attended The Salvation Army meant the concept of home looked different to Abi. "I am an officer's (pastor's) kid," she explained. "I am from everywhere and nowhere all at once." Abi found a home at The Salvation Army. This was particularly impactful during the pandemic.

ILLUSTRATION BY METALEAP | BY MAJOR JAMIE SPALDING

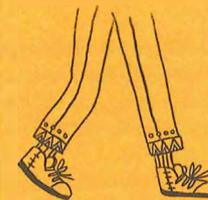
Meet Abi Burns



"High school was online during COVID. I didn't have the same exposure to people as I had during previous appointments. Our corps (church) was the only place I really went to see my friends. Looking back, I can see without a doubt how the Lord used my time with my corps family to shape me and strengthen my faith."

The familiar environment found at The Salvation Army would become a lifeline to Abi after graduating from college when her parents received a new appointment, moving her family away from her. "I had to find a job, get an apartment, and make the right choice as to where that would be. Even with my reservations, the Lord put me in the right spot at the right time." Through prayer, faith, and perseverance, Abi has found a fulfilling ministry doing what she loves with people she loves.

Today, Abby serves as the creative arts and education director for The Salvation Army's Frederickburg Corps in the Potomac Division. **P**



Interested in sharing your story for Peer Magazine? Those who are featured receive Peer merch. Visit peermag.org/contribute for more information.

REMIX

BY DANIELA DI CATERINA

All items shown were purchased at a Salvation Army thrift store.



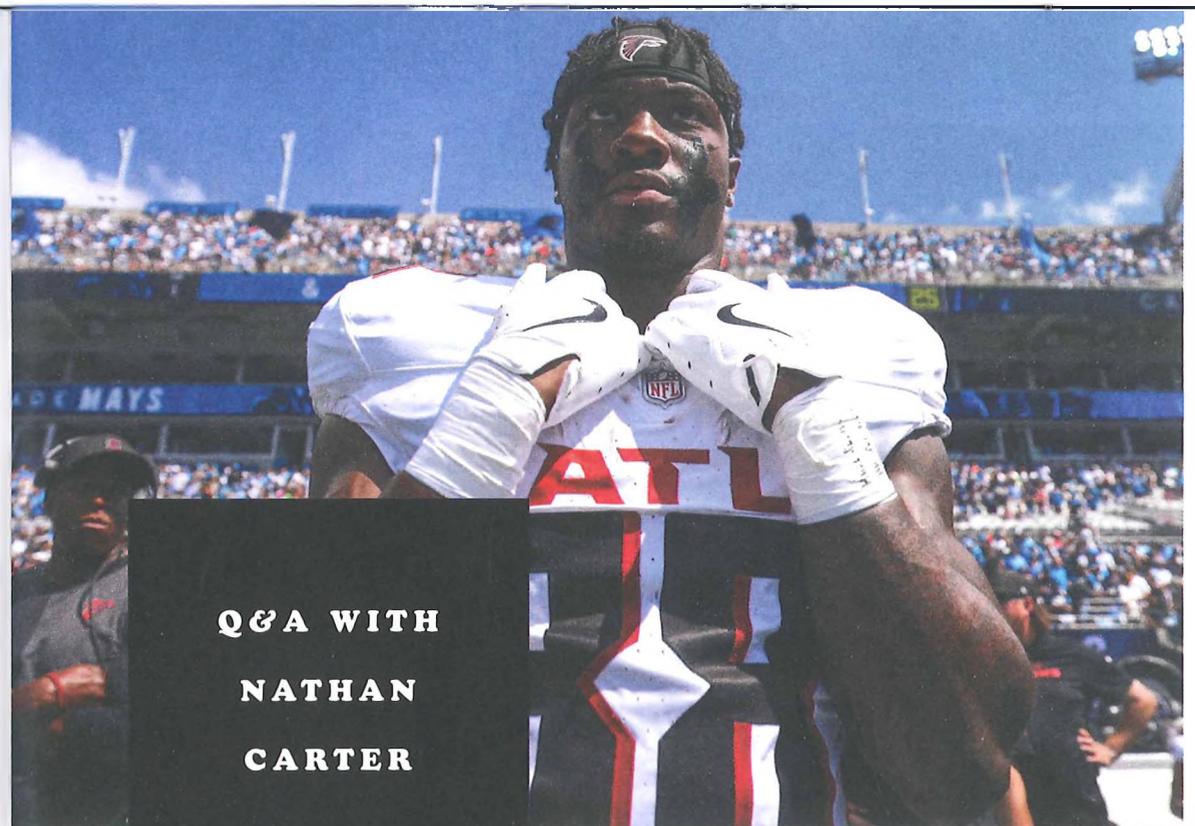
DID YOU KNOW THE SALVATION ARMY'S FAMILY & THRIFT STORES HELP FUND LOCAL COMMUNITY SERVICES RANGING FROM SUBSTANCE ABUSE TREATMENT TO FEEDING HUNGRY FAMILIES? LEARN MORE ABOUT THE MISSION BEHIND THE STORES AT [PEERMAG.ORG/ABOUTTHESALVATIONARMY](https://www.peermag.org/aboutthesalvationarmy).

Decorating Smarter, Not Pricier

Thrift stores can be a tremendously practical and creative solution for anyone looking to decorate or update their space without spending a fortune. Tastes constantly change. Between moving from dorms and apartments, and often to new cities, it can seem wasteful and expensive to start over with every move. Thrift stores offer an affordable alternative that encourages creativity and sustainability.

I recently went to a Salvation Army thrift store and found an absolute treasure: a complete outdoor seating set for my backyard! It included two sofas, two individual chairs, and a table—all for \$200. It was a steal, and the quality greatly surprised me. Finds like that prove how amazing thrift stores can be for discovering stylish and durable pieces at unbeatable prices. Many of these items come from previous owners who might be moving or downsizing and need to get rid of things quickly, which means you can find high-quality pieces for just a fraction of the retail cost.

Honestly, thrift stores might just be the most reasonable idea for anyone wanting to decorate with creativity, personality, and practicality all while keeping things budget friendly.



Q&A WITH NATHAN CARTER

"I'm not just here to play football. I'm here to share the gospel. I'm here to lead other people to Christ."

In 2025, Nathan Carter was drafted by the Atlanta Falcons. In addition to his career in the NFL, he wrote a book and hosted a podcast. He regularly uses his platform on Instagram to share his faith and the gospel.

PEER What motivated you to begin sharing your faith on social media?

NATHAN CARTER I viewed my platform as a ministry. I understood that whatever God gives me is not for my own doing, it's not for me to be blessed, it's not for me to receive the glory, but it's for God to receive glory. I use things like my social media as an easy way to do that.

P What was the heart behind your book, "If I'm Not By Your Side"?

NC I created it for my future children. It's called "If I'm Not By Your Side," and then the subtitle is, "legacy of faith and wisdom for the next generation." I wanted to pass that legacy of faith and wisdom down from my wife and me. And then as I was writing it, I was like, "Man, this could be useful for a lot of people. Who knows what God could do with this?"

P As you pursue your career in the NFL, how does your faith help you remain grounded?

NC I've understood that number one, the foundation has to be firmly on Jesus Christ. That's where the foundation's going to be the strongest. From there, once your foundation is set, the way that you view life is through a different lens. Yes, God put me here in the NFL, but He put me here for a reason. I have a goal. I have a mission. I'm not just here to play football. I'm here to share the gospel. I'm here to lead other people to Christ.

P When people hear the name Nathan Carter, what do you hope they think of?

NC If I were to die tomorrow, I guess that's a little bit extreme, but I wouldn't want people to say that I was a good football player. I wouldn't want people to say that I broke all these records and that I did all these things, all these worldly things. I would want people to say that I ran the race well, and I was faithful. So, my mission, what I want to do, is to reach as many people as I can for the gospel because that's what is going to matter at the end of the day.

