

Hope For a World Gone Bad

“Give me your money,” snarled the young intruder. He climbed my staircase, brandishing a knife and flashlight. Noises in the basement had distracted my Sunday afternoon study. I investigated when the sounds persisted. On the way to the basement I came face to face with a menacing looking 20 year-old. Recognizing the danger, I gave him the dollar bill in my wallet, then opened drawers as he ordered. My eyes kept darting back to the flashing knife blade. He snatched a small plastic bag containing white detergent. “What’s this?” he demanded. “Laundry soap.” “No, it’s drugs,” he countered.

Perhaps he was on drugs or out for revenge and had the wrong house. I assured him I hadn’t stolen his truck. When he seemed convinced of his error, he became nervous, cut the kitchen phone line, and headed for the door, “Just don’t call the cops,” he pleaded. Then he fled.

On the phone to 911, my heart pounding, I described the invader. Reports, investigations, and questioning ensued. For the next several nights’ sleep was fitful. Reinforcing the doors helped increase feelings of security. So did the news that this criminal was captured and sentenced to three years in prison.

But if this could happen in my own home, what hope was there for genuine safety?

FARAWAY THOUGHTS

The petite, fortyish woman sat in the imposing gray room with a high, ornate ceiling, her thumb toying with the ring on her left hand. Despite murmuring in the background, Melissa’s thoughts were far away in the past, 15 years earlier—her wedding day. Bright lights, festive flowers, and joyful friends filled the church. She felt secure seeing Tom’s smile

and welcoming gaze as she strode down the aisle. "Do you take this woman to be your lawful wedded wife ... for as long as you both shall live?" asked the black-robed minister. "I do," replied Tom with confidence,

A tear meandered down her cheek. Suddenly everyone in the gray room rose as if something important were happening. The entrance of another black-robed man interrupted Melissa's daydream. She heard Tom's voice: "Your honor, I am convinced that this marriage cannot be saved. There is no hope of reconciliation."

No hope? she wondered. Does he think that our 15 years of life, work, children, promises, struggles and successes amounted to nothing?

With her dreams dashed, the possibility of more unrealized expectations loomed enormously painful, was anything worth hoping for anymore?

IMAGES OF OUR WORLD

"Turning to international news we have some startling video to show you from Eastern Europe," intoned the television newscaster somberly. "We must warn you that the pictures you are about to see are quite graphic and, because of the violence they depict, may not be suitable for small children."

The screen fills with images of emaciated, shirtless men, apparently prisoners behind a barbed-wire fence. The despair on their faces haunts you. Next come scenes of what was an outdoor marketplace. A bomb had landed at midday, sending shredded canvas, shattered tables, bloodied limbs, and broken bodies everywhere. Then the scene switches to hot, tired, thirsty Caribbean refugees in overloaded rafts, bobbing in the ocean.

The TV images seem familiar by now and almost blend together. Where was that carnage and starvation? Somalia? Rwanda? Sudan?

South Africa?

A vulture stalks a starving infant. Middle Eastern children throw stones. Their relatives wield automatic weapons. Their leaders shake hands and hail peace on the White House lawn. Will it last? Might a terrorist state harvest a nuclear bomb?

Can peace come to these troubled nations? Agreements are signed and broken. Often chaos reigns. "The world has gone bad," you decide, "What hope is there of people ever getting along?"

There is a good chance that you or someone you know has been a crime victim. Marriage is supposed to last forever. Now divorce increasingly rips apart hearts and homes, and with prospects of international peace rising and falling like a refugee raft on a stormy sea, is there anything that can save us from destroying ourselves? Will a baby born into our world today live to reach adulthood?

HUNGRY FOR HOPE

Two millennia ago a baby was born into a similarly troubled world. A foreign power occupied his parents' homeland. Poverty, greed, theft, and corruption were commonplace. Marriages faltered. Authorities ruled that a husband could divorce his wife simply for burning supper.

At the time of this baby's birth, people were hungry for hope. They wanted freedom from violence, family strife, and political uncertainty. They wanted the assurance that somebody loved and cared for them, that life counted for something, that they could muster the strength to face daily challenges at home and work.

Ironically, some saw hope in the birth of this particular baby. His mother, during her engagement, had become pregnant out of wedlock while strangely claiming to remain a virgin. Though he was born in a humble stable, learned leaders

traveled great distances to have the child as a king.

In his youth scholars marveled at his wisdom. In his thirties he began to publicly offer peace, freedom, purpose, inner strength, and hope to the masses. His message caught on.

A woman who had suffered five failed marriages found in his teaching “living water” to quench her spiritual and emotional thirst. A wealthy but corrupt government worker decided to give half of what he owned to the poor and repay fourfold those he had swindled. Hungry people were fed. Sick people became well.

The young man’s family thought he had flipped. His enemies plotted his demise and paid one of his followers to betray this innocent man. His closest friends deserted him. He was tried, convicted, sentenced, and executed. In agony during his execution he yelled out a quotation from one of his nation’s most revered ancient writers: “My God, my God. Why have you forsaken me?”[{1}](#) At that moment he felt very alone, perhaps even hopeless.

FORSAKEN

Many crime victims feel forsaken by God. So do many divorced people, war prisoners, and starving refugees. But this young man’s cry of desperation carried added significance because of its historical allusion.

The words had appeared about a thousand years earlier in a song written by a king. The details of the song are remarkably similar to the suffering the young man endured. It said, “All who see me mock me; they hurl insults, shaking their heads They have pierced my hands and my feet.... They divide my garments among them and cast lots for my clothing.”[{2}](#)

Historians record precisely this behavior during the young man’s execution.[{3}](#) It was as if a divine drama were unfolding as the man slipped into death.

Researchers have uncovered more than 300 predictions or prophecies literally fulfilled in the life and death of this unique individual. Many of these statements written hundreds of years before his birth-were beyond his human control. One correctly foretold the place of his birth. {4} Another said he would be born of a virgin. {5} He would be preceded by a messenger who would prepare the way for his work, {6} He would enter the capital city as a king but riding on a donkeys back {7} He would be betrayed for thirty pieces of Silver, {8} pierced, {9} executed among thieves, {10} and yet, though wounded, {11} he would suffer no broken bones.{12}

Peter Stoner, a California mathematics professor, calculated the chance probability of just eight of these 300 prophecies coming true in one person. Using conservative estimates, Stoner concluded that the probability is 1 in 10 to the 17th power that those eight could be fulfilled by a fluke.

He says 10^{17} silver dollars would cover the state of Texas two feet deep. Mark one coin with red fingernail polish. Stir the whole batch thoroughly. What chance would a blindfolded person have of picking the marked coin on the first try? One in 10^{17} , the same chance that just eight of the 300 prophecies “just happened” to come true in this man, Jesus. {13}

In his dying cry from the cross Jesus reminded His hearers that His life and death precisely fulfilled God’s previously stated plan. According to the biblical perspective, at the moment of death Jesus experienced the equivalent of eternal separation from God in our place so that we might be forgiven and find new life.

He took the penalty due for all the crime, injustice, evil, sin, and shortcomings of the world-including yours and mine.

Though sinless Himself, He likely felt guilty and abandoned. Then-again in fulfillment of prophecy {14} and contrary to natural law-He came back to life. As somewhat of a skeptic I

investigated the evidence for Christ's resurrection and found it to be one of the best-attested facts in history. [{15}](#) To the seeker Jesus Christ offers true inner peace, forgiveness, purpose, and strength for contented living.

SO WHAT?

"OK, great," you might say, "but what hope does this give the crime or divorce victim, the hungry and bleeding refugee, the citizen paralyzed by a world gone bad?" Will Jesus prevent every crime, reconcile every troubled marriage, restore every refugee, stop every war? No. God has given us free will. Suffering—even unjust suffering—is a necessary consequence of sin.

Sometimes God does intervene to change circumstances. (I'm glad my assailant became nervous and left.) Other times God gives those who believe in Him strength to endure and confidence that He will see them through. In the process, believers mature.

Most significantly we can hope in what He has told us about the future. Seeing how God has fulfilled prophecies in the past gives us confidence to believe those not yet fulfilled. Jesus promises eternal life to all who trust Him for it: "Whoever hears my word and believes him who sent me has eternal life and will not be condemned; he has crossed over from death to life."[{16}](#)

He promised He would return to rescue people from this dying planet.[{17}](#)

He will judge all evil.[{18}](#)

Finally justice will prevail. Those who have chosen to place their faith in Him will know true joy: "He shall wipe away every tear from their eyes; and there shall no longer be any death; there shall no longer be any mourning, or crying, or pain."[{19}](#)

Does God intend that we ignore temporal evil and mentally float off into unrealistic ethereal bliss? Nor at all. God is in the business of working through people to turn hearts to Him, resolve conflicts, make peace. After my assailant went to prison, I felt motivated to tell him that I forgave him because of Christ. He apologized, saying he, too, has now come to believe in Jesus.

But through every trial, every injustice you suffer, you can know that God is your friend and that one day He will set things right. You can know that He is still on the throne of the universe and that He cares for you. You can know this because His Son was born (Christmas is, of course, a celebration of His birth), lived, died, and came back to life in fulfillment of prophecy. Because of Jesus, if you personally receive His free gift of forgiveness, you can have hope!

Will you trust Him?

Notes

1. Matthew 27:46.
2. Psalm 22.
3. Matthew 27:35-44; John 20:25.
4. Micah 5:2; Matthew 2:1.
5. Isaiah 7:14; Matthew 1:18, 24-25; Luke 1:26-35.
6. Malachi 3:1; Isaiah 40:3; Matthew 3:1-2.
7. Zechariah 9:9; John 12:15; Matthew 21: 1-9.
8. Zechariah 11:12; Matthew 26:15.
9. Zechariah 12:10; John 19:34, 37.
10. Isaiah 53:12.
11. Matthew 27:38; Isaiah 53:5; Zechariah 13:6; Matthew 27:26.
12. Psalm 34:20; John 19:33, 36.
13. Peter Stoner, *Science Speaks*, pp. 99-112.
14. Psalm 6:10; Acts 2:31-32.
15. Josh McDowell, *Evidence That Demands a Verdict*, pp. 185-273.

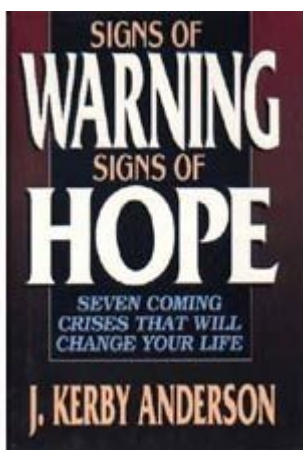
16. John 5:24.
17. 1 Thessalonians 4:13-18.
18. Revelation 20:10-15.
19. Revelation 21:4 NAS.

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Financial Security for the Future

Kerby Anderson looks at our financial future, especially of baby boomers, discussing savings, corporate pensions, Social Security and retirement.



What kind of financial security can you expect in the future? The answer to that question may depend on when you were born. The generation currently entering retirement will do much better as a group than the baby boom generation following it.

A major reason is demographics. The baby boom was preceded, and more importantly, succeeded by consecutive years of fewer births. Thirty-five percent more Americans were born during the baby boom than during the previous nineteen years. And 12

percent more were born than during the subsequent nineteen years. This nineteen-year blip in fertility has created more than just an oddity in social statistics. It has clouded the financial future of baby boomers. The elderly are supported, especially during the waning years of their old age, by members of the younger generation. The baby boom was immediately followed by a baby bust, or what many commentators have labeled a "birth dearth." This disproportionate ratio between baby boomers and baby busters raises questions about the boom generation's future and suggests it will face an impending crisis of financial security.

Concern arises from both economic and demographic realities. The harsh economic reality in the 1990s is the federal deficit which mushroomed during the 1980s. Aggravating this economic situation are also such issues as trade deficits, increased taxes, higher oil prices, and an inevitable downturn in the economy.

A survey released by the International Association of Financial Planning found that "the long term psyche of the American public is depressed," with significant majorities fearing a resurgence of high inflation and worrying about the chances for a deep recession. But the more important issue is not economics but how demographics affect economics. The sheer size of the boom generation has had a negative impact on its members. Paul Hewitt of the Retirement Policy Institute put it this way:

The baby boom as a generation has been its own worst enemy. Whenever we wanted anything the price went up, and when we sold the price went down. So we got less for our labor and paid more for our houses. When we want to sell those houses the price will go down, and when we want medical care in old age, prices will go up.

Boomers in general, and leading-edge boomers in particular, find themselves part of what has become called "the triple-

squeeze generation.” The more than 25 percent of Americans between the ages of 35 and 44 are finding their own retirement being squeezed out by the college costs of their children and the long-term health care costs of their aging parents. Sixty-six percent of baby boomers surveyed by the International Association of Financial Planning said “providing long-term care for a parent would affect their ability to save for their children’s education” and would no doubt also affect their ability to save for their own retirement.

Commentators have also referred to these people as the “sandwich generation” because they are sandwiched between an older generation dependent upon them for elder care and a younger generation dependent upon them for housing and education. Surely this is one generation that needs to take a hard look at its financial future. The economic and demographic realities may seem dismal, but they will be much worse if we fail to apply biblical principles to our finances. The key to financial security for most Americans has been the three-legged stool of savings, pensions, and Social Security. Unfortunately, economic termites threaten the strength of that stool.

Savings

The first leg on the retirement stool is savings. The boomers are justly concerned about the savings (or more to the point, the lack of savings) they have put away so far for their retirement. A survey of leading-edge boomers found that six out of ten expressed great concern about being able to meet all of their financial responsibilities, and 62 percent fear that they will outlive their retirement savings.

But they aren’t the only ones concerned. A survey by the American Academy of Actuaries echoed boomers’ fears. Seventy-two percent of pension-fund actuaries polled predict that half the baby boom won’t have the wherewithal to retire at age 65.