P What's your mindset going into game day?

NC The one thing I pray for each morning is, "Lord, would you just lead me? Help me to be a better teammate, help me to be a better encourager. Help me to seek you and to be there for teammates."

P What's on your hype playlist?

NC This is my pregame ritual for every single game since college. I listen to KB and his album "His Glory Alone II" from start to finish, the whole album, every single time as my pregame pump-up — after I'm done listening to worship music and doing my devotional time. I've been doing that since my second or third year at college.

P What's a Bible verse that's been on your heart recently?

NC It's Psalm 27:4. I want to seek Him in His temple. I want to follow after Jesus as fast as I can to become more like Him, to glorify Him, and to love others as He's called me to love.

To read the extended Q&A with Nathan, visit [peermag.org](https://www.peermag.org). Follow him on Instagram @nathancarter5.

PHOTO USED BY PERMISSION FROM THE ATLANTA FALCONS.

PANORAMA

Meet Kiara Armendariz!

Get to know Cadet Kiara Armendariz and her call to officership, her cadet experience at the College for Officer Training, and her advice for young adult Salvationists who receive the call to officership.



As an officer's (pastor's) kid, Kiara grew up attending The Salvation Army as her church, participating in youth programs, and being "voluntold" to help with various programs, services, and events.

Kiara felt the call to officership as a teenager, and although she's always had a passion to serve and love for ministry, she pushed those feelings aside to pursue a teaching career. But years later, when her husband Brenden presented his call to officership, she grew hesitant because she had wanted to create a home for her daughter. "I understood that there would be sacrifices made when stepping into officership," she explained. "I wanted our family to settle somewhere where our daughter could grow up in the same neighborhood with the same friends." She was also unsure about teaching and preaching to adults — something she was unfamiliar with in her chosen career path of teaching preschool-aged children.

But as she was sitting in a pew at her local corps (church) one Sunday, something clicked within Kiara. She listened to her corps officer (pastor) preaching on God's kingdom on earth. "I began asking myself if I am not reflecting the kingdom, what is the point?" She began to pray and meditate on control and her lack of desire to surrender to the Lord. "I had to trust that as intimidating as officership was for me, He would equip me to do good works. I needed only to be open and willing towards His guidance." Kiara and Brenden began ministry work. They connected with their corps officers to serve as ministry assistants to prepare for life at the College for Officer Training (CFOT), where they would eventually enroll. "I fell in love with the ministry once again and was affirmed in the calling that the Spirit had placed in my heart as a teenager."

During her time at CFOT, Kiara has learned to be gracious to herself, and that her worth isn't tied up in achievements. "God has called me into this space not because of any achievements I have made, but because He desires communion and relationship with and through me," she said. "Understanding how God offers His grace day after day has also allowed me to give myself grace if I am ever feeling like I'm behind or not qualified to do the work."

Time after time, Kiara's cadet experience has been guided by her faith in God. She continues to show up with the purpose that God bestowed upon her. "I have the privilege of being guided by His Spirit and have the choice to accept His guidance each day."



Calling All Aspiring Writers!

Are you a young adult with a passion to write? Peer Magazine invites you to submit your original work to the 2026 Writing Contest.

For more information, visit peermag.org/writing-contest.

Volunteering with The Salvation Army Emergency Disaster Services

The Salvation Army is one of many organizations that comes to the aid of communities affected by disasters and crises.

Emergency disaster relief volunteers may serve on a canteen team, deliver food and beverages to first responders and survivors, or provide emotional and spiritual support to survivors. Some may serve on packing teams, preparing clean-up kits, hygiene kits, and food boxes.



Connect with a local Salvation Army in your area at salvationarmy-usa.org.

To learn more, visit salarmyeds.org/index.php/volunteer.

"I fell in love with the ministry once again and was affirmed in the calling that the Spirit had placed in my heart as a teenager."



Rheba Crawford, the "Angel of Broadway"

Rheba Crawford was having a moment in the 1920s.

In the 1920s, she had been editing for a Salvation Army youth publication called "The Young Soldier" at the Army's national headquarters in New York. Yet, she was more likely to be found at prohibition and moral hygiene rallies in Times Square. She led open air meetings, or public gatherings for evangelism, which would draw in thousands on the streets of New York. Her boldness and determination eventually earned her the nickname "the Angel of Broadway." This caught the attention of Damon Runyon, a short story writer and journalist, who later wrote "The Idyll of Miss Sarah Brown," a short story about a missionary girl who was loosely based on Rheba. The character of Sarah Brown was later used in the 1951 musical "Guys and Dolls" — basically, Rheba onstage.

Post New York plans? Rheba later went on to work at the California State Department of Social Welfare in 1931 and then preach at the Angelus Temple.

ILLUSTRATION BY METALEAP



Kiara's Advice for Young Salvationists

Kiara advises any young Salvationist who feels the call to officership to rely on Him and Him alone. "Remain grounded and dependent on the Lord and His strength rather than your own," she says. "Trust in His character to have peace through the process in training and while on the field." She leans on Paul's words in 1 Corinthians 15:58 (NIV): "Therefore, my dear brothers and sisters, stand firm. Let nothing move you. Always give yourselves fully to the work of the Lord, because you know that your labor in the Lord is not in vain."

Why You Should Work at Camp This Summer

Working at summer camp has changed so many lives. Camp has become a favorite place for many campers and camp staff members.

"What I thought would be an ordinary summer turned into the most life-changing experience of my life," one camp staff member, LaJada Myers, said. She found a community during one of the toughest seasons of her life. Working at camp allowed her to create memories that would last a lifetime.

Why should you work at camp? Staying active, making friends and memories, and job experience are just a few reasons. Camp jobs teach a variety of skillsets: management, lifeguarding, kitchens, housekeeping, multimedia engineering, and more.

What are you waiting for? Visit peermag.org/work-at-camp to find a camp near you.



WISE UP

General Arnold Brown

BY MAJOR BILLY FRANCIS



campaign known as “For God’s Sake Care.” Also under his leadership, advisory boards were set up throughout the United Kingdom.

Arnold was then appointed chief of the staff (second-in-command internationally) in October 1969, serving for five years before returning to Canada as territorial commander in 1974. Three years later, the High Council elected him to become the 11th General of The Salvation Army. He took office on July 5, 1977.

Following his election as General, Arnold encouraged Salvationists to reflect Jesus’ purpose. “Everything they can to make better known Jesus Christ,” he said, “and his saving power as the only hope for a sinning, suffering world; everything they can to demonstrate indisputably in what they say and do that the grace of God enables men and women to live clean and holy lives filled with the joy of service to God and their fellows; in short, everything they can to bring Heaven to earth.”

Retiring in 1981, Arnold continued to write, speak, and advocate for the values he had championed throughout his life. At the age of 88, General Arnold Brown was promoted to Glory on June 26, 2002, leaving behind a legacy of faithful service, visionary leadership, and unwavering commitment to The Salvation Army’s mission.

His life serves as a powerful reminder of how faith, when coupled with compassion and creativity, can transform lives and communities around the world. **P**

So What?

In what ways are your experiences with creative service and unwavering faith transforming lives and impacting your community?

General Arnold Brown served as the 11th international leader of The Salvation Army from 1977 to 1981. Born to Salvation Army officer (pastor) parents on December 13, 1913, in London, England, he immigrated with his family to Bellville, Canada as a child.

Following his commissioning as a Salvation Army officer in 1935, Arnold served 10 years in the editorial department at the territorial headquarters in Toronto, Ontario. In 1939, he compiled a history of The Salvation Army in Canada, entitled “What Hath God Wrought?” He then married fellow officer Jean Barclay. Together, they gave 42 years of joint service before retiring from active officership in 1981.

In 1964, Arnold was appointed to International Headquarters as secretary for public relations. He implemented a successful

peer



pray for me.



Life can be tough but it’s not always easy to show it. Ever thought of sharing your prayer request with Peer? No matter what you’re facing, we believe God is greater. If you allow us, we’d love to pray for you.



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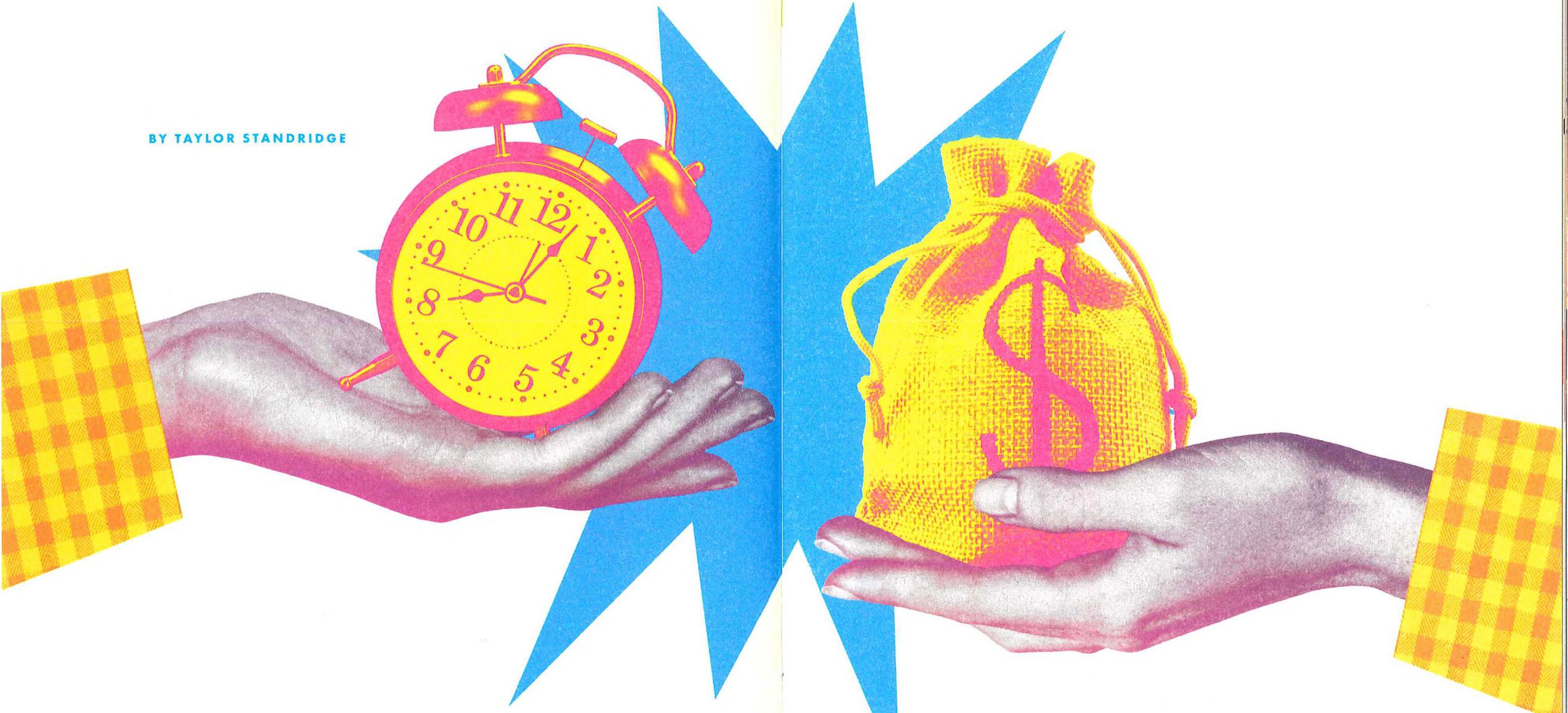
We’re here to listen, learn and grow together. Coming to your doorstep once a month, Peer offers new perspectives on faith, community and culture from your mentors and peers. Flip through the pages and subscribe.

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ILLUSTRATION BY PAUL RYDING

CLOCKKING

BY TAYLOR STANDRIDGE



WEALTH

W W

What if I told you the financial decisions you make before you turn 25 could shape your future more than your career path, where you go to college, or where you live? I'm not exaggerating.

It's the subtle power of investing early, and it could be the difference between financial stress and financial freedom for decades to come.

The Power of Compound Interest

Albert Einstein is often (and perhaps mistakenly) credited with calling compound interest the "eighth wonder of the world." Regardless of who said it, the truth stands: Compound interest is powerful. But what is it? It's what happens when your money earns interest, and then that interest earns more interest over time.

Imagine two people: Mia and Jake.

- Mia starts investing at age 18. She invests \$2,000 a year for 10 years, and then stops. By age 28, she has put in a total of \$20,000.
- Jake starts investing at age 28. He invests \$2,000 every year until he reaches the age of 65. He reaches \$76,000 in total contributions.

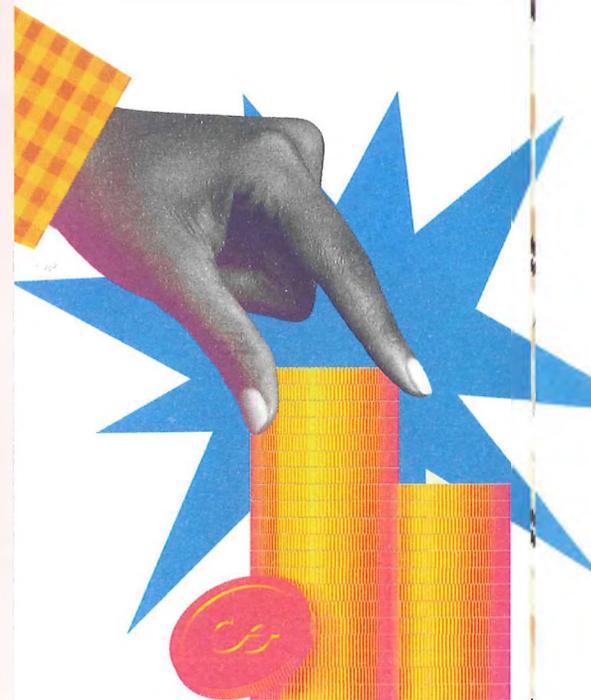
Who do you think will end up with more?

Assuming both earn a 9 percent annual return, which aligns closely with the S&P 500's 30-year historical average, Mia, who stopped investing at 28, ends up with nearly \$670,000 by age 65. Jake, on the other hand, starts investing at age 28 and contributes the same monthly amount until he turns 65. Despite investing for 27 years longer than Mia, he still ends up with less than

her, around \$515,000. That's a difference of over \$150,000!

Now, this doesn't mean that you should stop investing once you hit 28. It simply highlights the power of starting early. The sooner you begin, the more time your money has to grow, and the harder it works on your behalf.

To put it another way, imagine someone gives you two choices:



"It's choosing tomorrow over today."

take \$1 million right now, or take a single penny that doubles in value every day for 30 days. At first, the penny seems like a joke — after five days, it's only 16 cents! But if you stick with it, by day 30, that little penny grows to over \$5.3 million!

Why? Because of compound interest — your money earns money, and then that money earns even more. It's like a snowball rolling downhill, rolling faster and faster as it goes. That's the power of starting early and letting time do the work.

If you remember anything from this article, let it be this: Time matters more than the amount.