How much have baby boomers saved so far? Well, not very much if a recent survey is any indication. When a group of 35- to 49-year-olds were asked if they could come up with three thousand dollars in a few days without borrowing or using a credit card, 49 percent said they could and 49 percent said they couldn't. Not surprisingly a smaller percentage (only 29 percent) of the 18- to 24-year-olds had the three thousand dollars.

The inability of so many boomers to come up with the sum of three thousand dollars illustrates two things. First, it shows how little (if anything) they have in savings or investments. Second, it demonstrates how much many of them are in debt. The first leg of the three-legged stool is in awful shape because, for many in the boom generation, savings are decreasing while debt is increasing. The reasons for boomer debt are fairly simple. First, the boomers had great expectations for themselves and were often willing to go deeply in debt in order to finance the lifestyle they had chosen for themselves. Second, they had the misfortune of entering the consumer world at the time when wages were stagnant and when most of the goods and services they craved were hit by inflation. This further fueled consumer borrowing, which became both a cause and a consequence of their downward mobility.

Between 1970 and 1983, the percentage of boomer families paying off consumer debt increased from two-thirds to three-fourths. Of families in debt in 1983, the average amount of debt was nearly five thousand dollars.

Families in debt usually are not saving. If they had any financial resources to save and invest, they would be wise to first retire their high interest consumer debt. In 1984, more than a third of all households headed by a person under thirty-five had no savings whatsoever on deposit with banks and other financial institutions, aside from non-interest-paying checking accounts.

The solution to this problem is simple: Get out of debt and put money into savings and retirement. Now while this may be easy to say, it is difficult for the current generation to do. Baby boomers' expectations frequently exceed their income, and the changing economic and demographic realities place them in a precarious position. But if this generation wants to have a more secure financial future, it must take appropriate financial measures now.

Corporate Pensions

In the past, there used to be an unwritten agreement between a company and an individual. If you faithfully worked for the company, the company would take care of you in your retirement. But this tacit agreement has broken down for two reasons.

First, many of these companies lack the financial resources to take care of the baby boom generation. Consolidation of some companies and the bankruptcies of many others put pensions in jeopardy. Other companies heavily invested in speculative schemes by thrifts and junk bonds, and their portfolios rest on shaky ground. In other cases, the current financial resources seem adequate but have yet to be tested when the millions of baby boomers begin to retire. Second, many baby boomers have not spent enough time with any one company to earn a significant pension. It was not uncommon for the parents of baby boomers to have worked for a single company for more than twenty years. Baby boomers, on the other hand, change jobs if not career paths with unprecedented frequency.

This apparent restlessness is born from both choice and necessity. Boomers are much less likely to stay in a job that does not enhance personal development and self-expression. Unlike their fathers, who would often remain with a company "for the sake of the family," the boom generation is much more likely to move on.

Boomers also change jobs out of necessity. They find themselves competing with each other for fewer upper-management positions for a number of reasons. First, companies have thinned their management ranks. Most of this restructuring was done in the 1980s to make companies more efficient. The rest was a natural result of buyouts, takeovers, and consolidation leaving fewer structural layers in upper management and fewer jobs.

Second, boomers crowded into middle-management ranks at the same time restructuring was taking place. The leading-edge boomers in their prime career years are finding themselves on career plateaus and becoming dissatisfied. Many wonder if they will ever make it to the corner office or the executive suite.

Third, there was a boom of business school graduates. The first boomers who graduated with MBAs were often ridiculed by classmates in other academic disciplines. But this initial condemnation gave way to active pursuit, and the number of business graduates quickly proliferated. As supply has outstripped demand, this ambitious group with heightened expectations finds itself frustrated and constantly looking for a job change.

All of these factors have put this generation in a precarious position. By and large, they are not saving and have inadequate pensions to give them a secure financial future. So many are trusting that Social Security will be there for them when they retire. But will it?

Social Security

The impending Social Security debacle is complex and the subject of whole books. But the basic issue can be illustrated by once again looking at the demographic impact of the boom generation.

When Social Security began in the mid 1930s, the ratio of

workers to recipients was ten to one and life expectancy was two years below retirement age. The pay-as-you-go system could work with those kinds of numbers.

But two fundamental demographic changes threaten to send Social Security off a cliff. First is the "senior boom." Advances in modern medicine have raised life expectancy by 28 years in just this century. Today the median age is already 32 and still climbing. Some demographers see the median age reaching as high as 50 years old. One has to wonder about the stability of Social Security in a country where half of the people qualify for membership in the American Association of Retired Persons.

The second demographic change is the ratio between the baby boom generation and the baby bust generation. The smaller generation following the boom generation will be called upon to support Social Security when boomers retire. The system will face incredible strains through the next few decades as the ratio of workers to Social Security beneficiaries continues to decline.

Both demographic changes are relevant. Americans are living longer, and ratios between generations are skewed. These two changes are certain to transform the current pay-as-you-go system into nothing more than an elaborate Ponzi scheme by the twenty-first century. The solutions to the Social Security crisis are few and all politically difficult to achieve. Either you have to change the supply of contributions or the demand of the recipients. Increasing the supply of contributors could be achieved by increasing the birth rate (unlikely, and probably too little too late) or allowing more immigration of workers who could contribute to Social Security. The only other way to increase the supply of contributions is to increase FICA payments. But there will have to be an upper limit on how much Americans can be taxed. If benefits stay at their current levels, workers in the year 2040 could find Social Security taking as much as 40 percent

of their paychecks.

Decreasing demand would require trimming benefits. Current recipients benefit most from Social Security. A retiree on Social Security today recovers everything he paid into the system in about four years. On the other hand, few boomers will ever get the amount of money they paid into the system. Some politicians have suggested trimming benefits to current recipients. Others suggest applying a means test to wealthy recipients or those who receive other pension income. Neither proposal has much likelihood of passage.

More likely, Congress will be forced to trim future benefits. Congress has already increased the age of retirement and may induce workers to stay on the job until age 70. Another solution would be to provide the biggest tax breaks for workers to fund their own retirement through IRAs or Keoghs.

Obviously the solutions are not popular, but the alternative is a collapse of the Social Security system in the next decade. If something isn't done, the demographic realities will destroy the system.

Retirement

Although this generation grew up assuming retirement would be the norm, the changing social and economic conditions we have discussed may force a rethinking of that basic assumption. After all, the idea of retirement historically is of recent origin.

When Social Security was first adopted in 1935, life expectancy was below 63, a full two years under the retirement age. Retirement was for the privileged few who lived long enough to enjoy the meager financial benefits from the system.

Even as late as the 1950s, the contemporary image we have today of retirement communities and the elderly sightseeing in recreational vehicles did not exist. Retirement still did not

exist as an institution. Nearly half the men over age 65 were still in the workforce.

Polls taken during the 1950s and early 1960s showed that most Americans desired to work for as long as they could and saw retirement merely for the disabled. Today, however, most Americans look forward to their retirement as a time to travel, pursue personal interests, and generally indulge themselves. Yet the demographic landscape suggests we might have to revise our current images of retirement.

As baby boomers slowly jog towards Golden Pond, they will likely be the largest generation of senior citizens in history, both in absolute size and in relative proportion to the younger generation. By the year 2000, the oldest boomers could be taking early retirement. The number of workers and dependents retired by 2025 could swell to as many as 58 million workers and dependents, more than double the current number of retirees.

These large numbers are certain to precipitate a "retirement crisis" for two reasons. First, people are living longer. We have raised the life expectancy by 28 years. During most of human history, only one in ten lived to the age of 65. Today eight out of every ten Americans zoom past their 65th birthday.

Second, the burden of providing retirement benefits will fall upon the younger, (and more to the point) smaller generation born after the baby boom. Never will so few be required to fund the retirement of so many. When Social Security was adopted in 1935, there were ten workers for every person over age 65. That ratio shrank to six to one in the 1970s.

Today there are about 3.4 working Americans to support each retiree. But by the time the last boomer hits retirement age in 2029, the ratio of workers to retirees will drop to less than two to one. Obviously, baby boomers face much greater

uncertainty than their parents did when they entered into the years now seen as the time of retirement.

This next generation may even decide to reject the idea of retirement, choosing instead to enrich themselves with meaningful work all of their lives. Yet such an idyllic vision could quickly be crushed by the harsh reality of failing health. Working until you are 70 or beyond may not be physiologically possible for all people.

No wonder a chorus of Cassandras is predicting financial disaster in the next century. But significant changes can be made now to avert or at least lessen a potential crisis in the future. Wise investment according to biblical principles now is absolutely necessary to prepare for this uncertain future. The future really depends on what this generation does in the 1990s to get ready for the Retirement Century.

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Drug Abuse – A Biblical Analysis

In the 1960s, the drug culture became a part of American society. But what was once the pastime of Timothy Leary's disciples and the habit of poverty-stricken junkies went mainline to the middle class. A culture that once lived in the safe world of Ozzie and Harriet awoke to the stark realization that even their son Ricky used cocaine.

The statistics are staggering. The average age of first alcohol use is 12, and the average age of first drug use is 13. According to the National Institute on Drug Abuse, 93

percent of all teenagers have some experience with alcohol by the end of their senior year of high school, and 6 percent drink daily. Almost two-thirds of all American young people try illicit drugs before they finish high school. One out of sixteen seniors smokes marijuana daily, and 20 percent have done so for at least a month sometime in their lives. But Americans have changed their minds about drugs. A Gallup poll released on the 20th anniversary of Woodstock showed that drugs, once an integral part of the counterculture, are considered to be the number-one problem in America. Two decades before, young people tied drugs to their "search for peace, love and good times." But by 1989, Americans associated drugs with "danger, crime and despair." A similar conclusion could be found among the nation's teenagers. A Gallup poll of 500 teens found that 60 percent said concern over drug abuse was their greatest fear—outranking fear of AIDS, alcohol, unemployment, and war.

Nationwide surveys indicate that about 90 percent of the nation's youth experiment with alcohol—currently teenagers' drug of choice. An annual survey conducted by the University of Michigan has revealed that over 65 percent of the nation's seniors currently drink, and about 40 percent reported a heavy drinking episode within the two weeks prior to the survey.

Another survey released by the University of Colorado shows that the problem of drug use is not just outside the church. The study involved nearly 14,000 junior-high and high-school youth. It compared churched young people with unchurched young people and found very little difference.

For example, 88 percent of the unchurched young people reported drinking beer compared with 80 percent of churched young people. When asked how many had tried marijuana, 47 percent of the unchurched young people had done so compared with 38 percent of the churched youth. For amphetamines and barbiturates, 28 percent of the unchurched youth had tried them as well as 22 percent of the churched young people. And

for cocaine use, the percentage was 14 percent for unchurched and 11 percent for churched youth.

Types of Drugs

Alcohol

Alcohol is the most common drug used and abused. It is an intoxicant that depresses the central nervous system and can lead to a temporary loss of control over physical and mental powers. The signs of drunkenness are well known: lack of coordination, slurred speech, blurred vision, and poor judgment.

The amount of alcohol in liquor is measured by a "proof rating." For example, 45 percent pure alcohol would be 90-proof liquor. A twelve-ounce can of beer, four ounces of wine, and a one-shot glass of 100-proof liquor all contain the same amount of alcohol.

In recent years, debate has raged over whether alcoholism is a sin or a sickness. The Bible clearly labels drunkenness a sin (Deut. 21:20-21; 1 Cor. 6:9-10; Gal. 5:19-20), but that does not mitigate against the growing physiological evidence that certain people's biochemistry makes them more prone to addiction.

Some studies suggest that the body chemistry of alcoholics processes alcohol differently than that of non-alcoholics. Acetaldehyde is the intermediate by-product of alcohol metabolism, but the biochemistry of some people make it difficult to process acetaldehyde into acetate. Thus, acetaldehyde builds up in the body and begins to affect a person's brain chemistry. The chemicals produced (called isoquinolines) act very much like opiates and therefore contribute to alcoholism.

Other studies have tried to establish a connection between certain types of personalities and alcoholism. The general

conclusion has been that there is no connection. But more recent studies seem to suggest some correlation between personality type and drug abuse. One personality type that seems to be at risk is the anti-social personality (ASP), who is often charming, manipulative, impulsive, and egocentric. ASPs make up 25 percent of the alcohol- and drug-abuse population, yet only comprise about 3 percent of the general population.

The social costs of alcohol are staggering. Alcoholism is the third largest health problem (following heart disease and cancer). There are an estimated 10 million problem drinkers in the American adult population and an estimated 3.3 million teenage problem drinkers. Half of all traffic fatalities and one-third of all traffic injuries are alcohol-related. Alcohol is involved in 67 percent of all murders and 33 percent of all suicides.

Alcohol is also a prime reason for the breakdown of the family. High percentages of family violence, parental abuse and neglect, lost wages, and divorce are tied to the abuse of alcohol in this country. In one poll on alcohol done for *Christianity Today* by George Gallup, nearly one-fourth of all Americans cited alcohol and/or drug abuse as one of the three reasons most responsible for the high divorce rate in this country.

Since the publication of Janet Geringer Woitiz's book *Adult Children of Alcoholics*, society has begun to understand the long-term effect of alcoholism on future generations. Children of Alcoholics (COAs) exhibit a number of traits including guessing what normal behavior is, having difficulty following a project from beginning to end, judging themselves without mercy, and having difficulty with intimate relationships.

The toxic effects of alcohol are also well known: they often cause permanent damage to vital organs like the brain and the liver. Death occurs if alcohol is taken in large enough

amounts. When the blood alcohol level reaches four-tenths of 1 percent, unconsciousness occurs; at five-tenths of 1 percent, alcohol poisoning and death occurs.

Marijuana

Marijuana is produced from the hemp plant (*Cannabis sativa*), which grows well throughout the world. Marijuana has been considered a “gateway drug” because of its potential to lead young people to experiment with stronger drugs such as heroin and cocaine. In 1978, an alarming 10 percent of all high-school seniors smoked marijuana every day. Although that percentage has dropped significantly, officials still estimate that about one-third of all teenagers have tried marijuana.