Start Early, Not Perfectly

Many people think investing is something you do when you're much older, or once you have your "dream job." But by then, you've already lost your most valuable asset: time.

Proverbs 21:20 (ESV) tells us, "Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it." In other words, wise people save and prepare; they think in the long term. That's what investing is. It's choosing tomorrow over today.

You don't need to know every-

thing. You just need to start. Start with a Roth IRA — a type of retirement savings account where contributions are made with after-tax dollars. Start with \$25 a week. Start with your first paycheck. Start.

Don't Invest Until You Do This First

Before diving headfirst into the stock market, pause. Wise financial stewardship involves more than just investing; it's only one piece of your financial puzzle.

1. Build an emergency fund.

An emergency fund is your first safety net. If your car breaks down or you lose your job, you don't want to pull money from your investments or take on debt. Aim for \$1,000 as a starting point for your fund, then build toward 3-6 months of expenses over time.

Proverbs 6:6-8 (ESV) says, "Go to the ant, O sluggard; consider her ways, and be wise. Without having any chief, officer, or ruler, she prepares her bread in summer and gathers her food in harvest." Even ants save ahead for when life gets hard.

2. Get out of debt.

If you're carrying credit card debt or high-interest loans, it's wise to press pause on full-scale investing and focus on aggressively eliminating that debt. Why? Because the average credit card interest rate sits at around 20 percent, nearly double the historical return of the stock market. Paying off that kind of debt is a guaranteed return on your money.

That said, if your employer offers a retirement match, make it a priority to contribute at least enough to receive it. A company match is one of the most valuable benefits

you can receive — it's part of your compensation. For example, if your employer matches 3% of your salary and you contribute 3%, they'll add another 3% on your behalf, effectively doubling your investment. That's a 100% return with zero risk. No traditional investment offers that kind of immediate gain. Skipping the match is like turning down part of your paycheck.

Debt is not only a financial issue, but a spiritual one. Proverbs 22:7 (NIV) reminds us, "... the borrower is slave to the lender." Unnecessary debt can restrict your freedom to give, serve, and follow God's calling.

That said, not all debt is bad. In today's world, some forms of debt, like a reasonable mortgage, can be wise financial stewardship. The key is to approach any borrowing prayerfully, with a plan, and a commitment to avoid letting it control your life.

Where to Begin: A Quick Checklist

If you're ready to start investing, here's what you need to know:

- **Open a Roth IRA.** A Roth IRA allows your investments to grow tax-free, making it an ideal option for young people who are in lower income brackets. You can easily open one through reputable brokerage firms, such as Charles Schwab, Fidelity, Vanguard, etc.
- **Consider index funds or robo-advisors.** Since many financial advisors require a minimum portfolio balance of at least \$100,000 (some even \$250,000), working with one may be out of reach for most young investors. Low-cost options, such as index funds and robo-advisors (digital platforms that use computer algorithms for financial planning), are a great place to start. They offer broad market exposure, built-in diversification, and eliminate pressure of picking stocks, making investing simple, accessible, and affordable.



"The true goal is freedom, to serve others, to give generously, and to glorify God with every dollar He entrusts to us."

FOR FURTHER STUDY

Ways To Get Started with Investing:

1. Charles Schwab's Intelligent Portfolios

This is an automated investing service (also called a robo-advisor). Answer a few questions about your goals and risk level, and it builds a custom investment plan for you using a mix of funds. The cool part? It manages everything for you — buying, selling, and rebalancing.

2. Betterment

Betterment is another robo-advisor, but it's user-friendly — even if you know nothing about investing. You set your goals (like saving for a house or retirement), and Betterment builds and manages your investment portfolio. It even helps lower your taxes in the background.

3. Target Date Funds

These are simple, all-in-one investment funds that change as you get older. You select a fund based on the year you expect to retire (e.g., 2065), and it starts off investing more aggressively, then becomes safer as you approach retirement. To learn more, contact your HR department at your workplace.

4. Index Funds

Index funds are investments that let you own a small piece of many companies at once. Instead of picking individual stocks, you invest in a whole group — such as the top 500 companies in the U.S. (known as the S&P 500). They're low-cost, easy to manage, and great for long-term growth because they follow the overall market. These are also something you can talk with your HR department about if your workplace offers retirement benefits.

DEAGREZ VIA GETTY IMAGES.

- **Automate it.** Set up a recurring transfer, even if it's only \$10 a month. Like in the previous example with Mia and Jake, that amount starts to add up over time.
- **Avoid get-rich-quick schemes.** Crypto hype, meme stocks, and TikTok "finance experts" may sound exciting, but Scripture reminds us that "wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time" (Proverbs 13:11).
- **Keep learning.** Follow biblically wise financial voices, such as FaithFi: Faith and Finance, Compass Financial Ministry, Crown Financial Ministries, and Christian Money Solutions. Lean on trusted adults within your circle for any financial questions you may have.

It's Not About Getting Rich

Let's be honest: Many people are drawn to investing because they dream of early retirement, luxurious lifestyles, or never having to work again. But that's not the goal for a follower of Jesus.

As Christians, we don't invest so we can build bigger homes and endlessly buy more things that we think will buy us happiness (Luke 12:13-21). We invest to steward God's resources wisely. The money we manage isn't ours, but His. And our aim isn't ease or excess, but faithfulness.

The true goal is freedom, to serve others, to give generously, and to glorify God with every dollar He entrusts to us. That's biblical stewardship: using what we've been given to reflect the heart of our generous Father in Heaven.

You likely won't strike it rich overnight, and you may never make headlines with your portfolio. But if you start early, stay consistent, and keep your eyes on Christ, you'll gain something far more valuable: peace of mind, a life of purpose, and the deep joy of using money as a tool for God's Kingdom.

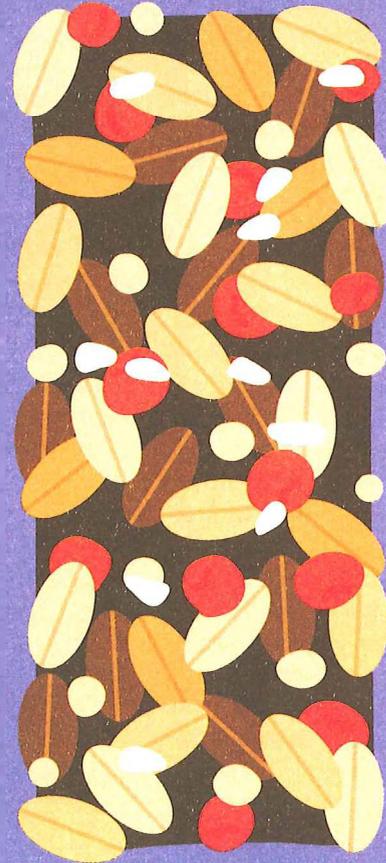
So don't wait. Start now. Not to get rich, but to be found faithful (1 Corinthians 4:2). Your future self will thank you. **P**



SIZED



SNACK-



by Brannon Blount

N



“New year, new you,” right?

Is one of your resolutions, “I’ll finally eat better?” We all may have said something like that at one point in our lives. Sometimes it’s on the first of the month, sometimes it’s on a random Monday. Those big declarations feel great in the moment, but most of the time, they fizzle out by midweek.

Nutrition and self-care don’t have to be an all-or-nothing overhaul. Think of nutrition and self-care habits as snack-sized. These small, bite-sized habits seamlessly fit into your life — small, doable, and with little stress.

Maybe it’s cleaning out your pantry, so the healthy stuff is easy to grab. Adding one fruit or vegetable to your lunch instead of promising to “eat clean” in every meal.

These habits add up. Soon, you’re not forcing habits — you’re living them out.