Marijuana is an intoxicant that is usually smoked in order to induce a feeling of euphoria lasting two to four hours. Physical effects include an increase in heart rate, bloodshot eyes, a dry mouth and throat, and increased appetite.

Marijuana can impair or reduce short-term memory and comprehension. It can reduce one’s ability to perform tasks requiring concentration (such as driving a car). Marijuana can also produce paranoia and psychosis.

Because most marijuana users inhale unfiltered smoke and hold it in their lungs for as long as possible, it causes damage to the lungs and pulmonary system. Marijuana smoke also has more cancer-causing agents than tobacco smoke. Marijuana also interferes with the immune system and reduces the sperm count in males.

Cocaine

Cocaine occurs naturally in the leaves of coca plants and was reportedly chewed by natives in Peru as early as the sixth century. It became widely used in beverages (like Coca-Cola) and medicines in the nineteenth century but was restricted in 1914 by the Harrison Narcotics Act.

Some experts estimate that more than 30 million Americans have tried cocaine. Government surveys suggest there may be as many as 6 million regular users. Every day some 5,000 neophytes sniff a line of coke for the first time.

When the popularity of cocaine grew in the 1970s, most snorted cocaine and some dissolved the drug in water and injected it intravenously. Today the government estimates more than 300,000 Americans are intravenous cocaine users.

In recent years, snorting cocaine has given way to smoking it. Snorting cocaine limits the intensity of the effect because the blood vessels in the nose are constricted. Smoking cocaine delivers a much more intense high. Smoke goes directly to the lungs and then to the heart. On the next heartbeat, it is on the way to the brain. Dr. Anna Rose Childress at the University of Pennsylvania notes that "you can become compulsively involved with snorted cocaine. We have many Hollywood movie stars without nasal septums to prove that." But when cocaine is smoked "it seems to have incredibly powerful effects that tend to set up a compulsive addictive cycle more quickly than anything that we've seen."

Cocaine is a stimulant and increases heart rate, restricts blood vessels, and stimulates mental awareness. Users say it is an ego-builder. Along with increased energy comes a feeling of personal supremacy: the illusion of being smarter, sexier, and more competent than anyone else. But while the cocaine confidence makes users feel indestructible, the crash from cocaine leaves them depressed, paranoid, and searching for more.

Until recently, people speaking of cocaine dependence never called it an addiction. Cocaine's withdrawal symptoms are not physically wrenching like those of heroin and alcohol. Yet cocaine involves compulsion, loss of control, and continued use in spite of the consequences.

The death of University of Maryland basketball star Len Bias and an article by Dr. Jeffery Isner in the *New England Journal of Medicine* that same year have established that cocaine can cause fatal heart problems. These deaths can occur regardless of whether the user has had previous heart problems and regardless of how the cocaine was taken.

Cocaine users also describe its effect in sexual terms. Its intense and sensual effect makes it a stronger aphrodisiac than sex itself. Research at UCLA with apes given large amounts of cocaine showed they preferred the drug to food or sexual partners and were willing to endure severe electric shocks in exchange for large doses. The cocaine problem in this country has been made worse by the introduction of crack:ordinary coke mixed with baking soda and water into a solution and heated. This material is then dried and broken into tiny chunks that resemble rock candy. Users usually smoke these crack rocks in glass pipes.

Crack (so-called because of the cracking sound it makes when heated) has become the scourge of the war on drugs. A single hit of crack provides an intense, wrenching rush in a matter of seconds. Because crack is absorbed rapidly through the lungs and hits the brain within seconds, it is the most dangerous form of cocaine and also the most addicting.

Another major difference is not physiological but economic. According to Dr. Mark Gold, founder of the nationwide cocaine hotline, the cost to an addict using crack is one-tenth the cost he would have paid for the equivalent in cocaine powder just a decade ago. Since crack costs much less than normal cocaine, it is particularly appealing to adolescents. About one in five 12th graders has tried cocaine, and that percentage is certain to increase because of the price and availability of crack.

Hallucinogens

The drug of choice during the 1960s was LSD. People looking for the “ultimate trip” would take LSD or perhaps peyote and experience bizarre illusions and hallucinations.

In the last few decades, these hallucinogens have been replaced by PCP (*Phencyclidine*), often known as “angel dust” or “killer weed.” First synthesized in the 1950s as an anesthetic, PCP was discontinued because of its side effects but is now manufactured illegally and sold to thousands of teenagers.

PCP is often sprayed on cigarettes or marijuana and then smoked. Users report a sense of distance and estrangement. PCP creates body-image distortion, dizziness, and double vision. The drug distorts reality in such a way that it can resemble mental illness. Because the drug blocks pain receptors, violent PCP episodes may result in self-inflicted injuries.

Chronic PCP users have persistent memory problems and speech difficulties. Mood disorders, such as depression, anxiety, and violent behavior, are also reported. High doses of PCP can produce a coma that can last for days or weeks.

Synthetic Drugs

The latest scourge in the drug business has been so-called designer drugs. These synthetic drugs, manufactured in underground laboratories, mimic the effects of commonly abused drugs. Since they were not even anticipated when our current drug laws were written, they exist in a legal limbo, and their use is increasing. One drug is MDMA, also known as “Ecstasy.” It has been called the “LSD of the '80s” and gives the user a cocaine-like rush with a hallucinogen euphoria. Ecstasy was sold legally for a few years despite National Institute on Drug Abuse fears that it could cause brain damage. In 1985 the DEA outlawed MDMA, although it is still widely available.

Other drugs have been marketed as a variation of the

painkillers Demerol and Fentanyl. The synthetic variation of the anesthetic Fentanyl is considered more potent than heroin and is known on the street as “synthetic heroin” and “China White.”

Designer drugs may become a growth industry in the '90s. Creative drug makers in clandestine laboratories can produce these drugs for a fraction of the cost of smuggled drugs and with much less hassle from law enforcement agencies.

Biblical Analysis

Some people may believe that the Bible has little to say about drugs, but this is not so. First, the Bible has a great deal to say about the most common and most abused drug—alcohol. Scripture admonishes Christians not to be drunk with wine (Eph. 5:18) and calls drunkenness a sin (Deut. 21:20-21; Amos 6:1; 1 Cor. 6:9-10; Gal. 5:19-20). The Bible also warns of the dangers of drinking alcohol (Prov. 20:1; Isaiah 5:11; Hab. 2:15-16), and, by implication, the dangers of taking other kinds of drugs.

Second, drugs were an integral part of many ancient Near East societies. For example, the pagan cultures surrounding the nation of Israel used drugs as part of their religious ceremonies. Both the Old Testament and New Testament condemn sorcery and witchcraft. In those days, drug use was tied to sorcery (the word translated “sorcery” comes from the Greek word from which we get the English words *pharmacy* and *pharmaceutical*). Drugs were prepared by a witch or shaman. They were used to enter into the spiritual world by inducing an altered state of consciousness that allowed demons to take over the mind of the user. In our day, many use drugs merely for so-called recreational purposes, but we cannot discount the occult connection.

Galatians 5:19-21 says:

The acts of the sinful nature are obvious: sexual immorality, impurity and debauchery, idolatry and witchcraft [which includes the use of drugs]; hatred, discord, jealousy, fits of rage, selfish ambition, dissensions, factions, and envy; drunkenness, orgies, and the like. I warn you, as I did before, that those who live like this will not inherit the kingdom of God.

The word *witchcraft* here is also translated “sorcery” and refers to the use of drugs. The Apostle Paul calls witchcraft associated with drug use a sin. The non-medical use of drugs is considered one of the acts of a sinful nature. Using drugs, whether to “get a high” or to tap into the occult, is one of the acts of a sinful nature where users demonstrate their depraved and carnal nature. The psychic effects of drugs should not be discounted. A questionnaire designed by Charles Tate and sent to users of marijuana documented some disturbing findings. In his article in *Psychology Today* he noted that one-fourth of the marijuana users who responded to his questionnaire reported that they were taken over and controlled by an evil person or power during their drug-induced experience. And over half of those questioned said they have experienced religious or “spiritual” sensations in which they met spiritual beings.

Many proponents of the drug culture have linked drug use to spiritual values. During the 1960s, Timothy Leary and Alan Watts referred to the “religious” and “mystical” experience gained through the use of LSD (along with other drugs) as a prime reason for taking drugs.

How Parents Can Keep Their Children Off Drugs

Drugs pose a threat to our children, but parents can protect them from much of this threat by working on the following preventive measures.

An important first step in keeping children off drugs is to build up their self-esteem. Children with a positive self-image stand a better chance against peer pressure. Parents must help their children know they are a special creation of God (Ps. 139: 13-16) and worthy of dignity and respect (Ps. 8).

Parents must help them see the dangers of trying to conform to some group's standards by going along with its drug habits. Kids often think drugs are chic and cool. Parents must show their children that drugs are dangerous and work to counter the clichés of kids who will tempt their children to use drugs.

Second, parents should monitor their children's friendships. Before they allow their children to spend too much time with another child, parents should get to know the other child's family. Does the child come home to an empty house after school? Is there adult supervision of the children's activities? An unsupervised home often invites drug experimentation.

A third thing parents can do is to promote alternatives to drugs. Schools and church groups should develop "Just Say No" clubs and programs. Parents should provide alternative activities for their children. Sports, school clubs, the arts, and hobbies are all positive alternatives to the negative influence of drugs. At home, children should be encouraged to read books, play on a computer, or be involved in other activities that use the mind.

Fourth, parents should teach their children about drugs. Drug education cannot be left to the schools. Parents have to be personally involved and let their kids know that drugs will not be tolerated. Parents themselves should be educated about drugs and drug paraphernalia.

Fifth, parents must set a good example. Parents who are drug-

free have a much better chance of rearing drug-free children. If parents are using drugs, they should stop immediately. The unconditional message to our kids must be that drugs are wrong and they will not be tolerated at home.

How Parents Can Recognize Drug Abuse

Most parents simply do not believe that their child could abuse drugs. But statistics suggest otherwise. Each year, thousands of young people get hooked on drugs and alcohol. Parents must learn to recognize the symptoms of drug abuse.

The organization Straight, Inc., has produced the following checklist of eighteen warning signs of alcohol or drug abuse:

1. School tardiness, truancy, declining grades
2. Less motivation, energy, self-discipline
3. Loss of interest in activities
4. Forgetfulness, short- or long-term
5. Short attention span, trouble concentrating
6. Aggressive anger, hostility, irritability
7. Sullen, uncaring attitudes and behavior
8. Family arguments, strife with family members
9. Disappearance of money, valuables
10. Changes in friends, evasiveness about new ones
11. Unhealthy appearance, bloodshot eyes
12. Changes in personal dress or grooming
13. Trouble with the law in or out of school
14. Unusually large appetite
15. Use of Visine, room deodorizers, incense
16. Rock group or drug-related graphics, slogans
17. Pipes, small boxes or containers, baggies, rolling papers or other unusual items
18. Peculiar odors or butts, seeds, leaves in ashtrays or clothing pockets.

What Parents Should Do If Their Children Are on Drugs

All the preventive measures in the world cannot assure that our children will not experiment with drugs. If parents suspect that their child is already using drugs, the following practical suggestions should be followed.

First, don't deny your suspicions. Drug addiction takes time but occurs much faster with a child than an adult. Some of the newer drugs (especially crack) can quickly lead to addiction. Parents should act on their suspicions. Denial may waste precious time. A child's life may be in danger.

Second, learn to recognize the symptoms of drug abuse. The warning signs listed above are important clues to a child's involvement with drugs. Some readily noticeable physical symptoms include a pale face, imprecise eye movements, and neglect of personal appearance. Some less noticeable symptoms involving social interaction include diminished drive or reduced ambition, a significant drop in the quality of schoolwork, reduced attention span, impaired communication skills, and less care for the feelings of others.

Third, be consistent. Develop clear rules in the areas of curfew, accountability for an allowance, and where your teen spends his or her time. Then stick with these rules. Consistent guidelines will allow for less opportunity to stumble into sin of any kind. Fourth, open up lines of communication with your child. Ask probing questions and become informed about the dangers of drugs and the potential risk to your child.

Finally, be tough. Fighting drugs takes patience and persistence. Don't be discouraged if you don't make headway right away. Your unconditional love is a potent weapon against drugs.

What the Church Can Do about Drug Abuse

The family must be the first line of defense for drugs, but an important second line should be the church. The church staff and individual members can provide much-needed answers and help to those addicted to alcohol and other drugs.

Practical Suggestions for the Church Staff

First, the pastor and staff must be educated about drug abuse. Substance abuse is a medical problem, a psychological problem, and a spiritual problem. The church staff should be aware of how these various aspects of the problem interrelate.

The pastor should also know the causes, effects, and treatments. He must be aware of the responses of both dependents and co-dependents. Sometimes the abuser's family prevents recovery by continuing to deny the problem.

The church staff can obtain good drug information through the local library and various local agencies. Fortunately more Christians are writing good material on this issue, so check your local Christian bookstore.

Second, the congregation must be educated. The church should know the facts about substance abuse. This is a worthy topic for sermons and Sunday-school lessons. Ignorance puts young people in particular and the congregation in general at risk. Christians must be armed with the facts to combat this scourge in our nation.

Third, a program of prevention must be put in place. The best way to fight drug abuse is to stop it before it starts. A program that presents the problem of substance abuse and shows the results is vital. It should also provide a biblical framework for dealing with the problem of drugs in society and in the church.

Fourth, the church might consider establishing a support

group. The success of non-church-related groups like Alcoholics Anonymous points to the need for substance abusers to be in an environment that encourages acceptance and accountability.

Biblical Principles for Counseling Drug Abusers

In establishing a church program or providing counsel for a substance abuser, we should be aware of a number of biblical principles Christians should apply.

First, Christians should help abusers see the source of their problem. It is not the drink or the drug that is ultimately the problem. Jesus said in Mark 7:19-20 that “whatever goes into the man from outside cannot defile him, because it does not go into his heart.” Instead, “That which proceeds out of the man, that is what defiles the man.” Evil lies in the human heart, not in the bottle or drug.

Second, Christians must be willing to bear one another’s burdens and provide comfort and counseling. Paul says in Galatians 6:1, “Brethren, even if a man is caught in any trespass, you who are spiritual, restore such a one in a spirit of gentleness; looking to yourselves, lest you too be tempted.”

Third, Christians must have an appreciation for the compulsive, irrational, and even violent nature of substance abuse. The Apostle Paul in his epistle to the Romans noted this tendency in our nature: “For that which I am doing, I do not understand; for I am not practicing what I would like to do, but I am doing the very thing I hate” (7:15).

How Society Can Fight the Drug Problem

In addition to what the family and the church can do, society must fight America’s drug epidemic on five major fronts. Each

one has to be successful in order to win the overall battle.

The first battlefield is at the border. Federal agents must patrol the 8,426 miles of deeply indented Florida coastline and 2,067-mile border with Mexico. This is a formidable task, but vast distances are not the only problem.

The smugglers have almost unlimited funds and some of the best equipment available. Fortunately, the federal interdiction forces (namely customs, the DEA, and the INS) are improving their capability. Customs forces have been given an increase in officers, and all are getting more sophisticated equipment.

The second battlefield is law enforcement at home. Police must crack down with more arrests, more convictions, longer sentences, and more seizures of drug dealers' assets. Unfortunately, law enforcement successes pale when compared with the volume of drug traffic. Even the most effective crackdowns seem to do little more than move drugs from one location to another.

Drug enforcement officers rightly feel both outgunned and underfunded. In the 1980s, the budget for the city of Miami's vice squad unit for an entire year was less than the cost of just one episode of the TV show *Miami Vice*.

An effective weapon on this battlefield is a 1984 law that makes it easier to seize the assets of drug dealers before conviction. In some cities, police have even confiscated the cars of suburbanites who drive into the city to buy crack.

But attempts to deter drug dealing have been limited by flaws in the criminal justice system. A lack of jail cells prevents significant prosecution of drug dealers. And even if this problem were alleviated, the shortage of judges would still result in the quick release of drug pushers.

A third battlefield is drug testing. Many government and business organizations are implementing testing on a routine

basis in order to reduce the demand for drugs.

The theory is simple. Drug testing is a greater deterrent to drug use than the remote possibility of going to jail. People who know they will have to pass a urine test in order to get a job are going to be much less likely to dabble in drugs. In 1980, 27 percent of some 20,000 military personnel admitted to using drugs in the previous 30 days. Five years later, after drug testing was implemented, the proportion dropped to 9 percent.

A fourth battleground is drug treatment. Those who are addicted to drugs need help. But the major question is who should provide the treatment and who should foot the bill. Private hospital programs are now a \$4 billion-a-year business with a daily cost of as much as \$500 per bed per day. This is clearly out of the reach of addicts who do not have employers or insurance companies who can pick up the costs.

A fifth battleground is education. Teaching children the dangers of drugs can be an important step in helping them to learn to say no to drugs. The National Institute on Drug Abuse estimates that 72 percent of the nation's elementary- and secondary-school children are being given some kind of drug education.

The battle for drugs will continue as long as there is a demand. Families, churches, and the society at large must work to fight the scourge of drugs in our country.

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Crime in America

Case #1: Polly Klaas of Petaluma, California, was abducted from her suburban home during a sleepover with two friends on October 1, 1993, and subsequently murdered. Her alleged assailant, Richard Allen Davis, had been sentenced to sixteen years in prison for kidnapping, but was released in June after serving only eight years of that sentence.

Case #2: Michael Jordan's father, James Jordan, was fatally shot in the chest on Interstate 95 in North Carolina on July 23, 1993. Charged with the murder were Larry Martin Demery and Daniel Andre Green. Demery had been charged in three previous cases involving theft, robbery, and forgery. He was awaiting trial for bashing a convenience-store clerk in the head with a cinder block during a robbery. Green had been paroled after serving two years of a six-year sentence for attempting to kill a man by smashing him in the head with an axe, leaving his victim in a coma for three months.

Americans are scared, and they are angry. The scary orgy of violent crime has made average citizens afraid to walk the streets in front of their homes. And this fear has fueled a public cry to end the killing fields in America. Americans have had enough, and they want to know why known criminals were let back out on the streets so they could kill Polly Klaas and James Jordan.

In America, the crime clock continues to click: one murder every 22 minutes, one rape every 5 minutes, one robbery every 49 seconds, and one burglary every 10 seconds. And the cost of crime continues to mount: \$78 billion for the criminal justice system, \$64 billion for private protection, \$202 billion in loss of life and work, \$120 billion in crimes against business, \$60 billion in stolen goods and fraud, \$40 billion from drug abuse, and \$110 billion from drunk driving. When you add up all the costs, crime costs Americans a stunning \$675

billion each year.

In addition to the financial cost is the psychological cost of devastated lives and a loss of security. In recent months, even apathetic Americans have been shaken from their false sense of security as they have seen criminals invade nearly every sanctuary where they felt they were safe: their cars (James Jordan); their public transit (the Long Island Rail Road murders by Colin Ferguson); and even their bedrooms (the abduction of Polly Klaas).

Past solutions seem ineffective. Massive spending on social programs, massive spending on prisons, and sweeping changes in sentences seem to have little effect. No wonder there is such anger and a clamor for change.

Current Trends in Crime

1. The Crime Rate Is Increasing.

The recent string of heinous crimes does not represent a sudden wave of crime in America. Violent crime actually has been steadily increasing since the 1960s (though violent crime rates did dip for a time during the early 1980s). But in addition to the steady increase of crime has been the changing nature of these crimes. For example, there has been a pronounced increase in the prevalence of stranger-on-stranger robberies and drive-by shootings.

2. Teenagers Are Responsible for a Disproportionate Share of Violent Crime.

The violent-crime rate seems to rise and fall in tandem with the number of teens in the population. But recently, teen violence has exploded (murder arrests of teens jumped 92 percent since 1985) during a period in which the teen population remained steady or declined.

3. The Median Age of Criminals Is Dropping.

The perception that criminals are getting younger is backed up by statistics. In 1982, 390 teens ages 13-15 were arrested for murder. A decade later, this total jumped to 740.

4. A Majority of the Crimes Are Committed by Habitual Criminals.

Criminologist Marvin Wolfgang compiled arrest records for males born and raised in Philadelphia (in 1945 and in 1958). He found that just 7 percent in each age group committed two-thirds of all violent crime. This included three-fourths of the rapes and robberies, and nearly all of the murders. They also found that this 7 percent had five or more arrests before the age of 18.

5. Crime Does Pay: Most Criminals Are Not Caught or Convicted.

Consider these statistics compiled by professor Morgan Reynolds (Texas A&M University) concerning burglary:

- *500,000 burglaries take place each month*
- *250,000 of these are reported to the police*
- *35,000 arrests are made*
- *30,450 prosecutions take place*
- *24,060 are convicted*
- *6,010 are sent to prison; the rest paroled*

Of the 500,000 burglaries, only 6,000 burglars went to jail! And if this 1 percent effectiveness ratio isn't disturbing enough, professor Reynolds found that the average time served was only 13 months.

How to Fight Crime

1. Put More Police on the Street.

The statistics from professor Reynolds illustrate the problem for burglary. Similar statistics exist for other major crimes including murder. Today 3.3 violent crimes are committed for every police officer. Twenty-five years ago, the ratio was exactly opposite. It is not surprising that we have an epidemic of crime in this country when the chances of being caught, prosecuted and convicted are so low. The average criminal has no reason to fear law enforcement. The obvious solution is to increase the deterrent through more police and swift and sure punishments.

2. Put More Criminals in Prison.

The premise is simple: a criminal in prison cannot shoot your family. While the idea of incarceration is not new, some of the recent findings are. A 1992 publication by the Justice Department entitled, "The Case for More Incarceration" showed the following:

- *That incarceration is cheaper than letting a criminal out on the streets.*
- *That although the crime rate is high, the rate of increase has been going down since we started putting more people in prison.*
- *That blacks and whites are treated equally and that the*

vast majority of law-abiding African-Americans would gain most from more incarceration of criminals because African-Americans are more likely to be victims of violent crime.

Putting criminals behind bars keeps them off the streets and is less expensive to society than letting them back out on the street.

3. Focus on Habitual Criminals.

The same publication by the Justice Department also found that much violent crime is committed by people who have already been in the criminal justice system. This included those who have been arrested, convicted, or imprisoned, or who are on probation or parole. The chronic offender has had 5 or more arrests by the age of 18 and has gotten away with dozens of other crimes.

Police departments that target “serious habitual offenders” and put them behind bars have found the number of violent crimes as well as property crimes drops significantly. Arresting, prosecuting, convicting, and incarcerating this small percentage of criminals will make communities safer.

4. Keep Violent Criminals in Prison Longer.

Most citizens are shocked to find out that violent criminals serve only 5.5 years for murder or 3 years for rape. But those are the sobering statistics wrought from lenient early-release practices.

Government statistics (for 36 states and the District of Columbia) show that although violent offenders received an average sentence of seven years and eleven months imprisonment, they actually served an average of only two years and eleven months in prison—or only 37 percent of their imposed sentences. The statistics also show that, typically, 51 percent of violent criminals were discharged from prison in

two years or less, and 76 percent were back on the streets in four years or less.

We need to revise our current parole and probation procedures. Criminals who know how to work the system can be set free on bond, on their own recognizance, for re-habilitation, or for supervision. Three out of four people serving a criminal sentence are currently on probation or parole. In other words, they are out on the streets ready to commit another crime!

Many states are enacting "truth in sentencing" laws that require violent criminals to serve at least 85 percent of their prison sentence before becoming eligible for parole or other early release possibilities. Other states and the federal government are considering "three strikes and you're out." These laws mandate that those convicted of three violent crimes be put in jail for life.

Incarceration incapacitates violent criminals and keeps them off the streets, but it also deters would-be criminals. Criminologists have shown that an increase in arrest rates reduces the crime rate, and they have also demonstrated that an increase in sentence length also decreases crime rates. Catching more criminals, convicting more criminals, and keeping more criminals behind bars will reduce the crime rate.

5. Focus National and State Resources on Criminals, Not Weapons.

Many politicians seem to think that crime can be fought through gun control rather than criminal control.

No matter where you come down on the issue of gun control, consider the following statistics. Only 1 percent of all guns purchased in America are ever used in the commission of a crime. And of those 1 percent, 5 out of 6 were obtained illegally. At its best, any gun control bill is only going to affect a very small portion of the criminal element.

6. Provide Alternative Sentencing for Non-Violent Offenders.

Criminals who are not a physical threat to society should not be locked up with violent criminals but should be sentenced to projects that will pay back the community. Criminals should pay restitution to their victims and the community. Locking up violent criminals makes sense; locking up non-violent criminals does not. Currently it costs more to warehouse a criminal for one year than it does to send the brightest student to Harvard University. Alternative sentencing for non-violent offenders will reduce taxpayer cost and generate funds which can provide restitution for the crime committed.

7. Develop Community Programs Which Deter Crime.

Many cities have introduced curfews prohibiting minors from being on the streets from 10 P.M. to 6 A.M. Exceptions are made for those passing through town or on their way to or from a political or religious event.

Some neighborhoods have found erecting roadblocks effective in reducing crime. Drug dealing drops dramatically when police check for driver's licenses and when local citizens write down license plate numbers and film activities with hand-held videos. Setting up a neighborhood crime watch program has also been a major deterrent to crime in many neighborhoods.

Citizens and legislators need to take back the streets. If we implement these common sense measures in the legislature and in our communities, we can make our streets safe again.

Notes

1. U.S. Crime Statistics for 1990.
2. "Cost of Crime: \$674 Billion," *U.S. News and World Report*, 17 January 1994, pp. 40-41.
3. "Killer Teens," *U.S. News and World Report*, 17 January

1994, p. 26.

4. James Wooten, "Lessons of Pop Jordan's Death," *Newsweek*, 13 September 1993, p. 12.

5. Morgan Reynolds, "Why Does Crime Pay?" *National Center for Policy Analysis Backgrounder*, No. 110 (1990).

6. Mortimer Zuckerman, "War on Crime, By the Numbers," *U.S. News and World Report*, 17 January 1994, pp. 67-68.

7. Ben Wattenburg, "Crime Solution— Lock 'em Up," *Wall Street Journal*, 17 December 1993.

8. Bureau of Justice Statistics, National Corrections Reporting Program, 1988.

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10. William Rusher, "Liberal 'Solutions' Leave America Crime-Ridden," *Human Events*, 14 January 1994, p. 15.

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Rock Music

Many years ago now, my daughter and one of her best friends returned from their first "solo" trip to the local shopping center. They went into her bedroom, and soon I was hearing some unusual sounds. I listened more intently and eventually realized they had bought a 45-rpm recording of one of the popular songs of that year. Since I believed that my daughter and her friend were embarking on a new musical adventure, I thought it would be appropriate to investigate what was taking

place.

To begin, I asked if they would mind if I also listened to the song. Then I asked to see the record jacket, which they handed to me. After listening to the lyrics of the first side, it became apparent that we were listening to a song about sexual promiscuity. In addition, the record jacket demonstrated that the singer agreed with her message. As we began to discuss what I heard and saw, it was obvious that a sensitive nerve had been touched. They were not exactly pleased with what I was saying. They did not share my perspective. After much talk and emotional wrangling (and a happy ending, I might add), I concluded that this scene is probably duplicated many times in Christian homes around the world. With the memory of this experience embedded in my mind, I began to look into the world of contemporary music, and "rock" in particular.

Perhaps you have had a similar experience. Or perhaps you have heard or read statements concerning rock music from a variety of sources. The subject does not seem to lose its appeal with time. Christians have debated it for decades. Many have strong opinions and emotions about it, both pro and con.