Why Snack-Size Works

Think of snack-sized habits as consuming fun TikTok videos: short, fun, and repeatable. There’s science behind this — The National Library of Medicine published an article on why our brains love quick rewards and realistic goals. Big, dramatic goals might sound motivating, but small, manageable goals stick.

Forget detoxes or unused gym memberships. Focus on actions that make you feel good today. Momentum comes from consistency, not perfection.

Try these manageable tasks:

- Declutter your fridge/pantry in sections.
- Swap out soda for water.
- Add one new “fun” grocery item (like an in-season fruit or vegetable).
- Take a five-minute stretch break between tasks.

Tiny wins lead to bigger shifts — all without the pressure of trying to be a whole new person overnight.

Snack-Sized Nutrition Habits

Again, start small. Toss expired and stale items. Restock with simple staples — like canned beans, brown rice, and low-sodium seasonings — that make balanced meals easy. Don’t empty your pantry, but instead, take inventory of what you already have and actually eat.

Balance is key. Love sweets? Don’t ban them. But refrain from inhaling an entire bag of candy in one day. Ration your treats — enjoy a small handful, then move on. Restriction fades, and balance lasts.

Snack-Sized Meal Planning

Meal planning doesn’t have to mean cooking countless meals all in one day at the beginning of each week. Instead, aim to cook dinner 2-3 nights a week, and use any leftovers to remix into meals for the following 2-3 days.

At the supermarket, shop for ingredients that can be used multiple ways instead of one random ingredient for one meal you may never cook again. Ingredients like frozen vegetables, pre-washed greens, rotisserie chicken, and plant-based proteins.

Try one new item each trip instead of sticking to the usual. This keeps meals interesting.

FOR FURTHER STUDY

For science-backed ways to build small, lasting routines:

- [Atomic Habits](#) by James Clear
- [Tiny Habits](#) by BJ Fogg

For balanced eating:

- [ChooseMyPlate.gov](#)

Need movement ideas?

- [Short workouts on YouTube](#)

Need a mindset reset?

- [The Happiness Lab with Dr. Laurie Santos](#) for scientific research to change how you think about happiness
- [Headspace](#) (app) for quick mindfulness breaks

Snack-Sized Movement

Exercise doesn’t have to mean lifting weights or running on the treadmill for an hour in the gym every day. Want to get in shape? Start with simple movements. Wear a weighted vest while cleaning your room, walk outside while calling a friend, or stretch for a few minutes before sitting at your desk.

Have a favorite song you just want to dance to like no one’s watching? Do it. Three minutes counts as something. Any movement matters. The next day, have another dance party with two songs, and then gradually increase the number of songs at your own pace.

Snack-Sized Self-Care

Self-care does not need to look like a day at the spa — though that sounds lovely when it happens. It doesn’t need to be big, elaborate, or expensive. Motivation is not something that you find — or what others give you. You create it within yourself.

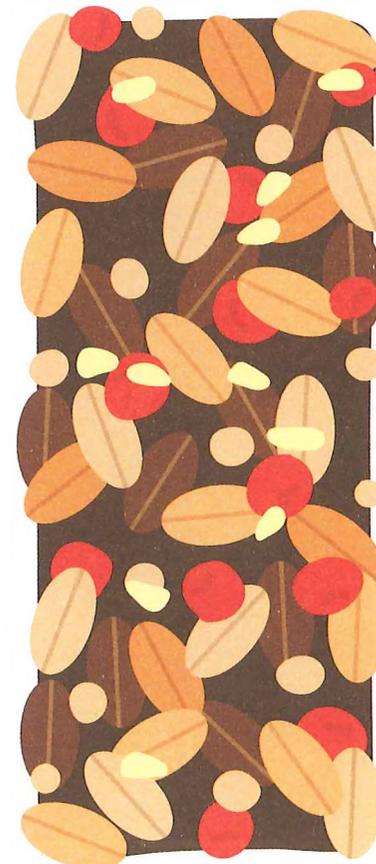
Each task you complete or goal you reach shows your brain it can trust you — and that you can accomplish anything you set your mind to. For example, physically writing a task down and crossing it off can help keep that motivated mindset.

Try these snack-sized mindset resets:

- Before you close your eyes at night, write one positive thing that happened to you today.
- Celebrate the wins (even the inconsequential ones).
- Practice breathing techniques, reminding yourself of your strength.
- Step outside for fresh air.
- No screen time before bed to help you unwind.

Every small success counts toward the balanced lifestyle you’re building.

You don’t need a new you, just a nourished one. Start with one snack-sized step — maybe it’s cleaning a shelf in the pantry, buying a new snack at the supermarket, or meal-prepping a new-to-you meal. Small, intentional changes add up. Before you know it, you’ve created a balanced life you were chasing all along. ▣



ILLUSTRATIONS BY MICROVONE VIA GETTY IMAGES

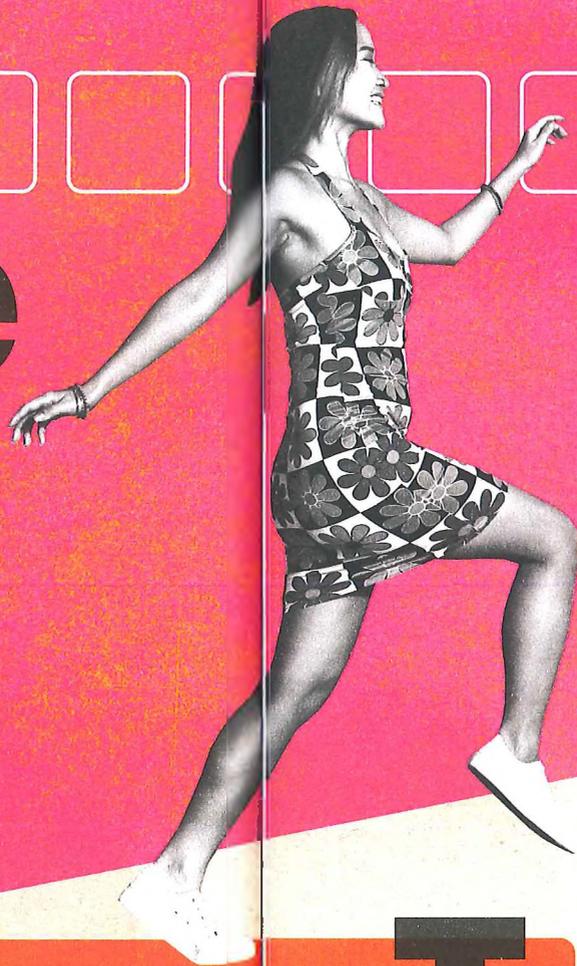
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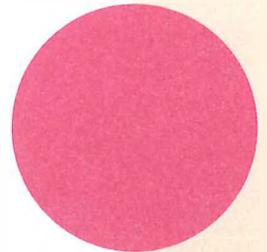
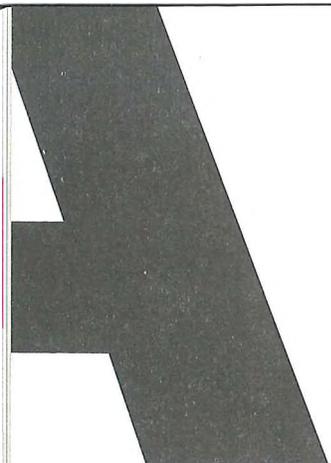
2026?



BY VICTORIA FULLER

Try

Rhythms



As of October 2025, there were 5.9 million posts on Instagram with #routine.

Morning routines, evening routines, best weekend ever routines, everything shower routines, 4 a.m. dog-mom routines.

You get it. There's a routine for everything in life.

As the New Year's fireworks fade, I assume there is some type of routine aspiration on your goals list. Perhaps the same one (or ones) as last year, and, if you're like most of us, it'll pop up on your 2027 aspirations list, too.

Why are we all so obsessed with routines? And, more importantly, are routines the key to life that we crave? The answer is yes, and also no.

Hello, Rhythms

Rhythms are, as described by Merriam-Webster, "strong, regular, repeated patterns." Often describing movement or sound, in our case, we use "rhythms" to mean repeated patterns of behavior. More holistic than to-do lists, rhythms take into consideration who you want to become, the environment you're in, and the natural ebb and flow of life.

A routine is a list of actions you perform in the same order every day. It's repeatable and structured, about consistency and predictability. It's like a playlist.

A rhythm is a flexible pattern molded into your season of life. Rhythms are more focused on time and energy than strict performance. It's a genre of music — same tone, but different song.

Routines are a tool. Rhythms are a way of life.

Routines are added. Rhythms are innate. Routines center action. Rhythms center being.

How about an example?

A morning routine might look like: Wake up at 6:30 a.m., then make the bed, brew coffee, read Scripture, go to the gym, eat breakfast at your desk as work starts.

A morning rhythm might look like: Waking up with slow, centering activities, followed by energizing activities that lead into a productive work time.

With a rhythm, you have creative access to many activities, taking into consideration that every day is not the same. One day could begin at 5:30 a.m. with an hour of

reading, followed by an exercise class and dedicated time to planning the day. Another day could begin at 7:30 a.m., when prayer time is combined with a short neighborhood walk, followed by a shower and a "priorities" check.

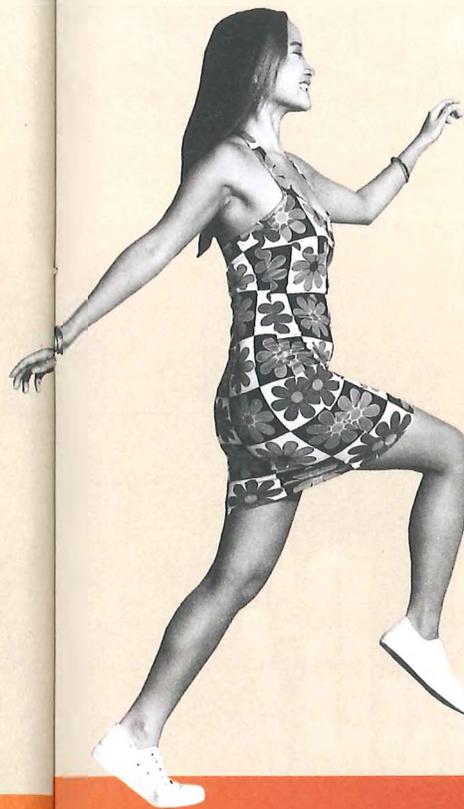
Same rhythm, different routine. Same outcome, different activities.

The moment that routines are having in today's culture demonstrates that people are seeking intentionality and presence, desiring to know that every action can have meaning. Routines are helpful and important, but rhythms lead down a pathway to a more intentional, sustainable, and focused life.

The Unforced Rhythms of Grace

Living rhythmically is especially important for followers of Jesus. Scripture, the life of Jesus, and church history share extensively about living rhythmically. In the book of Matthew, Jesus talks about the "unforced rhythms of grace" that become the framework of our lives (Matthew 11:28-30, The Message). The Apostle Paul tells us that we are transformed by the "renewing of our minds" in Romans 12:2 — a cyclical, rhythmic process.

The rhythms we follow are what shape our lives and the people we become. As we strive to make our lives look like Jesus', we look to the rhythms of His life within the context of our 21st-century lives. There's no version of living a full, powerful, abundant life with Jesus apart from living rhythmically.



Routines center action. Rhythms center being.

Rhythms Are Worth The Effort

Shifting your focus away from performance-based routines and onto ideals-based rhythms will open the doors to growth, satisfaction, and productivity.

Instead of imposing strict routines for spiritual connection, physical health, work, relationships, you name it — rhythms help you look more like Jesus. **P**

Building Your Rhythmic Life

You're already living rhythmically. There is already a cadence or a natural flow to your days, your months, and your years. Start by becoming aware of your reality before making shifts. Examine your days, weeks, and seasons. What rhythms during weekdays, weekends, or holidays do you notice?

While routines can help us form rhythms, the goal isn't to be awesome at routines — it's to live our lives smoothly according to rhythms. Making change starts with casting vision. Consider what you want for your life — not to set a goal, but to form an ideal. Goals end. Ideals don't. Routines help us reach goals. Ideals inspire us to live according to rhythms.

Perhaps your ideal life feels peaceful and orderly. Maybe you want to spend more time on your hobbies or walk more closely with the Holy Spirit. You could imagine the best version of you is wildly generous, very involved at church, or in a totally different career than the one you're pursuing.

Now that we're clear on what you want, let's return to the reality check-in we did earlier. Are your current routines supporting or sabotaging the ideal rhythms you want to invite into your life? Consider what changes you could make in the next few weeks to explore what living intentionally and rhythmically towards the way of Jesus might look for you.

FOR FURTHER STUDY

- **The Ruthless Elimination of Hurry** by John Mark Comer. Meet the four core rhythms of Christian living that promote connection to God, slow living, and greater abundance.
- **Tired of Being Tired** by Jess Connolly — an incredibly practical resource on identifying fatigue and fighting back with gentleness and truth.
- **Invitation to a Journey** by Dr. Robert Mulholland. This book helps you understand your personality and preferences to help you choose spiritual rhythms that meet your core needs.

DEAGREEZ VIA GETTY



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ZEITGEIST



"Pokémon Legends: Z-A" Is Not As Cool As It Should Be



Last year, Nintendo and The Pokémon Company released the latest game in the biggest media franchise in the world, "Pokémon Legends: Z-A." We play as a new arrival in Lumiose City in the Kalos region as the city is swept up in a battle royale and the threat of rogue mega evolution, which endangers both the people and Pokémon of Lumiose.

Like "Pokémon Legends: Arceus" a few years ago, "Legends: Z-A" takes the series in new, experimental directions. The biggest change is the introduction of real-time battles. Pokémon can attack whenever possible and move during the fight to avoid attacks; they're almost as free to move as the player in this dynamic combat. While it's refreshing to have the old formula tweaked and changed, the new system can be difficult to adjust to. Boss fights are long and grueling because both the player and the Pokémon have to avoid incoming attacks and find spots to hit back, often for small amounts of damage.

The real issue with "Legends: Z-A" is that it's not as cool as it should be. "Legends: Arceus" established an intriguing premise — exploring familiar regions in a wild ancient setting with old, extinct forms of normal Pokémon while creating the first Pokédex. That conceit would've been perfect for Gen 6 and the Kalos region, which had the preestablished history of a Pokémon war 3,000 years

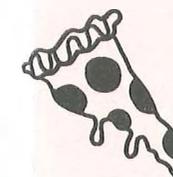
"New ideas are good, but they shouldn't come at the cost of a decent game."



ago. But "Legends Z-A" weirdly takes place in the modern day, and only in one city with small pockets of wild Pokémon as opposed to an entire region filled with them.

The city setting also makes movement feel highly restrictive. The last games set in the Kalos region were one of the first times players could ride Pokémon (also a prominent feature in "Legends: Arceus"), but there's nothing like that here. We walk, run, climb, and fall. But we can't jump! Getting around feels slow and annoying. Zooming around a metropolis on the backs of cool Pokémon is an amazing, missed opportunity.

It's hardly worth mentioning that the characters and writing are subpar and the music is fantastic, as that's been the case with the series for years. I'll always love Pokémon, but this one fell below the mark in so many ways. New ideas are good, but they shouldn't come at the cost of a decent game. Better luck next time.