As is true with many contemporary issues, it is very easy to take a generalized, extreme position on the subject of rock music. Some Christians say that we should reject all music found under the label of "rock" because there is something inherently evil in the medium. Others may not see that there are legitimate reasons for being concerned about rock. Christians should not take either of these positions. Rather, we should accept the sometimes-difficult challenge to be discerners. This applies to all the arts, including rock. But if we believe that all truth is of God, we should not let difficulties deter us from being honest with what we hear. Randall Petersen addresses this:

The task for the Christian, as always, is discernment. What can we find in this pile of culture that Jesus likes?

Remember, Jesus walked this beat. The Lord of music climbed through this pile inspiring children's shouts and making crippled people dance for joy. He can help us sort through our society.(1)

The task not only applies to rock music but to all the issues that confront us.

There are many biblical examples of discernment, but first we must understand the principle that all truth is of God. To quote Arthur Holmes:

If God is the eternal and all-wise creator of all things, as Christians affirm, then his creative wisdom is the source and norm of all truth about everything. And if God and his wisdom are unchangingly the same, then truth is likewise unchanging and thus universal.(2)

As a result, truth can be found in many spheres of life other than the religious or peculiarly Christian community. Although this is not found in the Bible in a verse that can be quoted per se, it is implied throughout the Scriptures.

Discernment

Once we grasp the principle that all truth is of God, we can then see that verses such as Heb. 5:14 and Phil. 4:8 apply very well to our discussion of rock music. The writer of Hebrews states, "Solid food is for the mature, who because of practice have their senses trained to discern good and evil" (NASB). We should be about the business of "training our senses." Otherwise, we will often accept falsehoods while rejecting the truth that is a part of many things that are not aligned under a "Christian" banner. In Phil. 4:8, Paul enumerates several ethical principles, including, "Whatever is true, whatever is honorable, whatever is right, whatever is pure, whatever is lovely, whatever is of good repute, if there

is any excellence and if anything worthy of praise.” Then he states that we should let our minds “dwell on these things.” Look at the world around you. If you find something worth keeping, keep it. If it needs to be discarded, discard it. And of course this also applies to rock music.

Kenneth Petersen has put it more graphically by stating that “we shouldn’t be afraid to be selective—to pluck diamonds out of the mud.”(3) Yes, there is a great deal of mud in this world. Yes, a lot of that mud is found in rock music, just as it is in all art and entertainment. As a result, we are faced with two options as believers. We can reject all art and entertainment, or we can responsibly practice discernment in our culture. The former can lead to stagnation and ineffectiveness; the latter can challenge the world with a bold and positive witness. Our culture needs the “salt” and “light” we can offer. It needs the impact of redeemed minds.

In the preface to the *Wittenberg Gesangbuch* of 1524, Martin Luther shared thoughts about music that are still appropriate.

I wish that the young men might have something to rid them of their love ditties and wanton songs and might instead of these learn wholesome things and thus yield willingly to the good; also, because I am not of the opinion that all the arts shall be crushed to earth and perish through the Gospel, as some bigoted persons pretend, but would willingly see them all, and especially music, servants of Him who gave and created them.(4)

Luther’s comments are applicable to the subject of rock. But why should we share Luther’s concern for the arts, particularly music?

The first answer to this question is that God carries out His purposes in time and history. He may be “needling” us through contemporary music; He may be challenging us to be alert to the crucial issues and questions of our time that can be heard

in much rock music.

Second, rock can tell us how a significant portion of our culture thinks. The answers, or lack of answers, that rock musicians give to their own questions ring true in the minds of millions of listeners.

Third, we can be sympathetic with many of the subjects found in rock. The difference is that often these musicians provide insights that are not of the Lord. Fourth, rock musicians are image-makers more often than not. They present a facade that is very attractive to adolescents. We need to analyze these images, which can be so powerful in the lives of our children, and react biblically.

We are often guilty of living in “Christian ghettos.” We may understand each other, but we don’t understand our culture, and our culture doesn’t understand us. In the New Testament we see that Jews and Gentiles were approached differently because their presuppositions were different. They were speaking different religious and philosophical languages. Today we are faced with the same task. If we are to communicate with our culture, we need to hear what it is saying. We need to see and hear the world views. We need to react as Paul did in Athens (Acts 17). We need to be discerners.

Steps Toward Discernment

Discernment is the key, but how can we become discerners of rock music? Four simple categories will help us arrange our thoughts.

First, there is good music with a good message. This is the ideal combination. The music is of quality, and the message is true. We should all strive to hear and create this unity.

Second, we often hear good music with a bad message. The music may be of quality, but the message is false or misleading.

Third, bad music with a good message can creep into our listening habits. The quality of the music is poor, but the message is true. This category can be used to describe much of what is called "contemporary Christian music."

The fourth is bad music with a bad message. This combination is more blatant in its degradation than are numbers two and three, but it is often more honest. For example, much of what is called "hard core" or "underground" is not presented as a well-done musical statement, and it is honest in its perception of a world gone wrong. The tragedy is that the perceptions are often false and the music is usually not worth a second hearing.

With these categories in mind we can now consider four steps toward becoming discerners of rock music. The first step is to realize that all truth is of God and begin to incorporate this principle in our lives. As Marajen Denman has said, "Truth is truth, no matter who sings it."(5)

The second step is to **stop!** Stop what you are doing long enough to concentrate on what is being said through the music. Most of us, especially adolescents who spend so much time with rock as a companion, probably need to be more aware of the power of ideas. This can only be done if we take the time to concentrate.

The third step is to **listen!** Listen carefully to the message of the music. This especially applies to those young people who listen to certain songs or albums repetitively.

The fourth step is to **look!** Look at how the music affects your life in terms of such things as thoughts, physical tension and sensuality. It may help to encourage a teenager to ask himself a series of questions, such as, Where am I getting these rebellious ideas? Where am I getting these sexual fantasies? Why am I tempted to reject what I know to be true? Why am I depressed so much of the time? Why does the future look so

hopeless?, etc. These four steps may take some time, but in most cases the effort brings reward.

Before we discuss the music and its messages, it is important to realize that rock music is as much a cultural phenomenon as it is a musical one. It is a source of personal and corporate identification. Many young people look to rock for more than music. They seek to identify themselves with a unique generation. It helps them declare their independence.

In fact, rock shares in the unique historical development of the idea of adolescence, which is much more recent than most of us realize. Adolescence has come to symbolize an attitude, a distinctiveness, a rite of passage espoused by millions of teens. While reflecting on the impact of rock concerts, the writers of *Dancing in the Dark*, an excellent study of youth culture, state:

Whatever else rock might be . . . a concert makes it clear that rock is a dramatic participatory anthem of teen life, freighted with the intense experience of what teens believe, feel, value, and do. Rock is at once a barometer of teen experience and the very weather they inhabit, at once the celebration of an ethos and the ethos itself.(6)

An objective awareness of this ethos can lead us to more constructive dialogue concerning rock, especially with our own children. Rock is a major cultural force and has been since its inception. Millions have and will continue to identify with it at various times during their lives. If we don't realize this, the lines of communication are quickly broken. It is not enough to say, "Turn off that noise!" Like it or not, we must approach our children with the understanding that it's not just the music that attracts them. They need to be led to understand *whose* they are in Jesus Christ, and not just *who* they are within the scope of adolescent culture.

Musical Ingredients

The musical ingredients of rock music have been the focus of rapt attention among Christians for many years. Some have attacked rock based upon supposed evils within the music itself. These attacks are misdirected. For example, many of us can remember debates concerning the use of certain instruments, such as guitars and drums, in worship. It was believed that there was something very wrong, if not evil, about using such instruments. With a few exceptions, this concern has been rightfully rejected.

Besides such instruments, the nature of the rock rhythm has been called into question and has sometimes been the subject of fierce arguments. The basic syncopation of rock, which is usually in 4/4 time with an accent on the second and fourth beats, is not evil. It is often boring and uncreative, but it is not evil. Some groups experiment with assorted meters and chord progressions, but the majority of rock bands incorporate this basic rhythm. If there is a problem with rock, it is not to be found here.

Rock almost always has a message. The human voice is used to sing about something. Of course no one would claim there is something evil about the human voice. The message that is communicated can be cause for concern, but the voice itself is not the problem.

So rock music basically consists of certain instruments—such as guitars, keyboards, and percussion—a particular rhythm, and the human voice. And none of these is evil. People can be evil, and people abuse rock music, just as they abuse all parts of life. Our sin nature is actively involved in desecrating everything.

This desecration can best be seen in the lyrical content of the songs. We have come a long way from the inane “do-wa-diddies” of early rock history. It is at this point that those

in the Christian community are challenged the most. The music alone may be of quality, but the message may be totally in opposition to a Christian worldview. A decision is required. Do I continue to listen, even though the message is awful? Or do I decide to reject it because of the message, even though I like the music?

Unfortunately, the well-worn statement, "I only listen to the beat!" is simply not true. If they are honest, most people who have heard a rock song several times can sing the lyrics upon request. When you consider the fact that most popular songs are heard dozens, if not hundreds, of times, it is not difficult to understand how the messages are embedded. The lyrics come through; we can't escape that. This does not necessarily mean we always listen and think to the point of really considering what the messages have to say, and that is exactly part of the problem. The lyrics can be subtly incorporated into our thoughts simply because we haven't stopped long enough to sort them out.

Common Themes

As we listen to the messages of rock, we find that several themes appear. One of these is nihilism and its accompanying despair. Evidently large segments of our youth population are willing to pay to hear that the world is falling apart.

Hedonism is another theme. Sexual emphases, in particular, have long been staples of rock's lyrical content. Rebellion and violence are also prominent subjects. These can be found especially in rap, hard core, and heavy metal. Drugs, including alcohol, are also touted in some songs, although their glorification is not as prominent as in the past. Occasionally some groups will toy with occultic and satanic themes, but most of these are simply trying to sell recordings by attracting the curiosity of teens. These themes are by no means complete. The list of subjects would cover virtually everything imaginable, but these are the more prominent ones.

Parent/Child Communication

Since this subject is too often the focus of intense arguments in the home, the following steps can help to alleviate the problem.

1. Pray over the issue together in order to make a dedicated effort to communicate.
2. Discuss the subject—don't scream about it.
3. Examine yourself to determine if you are acting hypocritically. For example, a parent should not scream at the child about rock and then turn on the latest country songs, which often deal with the same subjects that are found in rock.
4. The parent(s) should honestly seek to spend some time listening to the child's recordings. The child should honestly seek to go beyond the beat/sound in order to hear and see what is being emphasized.
5. The parent can turn on a rock station while driving to/from work.
6. The child can begin to be much more selective about when she listens to the music. The process of discernment cannot take place very easily if there is always something taking place while the music is heard.
7. Take some time to visit the local department or record store.
8. Visit the local library and check out any number of books on rock music. In fact, "topical bibles" of rock music are available. Pick the subject, and the book will lead you to the songs that deal with the subject.
9. The latest issues of various trade magazines can be read in the local library or purchased in some grocery stores or book stores. Some of the magazines print the lyrics of the latest songs.

When children see that parents are genuinely interested, they will often begin to respond positively to what is said.

Challenge them to make a decision, but don't make it for them. Discernment, coupled with an attitude that is saturated in patience, will go a long way toward helping a young person make Christ-centered decisions that will last a lifetime.

Decisions are in order for many people. Perhaps some will find it necessary to "clean the closet" because of prior saturation in rock. Others need to be more discerning. But a rejection of rock and the wholesale acceptance of another form is not the answer. As soon as that takes place, the thinking process has stopped. All of one has been substituted for all of another. For instance, if we put gospel music in the place of rock without thinking about what we hear, we can be in danger of accepting poor theology, if not heresy, on occasion. Each song, each piece of music should be judged on its own merit. No single artist can be accepted without thought. No single style can be accepted without thought. We are responsible to stop, listen, and look at all that we hear.

Notes

(1) J. Randall Petersen, "John Lennon, Rock Music, and American Culture," *Evangelical Newsletter*, 20 March 1981.

(2) Arthur F. Holmes, *All Truth Is God's Truth* (Downers Grove, Ill.: InterVarsity, 1977), 8.

(3) Kenneth W. Petersen, "Confronting the Sounds of Culture," *Evangelical Newsletter*, 30 MAY 1980.

(4) Quoted by Francis Schaeffer in *How Should We Then Live?* (Old Tappan, N.J.: Revell, 1976), 90.

(5) Marajen Denman, "What's Music to Your Ears?" *Worldwide Challenge*, February 1983, 8.

(6) Quentin J. Schultze, et al., *Dancing in the Dark: Youth, Popular Culture, and the Electronic Media* (Grand Rapids, Mich.: Eerdmans, 1991), 148.

Music and the Christian

Jerry Solomon encourages Christians to begin to think about the place and influence of music in their lives.



This article is also available in [Spanish](#).

Music is a pervasive part of contemporary culture. We hear it on elevators, in restaurants, on telephones while we wait for our party to answer, in offices, in hotel lobbies, and in virtually every corner of contemporary life. In fact, it permeates the airwaves so thoroughly we often do not realize it is there. Television uses music not only in musical programs but also in commercials and program soundtracks. Movies also utilize music to enhance the events shown on the screen. Radio offers a wide variety of music around the clock. The availability of recordings allows us to program music to suit our own listening tastes, and we can hear them in virtually any location. Concerts, especially in large cities, offer a potpourri of music to choose from.

There is also a wide variety of musical genres. Rock (with its assortment of styles and labels), rap, country and western, jazz, Broadway, folk, classical, New Age, and gospel provide us with a dizzying assortment of listening and performing options. Such permeation and variety provide us with a unique opportunity to practice discernment. Some may think this is unnecessary because they claim to listen only to “Christian” music. Nevertheless, the broader population of the evangelical community spends innumerable hours absorbing music, whether “Christian” or “secular.”