To read past video game reviews and watch their videos, visit peermag.org/zeitgeist.

ILLUSTRATION BY METALEAP | VIDEO GAME REVIEW BY DAVID REARDON



“Tron: Ares” — The Grid Is Coming for The Real World



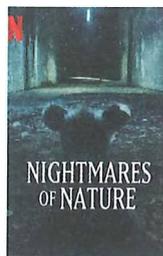
Rating: PG-13
Platform: Disney+

An attempt at corporate sabotage takes an unexpected turn when security program Ares decides to turn against the human that created him. Personally, I found “Tron: Ares” to be a disappointing and bland film that is somewhat watchable. The visual effects are impressive, but not much better than its predecessor “Tron: Legacy” and while the music is pretty good, I will always prefer Daft Punk’s phenomenal hybrid score in the latter. The acting isn’t bad, but there’s no standout performance. The characters aren’t interesting. To the villain of the story, Ares, the programs are expendable lines of code. Nothing more than that.

At times in my own life, I’ve felt like that’s how God sees me. However, it is in those times that I discover I am mistaken. Jesus said, “Are not five sparrows sold for two pennies? And not one of them is forgotten before God. Why, even the hairs of your head are all numbered. Fear not; you are of more value than many sparrows” (Luke 12:6-7, ESV). We are not meaningless to God. We are loved despite all our faults and failings.



*Zeitgeist is written as reviews, not recommendations.



Nightmares of Nature (Season 2)

Rating: PG

Platform: Netflix



Have you ever heard the phrase, “Nature is metal?” If not, then this is the series to introduce you to the concept. “Nightmares of Nature” is an animal documentary cleverly disguised as a suspenseful thriller, following fictional dramatized stories of three different critters struggling to survive a dangerous jungle.



The Twits

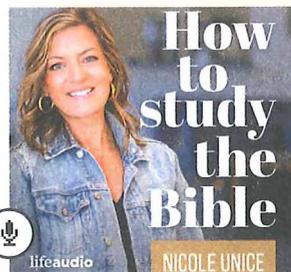
Rating: PG

Platform: Netflix



How do you deal with people who hate everything? Loosely based on the novel by Roald Dahl, “The Twits” follows Beesha and Bubsy as they work to thwart a curmudgeonly couple. While the animation is charming, the overuse of gross-out humor and odd pacing left me more confused than entertained.

ILLUSTRATION BY METALEAP | MOVIE REVIEWS BY MICAH TRIMMER



Nicole Unice Walks Listeners Through How to Study the Bible

At the start of the year, we set goals. For some, it might look like diving more into God’s Word. Hosted by pastor and Bible teacher Nicole Unice, this podcast is designed for those who find reading the Bible confusing, boring, or irrelevant. It aims to help listeners move from good intentions to a dynamic personal encounter with God through Scripture. She uses her “Alive Method” of Bible study to provide a practical and clear roadmap for understanding, interpreting, and applying the Bible to daily life.

It covers a variety of topics, including the basics of Bible study, deep dives into specific books of the Bible, such as Ecclesiastes, Romans, and Matthew, and topical lessons on subjects such as joy and prayer. It addresses common obstacles to understanding the Bible and offers principles for interpreting difficult passages.

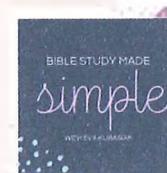
PODCAST REVIEWS BY EMANUEL BRIFIL



“THE POPCAST WITH KNOX AND JAMIE”

Listening to this podcast feels like catching up with your friends on what’s happening in pop culture. Hosts Knox McCoy and Jamie Golden discuss recent pop culture highlights. A recent episode was “The Nos of Gifts,” a fun and interactive episode sharing gifts that missed the mark. My favorite episodes are the movie previews, in which Knox and Jamie run down the upcoming slate of movies. Overall, the show remains true to its mission: “seeking to educate on things that entertain, but do not matter.”

“BIBLE STUDY MADE SIMPLE”



This podcast is for anyone who’s ever felt like the Bible was intimidating. Hosted by Eva Kubasiak, the goal is to help you go from “confused and overwhelmed” to a regular Bible study routine that hits different. She wants you to have consistency when diving into God’s Word. Eva is the real deal and provides actionable steps to level up your study time, because the real goal isn’t just checking off a box — it’s fostering a genuine connection with God.



@brandonlake

Brandon Lake’s songs are often read as a testimony. His song, “Plans,” a folk-style approach to his contemporary worship sound, is no exception. The song reminds us that God’s got great things in store for us. One of my favorite lines is: “If it’s not good, then you’re not finished yet.”



@stringsandheart

Recently, I’ve been loving the indie pop sound of Strings and Heart — a refreshing sound in the Christian genre. Their song, “honeydew,” reminds us that we can see God’s goodness in everything. Because His goodness to us never changes, we always have a reason to give God praise.

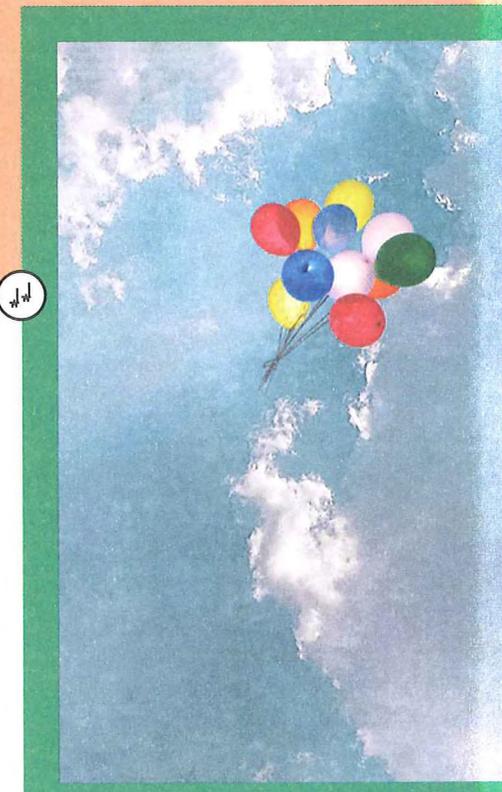
MUSIC REVIEWS BY BRIAUNA PRIETO

Song Of Confidence (feat. Ava Rose Hyatt) by Engedi Music

As someone who can get stuck in a loop of listening to the same handful of worship groups, it’s always refreshing to find a new one to listen to. I recently came across a worship group from Michigan called Engedi Music. They’ve been making music for the last three years, but three of their five albums actually came out in 2025. There’s something fresh and genuine in their sound that pulled me to listen, despite it fitting into a common genre of music. One of the first songs of theirs that I heard was titled “Song of Confidence.” This song urges listeners to “fix [our] eyes on Jesus” and “sing out the truth [we] know.” It serves as a refreshing reminder that despite the challenges that might lie ahead, we can sing a song of confidence because of the security we have in the Lord.



“The song reminds us that God’s got great things in store for us.”