Why should a Christian be interested and involved in the arts, music in particular? In his excellent work *Theology and Contemporary Art Forms*, John Newport lists several helpful points:

The first reason Christians should be interested in the arts is related to the biblical teaching that God reveals and carries on his redemptive purpose in time and history. The Christian community ...cannot cut itself off from the characteristic artistic vitalities of history—past and present. Second...the arts give a peculiarly direct access to the distinctive tone, concerns, and feelings of a culture... The artists not only mirror their age in its subtlest nuances, but they generally do it a generation ahead of more abstract and theoretical thinkers. Third...the arts focus (in a remarkably vivid and startling way) on the vital issues and themes which are the central concern of theology. Fourth...the arts spell out dramatically the implications of various worldviews.(1)

The second, third, and fourth points are especially applicable to music. If music mirrors culture, if it tells us of important issues and themes; and if it shows the implications of various worldviews, it can tell us a great deal about our culture. Lyrically, music can be used as a medium for criticism, commendation, reflection, questioning, rebellion, and any number of other thoughts or emotions. When the musical language is employed to relay these thoughts or emotions the result can be significant.

History is replete with examples of the ways music has been vitally employed in various cultures. One of the more prominent examples of this can be found in the Psalms, where lyrics were merged with music to form a strategic voice for Israel's life. The same is true in contemporary life. The themes of rock, rap, and country music demonstrate how music can be a notable voice for the spirit of a culture, whether for good or evil.

In order to affect our culture we must listen to that voice. We must hear its questions and be sensitive to the needs that cry out for the answers God provides.

Can Music Be “Christian”?

One of the continuing debates among evangelicals centers on how music is to be judged. Some say there is a particular musical style that is distinctly Christian. Others reject such a proposition. Some believe that certain musical styles are intrinsically evil. Others reject this. The examples of such conflict are numerous. It is important that we join the dialogue. In the process we will observe several ways we should respond to the music of our culture.

First, the term “Christian music” is a misnomer. Music cannot be declared Christian because of particular ingredients. There is no special Christian musical vocabulary. There is no distinctive sound that makes a piece of music Christian. The only part of a composition that can make it Christian is the lyrics. In view of the fact that such phrases as “contemporary Christian music” are in vogue, this is a meaningful observation. Perhaps the phrase “contemporary Christian lyrics” would be more appropriate. Of course, the lyrics may be suspect doctrinally and ethically, and they may be of poor quality, but my point is concentrated on the musical content.

It is possible that misunderstandings regarding “Christian music” are the product of cultural bias. Our “western ears” are accustomed to certain sounds. Particular modes, scales, and rhythms are part of a rich musical heritage. When we hear music that is not part of that heritage we are tempted to label it, inaccurately, as unfit for a Christian’s musical life.

We should realize that music is best understood within its culture. For example, the classical music of India includes quarter tones, which are foreign to our ears. They generally

sound very strange to us, and they are often played on instruments that have a strange sound, such as the sitar. But we would be guilty of flagrant prejudice if we were to maintain that such music is un-Christian because it does not contain the tones we are used to hearing. Another example of the way evangelicals tend to misapply the term Christian to music can be understood by reflecting on how music may have sounded during biblical and church history. Scholars have begun to demonstrate that the music of biblical history may have been comprised of tonal and rhythmic qualities that were very different from what we are accustomed to in western culture.

The attitudes of Luther and Calvin toward the use of music show a disagreement concerning the truth of a particular Christian style. Charles Garside provides intriguing insights:

Luther had openly proclaimed his desire to use all available music, including the most obviously secular, for the worship of the church. . . . Calvin, to the contrary, now absolutely rejects such a deployment of existing musical resources.(2)

It is obvious that these great men did not agree on the nature of music.

Our musical preconceptions do not die easily, and they seem to recur periodically in church history. Once a style becomes familiar enough, it is accepted. Until then, it is suspect. More recent examples can be found in the controversies surrounding the use of instruments such as drums and guitars during worship services. Evangelicals need to be alert to their biases and understand that “Christian music” is a misnomer.

The “Power” of Music

It is often claimed that music has “power” to manipulate and control us. If this were true, Skinnerian determinism would be

correct in asserting that there is no such thing as personal choice or responsibility. Music, along with other “powers” found in our cultural settings, would be given credit that is not legitimate.

Best and Huttar address this by saying:

The fact that music, among other created and cultural things, is purported by primitives and sophisticates alike to have power is more a matter of the dislocation of priorities than anything else.(3)

Such beliefs not only stimulate a “dislocation of priorities,” they also stimulate poor theology.

The Bible tells us that early in their relationship David played music for King Saul. On one occasion what Saul heard soothed him, and on another occasion the same sounds infuriated him. In reality, though, the reactions were Saul’s decisions. He was not passive; he was not being manipulated on either occasion by the “power” of the music.

Much contemporary thinking places the blame for aberrant behavior (sexual misconduct, rebellion, violence, etc.) on the supposed intrinsic potency of music to orchestrate our actions. Some extend this to the point of believing that music is the special tool of Satan, so when such behavior is exhibited he is the culprit. Again, Best and Huttar offer pertinent thoughts. They write:

Ultimately the Judeo-Christian perspective maintains that man is interiorly wrong and that until he is right he will place the blame for his condition outside himself.(4)

Admittedly, my point is a subtle one. We must be careful not to imply music cannot be used for evil purposes. But we must realize that the devil goads people who use music; he does not empower the music itself.

Current controversy among Christians concerning the rhythmic content of rock music is an example of the tendency to believe that some musical styles are intrinsically evil. For example, Steve Lawhead has demonstrated that the music of the early slaves probably did not include much rhythmic substance at all. The plantation owners would not have allowed drums because they could have been used to relay messages of revolt between the groups of slaves. This observation is central to the issue of rock music, because some assert that the syncopated rhythm of rock is the product of the pagan African backgrounds of the slaves. In reality, American slave music centered around the playing of a “banya,” an instrument akin to the banjo, and not drums or other rhythmic instruments.(5)

Rock music is not intrinsically evil. It did not originate in a pagan past, and even if it did that would not mean that it is evil. Nevertheless, since it has been a prominent and influential part of American culture for several decades, it demands the attention of evangelicals. The attention it is given should begin with the understanding that the problems that are a part of rock do not reside in the music itself; they reside in sinful people who can and often do abuse it. The same can be said about any musical style, or any other art form.

The Quality of Music

So far I have asserted two propositions concerning how Christians can respond to the music of their culture: the term Christian music is a misnomer, and no musical style is intrinsically evil. While both of these statements are true, they say nothing about the quality of music we choose to make a part of our lives. Thus my third proposition is that music should be evaluated based on quality. A proposal that includes judgments of quality is a challenging one. Evangelicals will find this especially difficult, because the subject of aesthetics is not a prevalent part of our heritage.

Evangelicals tend toward lazy thinking when it comes to analyzing the music of their culture. As Frank Gaebelien said, "It is more difficult to be thoughtfully discriminating than to fall back upon sweeping generalization." (6) There are several factors to be weighed if discriminating thought is to occur.

We should focus attention on the music within Christian life. This applies not only to music used in worship, but also to music heard via radio, CDs, concerts, and other sources.

Lack of quality is one of the themes of those who write about contemporary church music. Harold Best states: "Contentment with mediocrity as a would-be carrier of truth looms as a major hindrance to true creative vision among evangelicals." (7) Robert Elmore continues in a similar vein:

There are even ministers who feed their congregations with the strong meat of the Word and at the same time surround their preaching with only the skimmed milk of music. (8)

If negative declarations such as these are the consensus of those who have devoted ardent attention to the subject, what are the contents of a positive model? The answers to this are numerous. I will only relate some of the insights of one thinker, Calvin Johansson.

The first insight refers to movement. Music must move:

The principle here is that music needs to exhibit a flow, an overall feel for continuity, that moves progressively and irresistibly from beginning to end. It is not intended to hammer and drive a musical pulse into the mind.

This principle can be applied to the incessant nature of the rock rhythm we have previously discussed. The second insight has to do with cohesion:

Unity is an organic pull, a felt quality that permeates a

composition so thoroughly that every part, no matter how small, is related.

The third insight relates to “diversions at various levels.... Without diversity there would only be sameness, a quality that would be not only boring but also devastatingly static.”

The fourth insight focuses on “the principle of dominance... A certain hierarchy of values is adopted by the composer in which more important features are set against the less important.” The fifth insight shows that “every component part of a composition needs to have intrinsic worth in and of itself... The music demonstrates truth as each part of the composition has self-worth.”(9)

These principles contain ideas that the non-musician might find difficult to understand. Indeed, most of us are not accustomed to using language to discuss the quality of the music we hear other than to say we do or do not “like” it. But if we are going to assess the music of the broader culture accurately, we must be able to use such language to assess music within our own subculture. We must seek quality there.

Pop Music

Another factor in musical discrimination applies to the way we approach music outside our subculture. The Christian is free to enter culture equipped with discernment, and this certainly applies to music. We need not fear the music of our culture, but we must exercise caution.

Assessments of quality also apply here. The Christian should use the principles we discussed above to evaluate the music of the broader culture.

We should also be aware of the blending of music and message, or lack of it. The ideal situation occurs when both the medium and the message agree.

Too often the music we hear conveys a message at the expense of musical quality. Best explains:

The kind of mass communication on which the media subsist depends on two things: a minimal creative element and a perspective that sees music only as conveying a message rather than being a message. Viewed as a carrier, music tends to be reduced to a format equated with entertainment. The greater the exposure desired, the lower the common denominator.(10)

The messages of our culture are perhaps voiced most strongly and clearly through music that is subordinated to those messages. The music is "canned." It is the product of cliches and "hooks" designed to bring instant response from the listener. As Erik Routley stated, "All music which self-consciously adopts a style is like a person who puts on airs. It is affected and overbearing."(11) This condition is so prevalent in contemporary music it cannot be overemphasized.

Another concern is found in certain features of what is usually called "popular culture." Music is a major part of pop culture. Kenneth Myers, among others, has identified certain culture types beginning with "high," diminishing to "folk," and plummeting to "popular." Popular culture "has some serious liabilities that it has inherited from its origins in distinctively modern, secularized movements." Generally, these liabilities include "the quest for novelty, and the desire for instant gratification."(12) In turn, these same qualities are found in "pop" music.

The quest for novelty is apparent when we understand, as Steve Lawhead states, that the whole system feeds on the "new"—new faces, new gimmicks, new sounds. Yesterday in pop music is not only dead; it is ancient history.(13)

The desire for instant gratification is the result of the fact that this type of music is normally produced for commercial

reasons. Continuing, Lawhead writes that

...commercialism, the effective selling of products, governs every aspect of the popular music industry. From a purely business point of view, it makes perfect sense to shift the focus from artistic integrity to some other less rigorous and more easily managed, non artistic component, such as newness or novelty. Talent and technical virtuosity take time to develop, and any industry dependent upon a never-ending stream of fresh faces cannot wait for talent to emerge.(14)

We do not offer God our best when we employ this approach. Additionally, we do not honor God when we make the products of such thinking a consistent part of our lives.

Notes

1. John P. Newport, *Theology and Contemporary Art Forms* (Waco, Tex.: Word, 1971), 17-24.
2. Charles Garside, Jr., *The Origins of Calvin's Theology of Music: 1536-1543* (Philadelphia: American Philosophical Society, 1979), 19.
3. Zondervan Pictorial Dictionary, s.v. "Music," by Harold M. Best and David Huttar.
4. Ibid.
5. Steve Lawhead, *Rock of This Age* (Downers Grove, Ill.: InterVarsity, 1987), 51-52.
6. Frank E. Gaebelien, "The Christian and Music," in *The Christian Imagination: Essays on Literature and the Arts*, ed. Leland Ryken (Grand Rapids, Mich.: Baker, 1981), 446.
7. Harold M. Best, "Christian Responsibility in Music," in *The Christian Imagination*, 402.
8. Robert Elmore, "The Place of Music in Christian Life," in *The Christian Imagination*, 430.
9. Calvin M. Johansson, *Music and Ministry: A Biblical Counterpoint* (Peabody, Mass.: Hendrickson, 1984), 93-95.
10. Ibid., 412-13.

11. Erik Routley, *Church Music and the Christian Faith*, (Carol Stream, Ill.: Agape, 1978), 89.
12. Kenneth Myers, *All God's Children and Blue Suede Shoes: Christians and Popular Culture* (Westchester, Ill.: Crossway, 1989), 59-64.
13. Steve Lawhead, *Turn Back the Night: A Christian Response to Popular Culture* (Westchester, Ill.: Crossway, 1978), 97.
14. *Ibid.*, 98.

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Christianity and Culture

At the close of the twentieth century American evangelicals find themselves in a diverse, pluralistic culture. Many ideas vie for attention and allegiance. These ideas, philosophies, or world views are the products of philosophical and cultural changes. Such changes have come to define our culture. For example, pluralism can mean that all world views are correct and that it is intolerable to state otherwise; secularism reigns; absolutes have ceased to exist; facts can only be stated in the realm of science, not religion; evangelical Christianity has become nothing more than a troublesome oddity amidst diversity. It is clear, therefore, that western culture is suffering; it is ill. Lesslie Newbigin, a scholar and former missionary to India, has emphasized this by asking a provocative question: "Can the West be converted?"(1)

Such a question leads us to another: How is a Christian supposed to respond to such conditions? Or, how should we deal with the culture that surrounds us?

Since the term *culture* is central in this discussion, it deserves particular attention and definition. Even though the

concept behind the word is ancient, and it is used frequently in many different contexts, its actual meaning is elusive and often confusing. *Culture* does not refer to a particular level of life. This level, sometimes referred to as "high culture," is certainly an integral part of the definition, but it is not the central focus. For example, "the arts" are frequently identified with culture in the minds of many. More often than not there is a qualitative difference between what is a part of "high culture" and other segments of culture, but these distinctions are not our concern at this time.