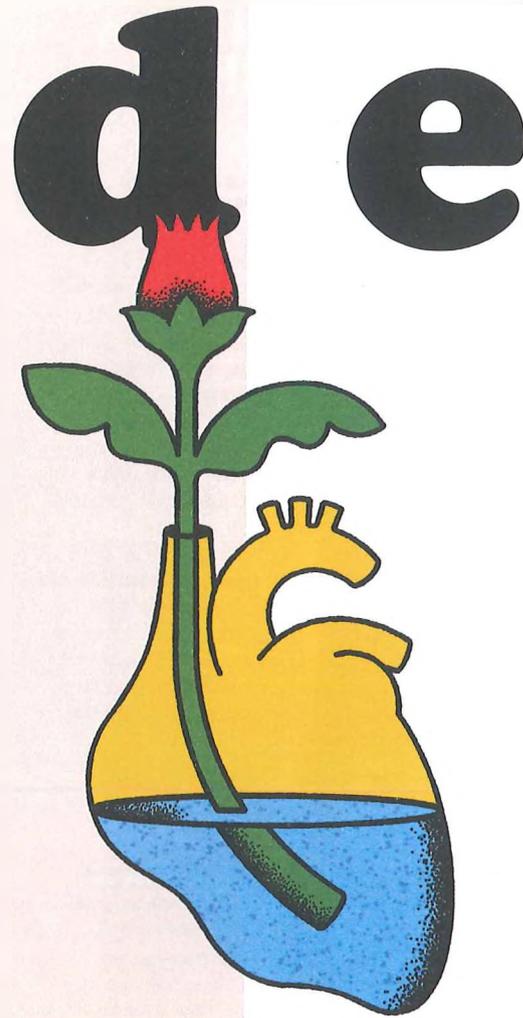
New Year, New You?

BY CAPTAIN KELSEY BRIDGES

Every year around this time, the world seems to reset itself. Ambitious gym members regain their enthusiasm and social media fills with bold declarations of transformation. “New year, new you,” the captions say, as if flipping a calendar page could flip our lives overnight. But do we become new people when the ball drops? Or are we invited into something deeper than resolutions: a steady, ongoing renewal that isn’t limited to January 1?

The truth is that growth rarely happens all at once. It’s a journey of small steps, quiet decisions, and often unseen progress. Resolutions tend to focus on the finish line, emphasizing a habit mastered or a new version of us to achieve. But the Lord doesn’t work on that type of timeline. Scripture tells us that He meets us in the middle of the process, shaping us little by little, reminding us, “Though outwardly we are wasting

“Growth isn’t about reinvention, but about relationship. Each day, the Spirit invites us to step into the light of His mercy that never runs out.”



deeper

Notes

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ILLUSTRATION BY LAN TRUONG

away, yet inwardly we are being renewed day by day” (2 Corinthians 4:16b, NIV).

If you’ve ever started an early morning workout routine in January and lost motivation by February, you’re not alone. Resolutions rely on willpower, not dedication or commitment. But growth is sustained through rhythm: those small, consistent patterns that open space for God to work. These patterns look like morning prayer, gratitude journaling, time in Scripture, and moments of rest that honor the body. These quiet beats carry transformation forward long after resolutions fade.

As our eyes open to the horizon in 2026, may we rest in the truth of God’s mercies that exceed the limitations of a calendar. These mercies are, as Lamentations 3:22–23 reminds us, “new every morning.” That means we don’t need to wait for the first day of the year to start again. A fresh start can come in the middle of winter, or even in the middle of an ordinary Tuesday in February.

Maybe the question isn’t “What will the new me look like this year?” but “What does renewal look like today? What does obedience to the Lord look like in this season?” Growth isn’t about reinvention, but about relationship. Each day, the Spirit invites us to step into the light of His mercy that never runs out. You don’t have to be a brand-new person this year. Just let God make you new, one gentle morning, one faithful moment, one merciful rhythm at a time. **P**

Dig Deeper

Take a few minutes each morning this week to invite renewal. Begin your day with a short prayer, scripture reading, or moment of gratitude. Replace big annual goals with one small daily rhythm that draws you closer to God. Remember that growth happens in steady steps, not sudden resolutions.

Prayer

Faithful God, thank You for making all things new, not just once a year, but every single day. Teach me to welcome Your quiet work in the ordinary moments. Help me trade resolutions for rhythms. Renew my heart today, and let Your mercy guide each step I take. Amen.

DAILY READINGS

January 2026

Check out the illustrated Scripture on page 35! Illustration by Saskia Bueno.

Week 1

- JANUARY 1
Isaiah 43:1-2
- JANUARY 2
Isaiah 43:3-4
- JANUARY 3
Isaiah 43:5-6

Week 2

- JANUARY 4
Isaiah 43:7-8
- JANUARY 5
Isaiah 43:9-10
- JANUARY 6
Isaiah 43:11-12
- JANUARY 7
Isaiah 43:13-14
- JANUARY 8
Isaiah 43:15-16
- JANUARY 9
Isaiah 43:17-18
- JANUARY 10
Isaiah 43:19-20

Week 3

- JANUARY 11
Isaiah 43:21-22
- JANUARY 12
Isaiah 43:23-24
- JANUARY 13
Isaiah 43:25-26
- JANUARY 14
Isaiah 43:27-28
- JANUARY 15
Isaiah 44:1-2
- JANUARY 16
Isaiah 44:3-4
- JANUARY 17
Isaiah 44:5-6

Week 4

- JANUARY 18
Isaiah 44:7-8
- JANUARY 19
Isaiah 44:9-10
- JANUARY 20
Isaiah 44:11-12
- JANUARY 21
Isaiah 44:13-14
- JANUARY 22
Isaiah 44:15-16
- JANUARY 23
Isaiah 44:17-18
- JANUARY 24
Isaiah 44:19-20

Week 5

- JANUARY 25
Isaiah 44:21-22
- JANUARY 26
Isaiah 44:23-24
- JANUARY 27
Isaiah 44:25-26
- JANUARY 28
Isaiah 44:27-28
- JANUARY 29
Proverbs 3:1-2
- JANUARY 30
Proverbs 3:3-4
- JANUARY 31
Proverbs 3:5-6

ASK AN
OFFICER



How can I revive my faith this year and be more devoted to God?

Captain Rachel White
Southfield, MI

Sometimes we get stuck in spiritual routines that no longer provide a feeling of genuine connection to God. It is good to invite new spiritual disciplines into our quiet time to experience faith in new ways and shake us out of our spiritual apathy.

In order to revive your faith and devotion, I recommend committing to one new practice in your spiritual life — something that will work within your schedule and resources, but will also push you to be more intentional with your faith. Some ideas? Read an entire book of the Bible verse by verse, start a prayer journal, schedule a weekly fast from social media, or join a small group at church.

God is not measuring the minutes you spend in reading the Bible or praying, but He knows your heart. He sees your desire for connection with Him and will honor that intention. As James 4:8 reminds us: “Come close to God, and God will come close to you.”

If you have a genuine desire to know Him more, then press into a new spiritual practice.

“It is good to invite new spiritual disciplines into our quiet time to experience faith in new ways and shake us out of our spiritual apathy.”

My friend asked me how he can start reading the Bible this year. What can I say or do to help him?

Captain Dominic Blanford
Norcross, GA

To encourage him, I would tell him that it's wonderful that he wants to grow spiritually and understand God's Word! My suggestions? Begin with one of the Gospels, perhaps the book of John, since it clearly tells the story of Jesus' life and teachings. Choose a translation that is easy to understand. Examples can include the New Living Translation (NLT) or the New International Version (NIV). To ease him into reading the Bible, I would suggest that he starts by reading small portions of Scripture each day. That could be a chapter or a few verses; he should take some time to reflect on what these scriptures mean. As his friend, invite him to read the Bible together or to join a Bible study group to discuss what he has learned. He can keep a journal where he can write down any questions, thoughts, or verses that stand out to him. Encourage him that if he finds certain parts of the Bible difficult, let him know that he can ask questions and seek guidance from pastors or other trusted believers.

Lastly, encourage him to pray before reading the Bible and ask for God's understanding and guidance. Over time, assure him that studying the Word will help him develop a stronger and deeper faith!

 The Salvation Army is an evangelical part of the universal Christian church. An officer in The Salvation Army is an ordained minister of Christian faith. They dedicate their lives, skills and service completely to God. Submit your question to an officer at peermag.org/contribute





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