T. S. Eliot has written that culture "may . . . be described simply as that which makes life worth living."(2) Emil Brunner, a theologian, has stated "that culture is materialisation of meaning."(3) Donald Bloesch, another theologian, says that culture "is the task appointed to humans to realize their destiny in the world in service to the glory of God."(4) An anthropologist, E. Adamson Hoebel, believes that culture "is the integrated system of learned behavior patterns which are characteristic of the members of a society and which are not the result of biological inheritance."(5) All of these definitions can be combined to include the world views, actions, and products of a given community of people.

Christians are to observe and analyze culture and make decisions regarding our proper actions and reactions within it. A struggle is in progress and the stakes are high. Harry Blamires writes: "No thoughtful Christian can contemplate and analyze the tensions all about us in both public and private life without sensing the eternal momentousness of the current struggle for the human mind between Christian teaching and materialistic secularism."(6)

Believers are called to join the struggle. But in order to struggle meaningfully and with some hope of influencing our culture, we must be informed and thoughtful Christians. There is no room for sloth or apathy. Rev. 3:15-16 states, "I know your deeds, that you are neither cold nor hot; I would that

you were cold or hot. So because you are lukewarm, and neither hot nor cold, I spit you out of My mouth.”

God forbid that these words of condemnation should apply to us.

Transforming Culture

Church history demonstrates that one of the constant struggles of Christianity, both individually and corporately, is with culture. Where should we stand? Inside the culture? Outside? Ignore it? Isolate ourselves from it? Should we try to transform it?

The theologian Richard Niebuhr provided a classic study concerning these questions in his book *Christ and Culture*. Even though his theology is not always evangelical, his paradigm is helpful. It includes five views.

First, he describes the “Christ Against Culture” view, which encourages opposition, total separation, and hostility toward culture. Tertullian, Tolstoy, Menno Simons, and, in our day, Jacques Ellul are exponents of this position.

Second, the “Christ of Culture” perspective is exactly the opposite of “Christ Against Culture” because it attempts to bring culture and Christianity together, regardless of their differences. Liberation, process, and feminist theologies are current examples.

Third, the “Christ Above Culture” position attempts “to correlate the fundamental questions of the culture with the answer of Christian revelation.”(7) Thomas Aquinas is the most prominent teacher of this view.

Fourth, “Christ and Culture in Paradox” describes the “dualists” who stress that the Christian belongs “to two realms (the spiritual and temporal) and must live in the tension of fulfilling responsibilities to both.”(8) Luther

adopted this view.

Fifth, "Christ the Transformer of Culture" includes the "conversionists" who attempt "to convert the values and goals of secular culture into the service of the kingdom of God." (9) Augustine, Calvin, John Wesley, and Jonathan Edwards are the chief proponents of this last view.

With the understanding that we are utilizing a tool and not a perfected system, I believe that the "Christ the Transformer of Culture" view aligns most closely with Scripture. We are to be actively involved in the transformation of culture without giving that culture undue prominence. As the social critic Herbert Schlossberg says, "The 'salt' of people changed by the gospel must change the world." (10) Admittedly, such a perspective calls for an alertness and sensitivity to subtle dangers. But the effort is needed to follow the biblical pattern.

If we are to be transformers, we must also be "discerners," a very important word for contemporary Christians. We are to apply "the faculty of discerning; discrimination; acuteness of judgment and understanding." (11) Matthew 16:3 includes a penetrating question from Jesus to the Pharisees and Sadducees who were testing Him by asking for a sign from heaven: "Do you know how to discern the appearance of the sky, but cannot *discern* the signs of the times?" It is obvious that Jesus was disheartened by their lack of discernment. If they were alert, they could see that the Lord was demonstrating and would demonstrate (in v. 4 He refers to impending resurrection) His claims. Jesus' question is still relevant. We too must be alert and able to discern our times.

In order to transform the culture, we must continually recognize what is in need of transformation and what is not. This is a difficult assignment. We cannot afford to approach the responsibility without the guidance of God's Spirit, Word, wisdom, and power. As the theologian John Baille has said, "In

proportion as a society relaxes its hold upon the eternal, it ensures the corruption of the temporal.”(12) May we live in our temporal setting with a firm grasp of God’s eternal claims while we transform the culture he has entrusted to us!

Stewardship and Creativity

An important aspect of our discussion of Christians and culture is centered in the early passages of the Bible.

The first two chapters of Genesis provide a foundation for God’s view of culture and man’s responsibility in it. These chapters contain what is generally called the “cultural mandate,” God’s instructions concerning the care of His creation. Included in this are the concepts of “stewardship” and “creativity.”

The mandate of stewardship is specifically found within 1:27-28 and 2:15, even though these two chapters as a whole also demonstrate it. Verse 28 of chapter 1 reads, “And God blessed them; and God said to them, “Be fruitful and multiply, and fill the earth, and subdue it; and rule over the fish of the sea and over the birds of the sky, and over every living thing that moves on the earth.”

This verse contains the word *subdue*, an expression that is helpful in determining the mandate of stewardship. First, it should be observed that man is created “in the image of God.” Volumes have been written about the meaning of this phrase. Obviously, it is a very positive statement. If man is created in God’s image, that image must contain God’s benevolent goodness, and not maliciousness. Second, it is obvious that God’s created order includes industriousness, work—a striving on the part of man. Thus we are to exercise our minds and bodies in service to God by “subduing,” observing, touching, and molding the “stuff” of creation. We are to form a culture.

Tragically, because of sin, man abused his stewardship. We are

now in a struggle that was not originally intended. But the redeemed person, the person in Christ, is refashioned. He can now approach culture with a clearer understanding of God's mandate. He can now begin again to exercise proper stewardship.

The mandate concerning creativity is broadly implied within the first two chapters of Genesis. It is not an emphatic pronouncement, as is the mandate concerning stewardship. In reality, the term is a misnomer, for we cannot *create* anything. We can only redesign, rearrange, or refashion what God has created. But in this discussion we will continue to use the word with this understanding in mind.

A return to the opening chapter of Genesis leads us to an intriguing question. Of what does the "image of God" consist? It is interesting to note, as did the British writer Dorothy Sayers, that if one stops with the first chapter and asks that question, the apparent answer is that God is creator.(13) Thus, some element of that creativity is instilled in man. God created the cosmos. He declared that what He had done was "very good." He then put man within creation. Man responded creatively. He was able to see things with aesthetic judgment (2:9). His cultivation of the garden involved creativity, not monotonous servitude (2:15). He creatively assigned names to the animals (2:19-20). And he was able to respond with poetic expression upon seeing Eve, his help-mate (2:23). Kenneth Myers writes: "Man was fit for the cultural mandate. As the bearer of his Creator-God's image, he could not be satisfied apart from cultural activity. Here is the origin of human culture in untainted glory and possibility. It is no wonder that those who see God's redemption as a transformation of human culture speak of it in terms of re-creation."(14)

As we seek to transform culture we must understand this mandate and apply it.

Pluralism

Pluralism and *secularism* are two prominent words that describe contemporary American culture. The Christian must live within a culture that emphasizes these terms. What do they mean and how do we respond? We will look at pluralism first.

The first sentence of professor Allan Bloom's provocative and controversial book, *The Closing of the American Mind*, reads: "There is one thing a professor can be absolutely certain of: almost every student entering the university believes, or says he believes, that truth is relative."(15)

This statement is indicative of Bloom's concern for the fact that many college students do not believe in absolutes, but the concern goes beyond students to the broader population. *Relativism, openness, syncretism, and tolerance* are some of the more descriptive words for the ways people are increasingly thinking in contemporary culture. These words are part of what I mean by *pluralism*. Many ideas are proclaimed, as has always been the case, but the type of pluralism to which I refer asserts that all these ideas are of equal value, and that it is intolerant to think otherwise. Absurdity is the result. This is especially apparent in the realm of religious thought.

In order for evangelicals to be transformers of culture they must understand that their beliefs will be viewed by a significant portion of the culture as intolerant, antiquated, uncompassionate, and destructive of the status quo. As a result, they will often be persecuted through ridicule, prejudice, social ostracism, academic intolerance, media bias, or a number of other attitudes. Just as with Bloom's statement, the evangelical's emphasis on absolutes is enough to draw a negative response. For example, Jesus said, "I am the way, and the truth, and the life; no one comes to the Father, but through Me" (John 14:6). Such an exclusive, absolute claim does not fit current pluralism. Therefore, the

pluralist would contend that Jesus must have meant something other than what is implied in such an egocentric statement.

It is unfortunate that Christians often have been absorbed by pluralism. As Harry Blamires puts it, "We have stopped thinking christianly outside the scope of personal morals and personal spirituality." (16) We hold our beliefs privately, which is perfectly legitimate within pluralism. But we have not been the transformers we are to be. We have supported pluralism, because it tolerates a form of Christianity that doesn't make demands on the culture or call it into question.

Christianity is not just personal opinion; it is objective truth. This must be asserted, regardless of the responses to the contrary, in order to transform culture. Christians must affirm this. We must enter our culture boldly with the understanding that what we believe and practice privately is also applicable to all of public life. Lesslie Newbigin writes: "We come here to what is perhaps the most distinctive and crucial feature of the modern worldview, namely the division of human affairs into two realms— the private and the public, a private realm of values where pluralism reigns and a public world of what our culture calls 'facts.'" (17)

We must be cautious of incorrect distinctions between the public and private. We must also influence culture with the "facts" of Christianity. This is our responsibility.

Secularism

Secularism permeates virtually every facet of life and thought. What does it mean? We need to understand that the word *secular* is not the same as *secularism*. All of us, whether Christian or non-Christian, live, work, and play within the secular sphere. There is no threat here for the evangelical. As Blamires says, "Engaging in secular activities . . . does not make anyone a 'secularist', an exponent or adherent of 'secularism'." (18) Secularism as a philosophy, a world view,

is a different matter. Blamires continues: "While `secular' is a purely neutral term, `secularism' represents a view of life which challenges Christianity head on, for it excludes all considerations drawn from a belief in God or in a future state."(19)

Secularism elevates things that are not to be elevated to such a high status, such as the autonomy of man. Donald Bloesch states that "a culture closed to the transcendent will find the locus of the sacred in its own creations."(20) This should be a sobering thought for the evangelical.

We must understand that secularism is influential and can be found throughout the culture. In addition, we must realize that the secularist's belief in independence makes Christianity appear useless and the Christian seem woefully ignorant. As far as the secularist is concerned, Christianity is no longer vital. As Emil Brunner says, "The roots of culture that lie in the transcendent sphere are cut off; culture and civilisation must have their law and meaning in themselves."(21) As liberating as this may sound to a secularist, it stimulates grave concern in the mind of an alert evangelical whose view of culture is founded upon God's precepts. There is a clear dividing line.

How is this reflected in our culture? Wolfhart Pannenberg presents what he believes are three aspects of the long-term effects of secularism. "First of these is the loss of legitimation in the institutional ordering of society."(22) That is, without a belief in the divine origin of the world there is no foundation for order. Political rule becomes "merely the exercising of power, and citizens would then inevitably feel that they were delivered over to the whim of those who had power."(23)

"The collapse of the universal validity of traditional morality and consciousness of law is the second aspect of the long-term effects of secularization."(24) Much of this can be

attributed to the influence of Immanuel Kant, the eighteenth-century German philosopher, who taught that moral norms were binding even without religion.(25)

Third, “the individual in his or her struggle towards orientation and identity is hardest hit by the loss of a meaningful focus of commitment.”(26) This leads to a sense of “homelessness and alienation” and “neurotic deviations.” The loss of the “sacred and ultimate” has left its mark. As Pannenberg writes: “The increasingly evident long-term effects of the loss of a meaningful focus of commitment have led to a state of fragile equilibrium in the system of secular society.”(27)

Since evangelicals are a part of that society, we should realize this “fragile equilibrium” is not just a problem reserved for the unbelieving secularist; it is also our problem.

Whether the challenge is secularism, pluralism, or a myriad of other issues, the Christian is called to practice discernment while actively transforming culture.

Notes

1. Lesslie Newbigin, “Can the West be Converted?” *Evangelical Review of Theology* 11 (October 1987).
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4. Donald G. Bloesch, *Freedom for Obedience* (San Francisco: Harper & Row, 1987), 54.
5. E. Adamson Hoebel, *Anthropology: The Study of Man*, 3d ed. (New York: McGraw-Hill, 1966), 5.
6. Harry Blamires, *Recovering the Christian Mind* (Downers Grove, Ill.: InterVarsity, 1988), 10.
7. Bloesch, *Freedom*, 227.
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9. Ibid.
10. Herbert Schlossberg, *Idols for Destruction* (Nashville, Tenn.: Thomas Nelson, 1983), 324.
11. *The Random House Dictionary of the English Language*, s.v. "discernment."
12. John Baille, *What is Christian Civilization?* (London: Oxford, 1945), 59.
13. Dorothy L. Sayers, *The Mind of the Maker* (San Francisco: Harper & Row, 1941), 22.
14. Kenneth A. Myers, *All God's Children and Blue Suede Shoes* (Westchester, Ill.: Crossway, 1989), 38.
15. Allan Bloom, *The Closing of the American Mind*, (New York: Simon & Schuster, 1987), 25.
16. Harry Blamires, *The Christian Mind* (Ann Arbor, Mich.: Servant, 1963), 37-38.
17. Newbigin, "West," 359.
18. Blamires, *Christian Mind*, 58.
19. Ibid.
20. Bloesch, *Freedom*, 228.
21. Brunner, *Christianity*, 2.
22. Wolfhart Pannenberg, *Christianity in a Secularized World* (New York: Crossroad, 1989), 33.
23. Ibid.
24. Ibid., 35.
25. Ibid.
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27. Ibid., 38.

Wealth and Poverty – A Biblical Perspective

Questions surrounding the biblical perspective on wealth and poverty are important to Christians for two reasons. First, a biblical view of wealth is necessary if we are to live godly lives, avoiding asceticism on the one extreme and materialism on the other. Second, a biblical view of poverty is essential if we are to fulfill our responsibilities to the poor.

A Biblical View of Wealth

Our materialistic culture is seducing Christians into an economic lifestyle that does not glorify God. The popularity of television programs such as “Lifestyles of the Rich and Famous” and the veneration of social groups such as the glamorous “yuppies” testify to our society’s materialistic values, values that many Christians have adopted.

Even within the Christian community, believers are bombarded with unbiblical views of wealth. At one extreme are those who preach a prosperity gospel of “health and wealth” for all believers. At the other extreme are radical Christians who condemn all wealth and imply that *rich Christian* is a contradiction in terms.

What, then, is the truly biblical view of wealth? At first glance, the Bible seems to teach that wealth is wrong for Christians. It appears even to condemn the wealthy. After all, both Jesus and the Old Testament prophets preached against materialism and seemed to say at times that true believers cannot possess wealth. If this is so, then all of us in Western society are in trouble, because we are all wealthy by New Testament standards.

But a comprehensive look at the relevant biblical passages quickly reveals that a biblical view of wealth is more complex. In fact, Scripture teaches three basic principles about wealth.

First, wealth itself is not condemned. For example, we read in Genesis 13:2 that Abraham had great wealth. In Job 42:10 we see that God once again blessed Job with material possessions. In Deuteronomy, Proverbs, and Ecclesiastes, wealth is seen as evidence of God's blessing (Deut. 8; 28; Prov. 22:2; Eccles. 5:19).

But even though wealth might be an evidence of God's blessing, believers are not to trust in it. Proverbs, Jeremiah, 1 Timothy, and James all teach that the believer should not trust in wealth but in God (Prov. 11:4; 11:28; Jer. 9:23; 1 Tim. 6:17; James 1:11; 5:2).

Second, when wealthy people in the Bible were condemned, they were condemned for the means by which their riches were obtained, not for the riches themselves. The Old Testament prophet Amos railed against the injustice of obtaining wealth through oppression or fraud (4:11; 5:11). Micah spoke out against the unjust scales and light weights with which Israel defrauded the poor (6:1). Neither Amos nor Micah condemned wealth *per se*; they only denounced the unjust means by which it is sometimes achieved.

Third, Christians should be concerned about the effect wealth can have on our lives. We read in Proverbs 30:8-9 and Hosea 13:6 that wealth often tempts us to forget about God. Wealthy believers may no longer look to God for their provision because they can meet their basic needs. We read in Ecclesiastes 2 and 5 that people who are wealthy cannot really enjoy their wealth. Even billionaires often reflect on the fact that they cannot really enjoy the wealth that they have. Moreover, Proverbs 28:11 and Jeremiah 9:23 warn that wealth often leads to pride and arrogance.

So the Bible does not condemn those who are wealthy. But it does warn us that if God blesses us with wealth, we must keep our priorities straight and guard against the seductive effects of wealth.

A Biblical View of Poverty

The Bible classifies the causes of poverty into four different categories. The first cause of poverty is oppression and fraud. In the Old Testament (e.g., Prov. 14:31; 22:7; 28:15) we find that many people were poor because they were oppressed by individuals or governments. Many times, governments established unjust laws or debased the currency, measures that resulted in the exploitation of individuals.

The second cause of poverty is misfortune, persecution, or judgment. In the book of Job we learn that God allowed Satan to test Job by bringing misfortune upon him (1:12-19). Elsewhere in the Old Testament (e.g., Ps. 109:16; Isa. 47:9; Lam. 5:3) we read of misfortune or of God's judgment on a disobedient people. When Israel turned from God's laws, God allowed foreign nations to take them into captivity as a judgment for their disobedience.

The third cause of poverty is laziness, neglect, or gluttony. Proverbs teaches that some people are poor because of improper habits and apathy (10:4; 13:4; 19:15; 20:13; 23:21).

The final cause of poverty is the culture of poverty. Proverbs 10:15 says, "The ruin of the poor is their poverty." Poverty breeds poverty, and the cycle is not easily broken. People who grow up in an impoverished culture usually lack the nutrition and the education that would enable them to be successful in the future.

Poverty and Government

While government should not have to shoulder the entire

responsibility for caring for the poor, it must take seriously the statements in Leviticus and Proverbs about defending the poor and fighting oppression. Government must not shirk its God-given responsibility to defend the poor from injustice. If government will not do this, or if the oppression is coming from the government itself, then Christians must exercise their prophetic voice and speak out against governmental abuse and misuse of power.

Government must first establish laws and statutes that prohibit and punish injustice. These laws should have significant penalties and be rigorously enforced so that the poor are not exploited and defrauded. Second, government must provide a legal system that allows for the redress of grievances where plaintiffs can bring their case to court for settlement.

A second sphere for governmental action is in the area of misfortune. Many people slip into poverty through no fault of their own. In these cases, government must help to distribute funds. Unfortunately, the track record of government programs is not very impressive. Before the implementation of many of the Great Society programs, the percentage of people living below the poverty level was 13.6 percent. Twenty years later, the percentage was still 13.6 percent.

We need a welfare system that emphasizes work and initiative and does not foster dependency and laziness. One of the things integral to the Old Testament system and missing in our modern system of welfare is a means test. If people have true needs, we should help them. But when they are lazy and have poor work habits, we should admonish them to improve. Our current welfare system perpetuates poverty by failing to distinguish between those who have legitimate needs and those who need to be admonished in their sin.

Poverty and the Church

The church has the potential to offer some unique solutions to poverty. Yet ever since the depression of the 1930s and the rise of the Great Society programs in the 1960s, the church has tended to abdicate its responsibility toward the poor to the government.

A Cooperative Effort

In the Old Testament, there were two means to help the poor. The first was through the gleaning laws listed in Leviticus 19:9-10 and Deuteronomy 24:19-22. As farmers reaped their crops, they would leave the corners of their fields unharvested, and anything that fell to the ground was left for the poor.

The second method used to help the poor was the tithe. In Leviticus 27:30 we find that the tithe provided funds both for the church and for the poor. The funds were distributed by the priests to those who were truly needy.

In the New Testament, the church also had a role in helping to meet the needs of the poor. In 1 Corinthians 16, Paul talks about a collection that was sent from the churches to the Jerusalem believers. We also find many scriptural admonitions calling for Christians to distribute their resources to others compassionately (2 Cor. 9:7; 1 Tim. 5:9-10; 6:18; James 1:27).

These verses concerning the gleaning laws and the tithe seem to indicate that both the government and the church should be involved in helping the poor. Ideally, the church should be in the vanguard of this endeavor. Unfortunately, the church has neglected its responsibility, and government is now heavily involved in poverty relief.

I believe poverty relief should be a cooperative effort between the government and the church. As I noted above, government can provide solutions to exploitation and

oppression by passing and enforcing just laws. It can also provide solutions to economic misfortune through various spending programs. But it cannot solve the problems of poverty by addressing injustice and misfortune alone. Poverty is as much a psychological and spiritual problem as it is an economic problem, and it is in this realm that the church can be most effective. Although salvation is not the sole answer, the church is better equipped than the government to meet the psychological and spiritual needs of poverty-stricken people. Most secular social programs do not place much emphasis on these needs and thus miss an important element in the solution to poverty.

Breaking the Cycle of Poverty

As I stated earlier, one of the causes of poverty is the culture of poverty. People are poor because they are poor. An individual who grows up in a culture of poverty is destined for a life of poverty unless something rather dramatic takes place. Poor nutrition, poor education, poor work habits, and poor family relationships can easily condemn an individual to perpetual poverty.

Here is where the church can provide some answers. First, in the area of capital investment, churches should develop a mercies fund to help those in need. Christians should reach out to those in poverty by distributing their own financial resources and by supporting ministries working in this area. Such an outreach provides churches with a mechanism to meet the physical needs of the poor as well as a context to meet their spiritual needs.

A second solution is for Christians to use their gifts and abilities to help those caught in the web of poverty. Doctors can provide health care. Educators can provide literacy and remedial reading programs. Businesspeople can impart job skills.

This kind of social involvement can also provide opportunities for evangelism. Social action and evangelism often work hand in hand. When we meet people's needs, we often open up opportunities to reach them for Jesus Christ.

This leads to a third solution. Christian involvement can lead to spiritual conversion. By bringing these people into a relationship with Jesus Christ, we can break the culture of poverty. Second Corinthians 5:17 says that we become new creatures in Jesus Christ. Being born again can improve attitudes and family relationships. It can give new direction and the ability to overcome handicaps and hardships.

A fourth area of Christian involvement is to call people to their biblical task. Proverbs 6:6 says, "Go to the ant, you sluggard, observe her ways and be wise"; we see here that we are to admonish laziness and poor habits that lead to poverty. In the New

Testament, Paul reminds the Thessalonians of their church rule: "If a man will not work, he shall not eat" (2 Thess. 3:10). Christians should gently but firmly admonish those whose poverty is the result of poor work habits to begin taking responsibility for their own lives.

The church can help those addicted to alcohol or other drugs to overcome their dependencies. Christians can work to heal broken families. Dealing with these root causes will help solve the poverty problem.

The Christian Lifestyle

What, then, does this biblical view of wealth and poverty have to say about the way Christians should live? A brief survey of Scripture shows godly people living in a variety of different economic situations. For example, Daniel served as secretary of state in pagan administrations and no doubt lived an upper-middle-class lifestyle. Ezekiel lived outside the city in

what might have been considered a middle-class lifestyle. And Jeremiah certainly lived a lower-class lifestyle.

Which prophet best honored God with his lifestyle? The question is of course ridiculous. Each man honored God and followed God's leading in his life. Yet each lived a very different lifestyle.

Christians must reject the tacit assumption implicit in many discussions about economic lifestyle. There is no ideal lifestyle for Christians. One size does not fit all. Instead, we must seek the Lord to discern His will and calling in our lives.

As we do this, there are some biblical principles that will guide us. First, we should acknowledge that God is the Creator of all that we own and use. Whether we are rich or poor, we must acknowledge God's provision in our lives. We are stewards of the creation; the earth is ultimately the Lord's (Ps. 24:1).

Second, we should "seek first His kingdom and His righteousness" (Matt. 6:33). We must recognize and avoid the dangers of wealth. Greed is not an exclusive attribute of the rich, nor is covetousness an exclusive attribute of the poor. Christians must guard against the effect of wealth on their spiritual lives. There is nothing wrong with owning possessions. The problem comes when the possessions own us.

Third, Christians must recognize the freedom that comes with simplicity. A simple lifestyle can free us from the dangers of being owned by material possessions. It can also free us for a deeper spiritual life. While simplicity is not an end in itself, it can be a means to a spiritual life of service.

Here are a few suggestions on how to begin living a simple lifestyle. First, eat sensibly and eat less. This includes not only good nutrition, but occasional times for prayer and fasting. Use the time saved for prayer and meditation on God's

word. Use the money saved for world hunger relief.

Second, dress modestly. This not only obeys the biblical injunction of dressing modestly, but avoids the Madison Avenue temptation of having to purchase new wardrobes as styles change. A moderate and modest wardrobe can endure the drastic swings in fashion.

Third, give all the resources you can. This includes both finances and abilities. Wesley's admonition to earn all you can, save all you can, and give all you can is appropriate here.

Look for opportunities to give the resources God has blessed you with. If God has blessed you with wealth, look for opportunities to give it away prudently. If God has blessed you with great abilities, use them for His glory.

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Terrorism

Terrorism has become the scourge of democratic governments. Experts in the field estimate that less than 1 percent of terrorist attacks occurred in the Soviet Union, but according to Rand Corporation expert Brian Jenkins, nearly a third of all terrorists attacks involve Americans.

Democratic governments, accustomed to dealing within a legal structure, often find it difficult to deal with criminals and terrorists who routinely operate outside of the law. Yet deterrence is just as much a part of justice as proper enforcement of the laws.

Democratic governments which do not deter criminals inevitably

spawn vigilantism as normally law-abiding citizens, who have lost confidence in the criminal justice system, take the law into their own hands. A similar backlash is beginning to emerge as a result of the inability of Western democracies to defend themselves against terrorists.

But lack of governmental resolve is only part of the problem. Terrorists thrive on media exposure, and news organizations around the world have been all too willing to give terrorists what they crave: publicity. If the news media gave terrorists the minuscule coverage their numbers and influence demanded, terrorism would decline. But when hijackings and bombings are given prominent media attention, governments start feeling pressure from their citizens to resolve the crisis and eventually capitulate to terrorists' demands. Encouraged by their latest success, terrorists usually try again. Appeasement, Churchill wisely noted, always whets the appetite, and recent successes have made terrorists hungry for more attacks.

Some news commentators have been unwilling to call terrorism what it is: wanton, criminal violence. They blunt the barbarism by arguing that "one man's terrorist is another man's freedom fighter." But this simply is not true. Terrorists are not concerned about human rights and human dignity. In fact, they end up destroying human rights in their alleged fight for human rights.

Terrorism has been called the "new warfare." But terrorists turn the notion of war on its head. Innocent non-combatants become the target of terrorist attacks. Terrorist warfare holds innocent people hostage and makes soldier and civilian alike potential targets for their aggression.

Terrorism will continue even though war has never been formally declared and our enemy is not a single identifiable country. Instead we are being victimized by an international terror network bent on crippling American

morale.

Government and War

First, we must define a terrorist. Is a terrorist a common criminal? If terrorists are only common criminals, then biblically speaking, they should merely be dealt with by their host governments.

In Romans 13, the Apostle Paul says, "he who resists authority has opposed the ordinance of God; and they who have opposed will receive condemnation upon themselves. For rulers are not a cause of fear for good behavior, but for evil. Do you want to have no fear of authority? Do what is good and you will have praise from the same; for it is a minister of God to you for good. But if you do what is evil, be afraid; for it does not bear the sword for nothing; for it is a minister of God, an avenger who brings wrath upon the one who practices evil."

This passage of Scripture helps us make an important distinction we will use in our analysis of terrorism. The Apostle Paul's teachings on government shows that criminals are those who do evil and threaten the civil peace. Any outside threat to the existence of the state is not a criminal threat but an act of war which is also to be dealt with by the government.

In other words, criminals threaten the state from within. Foreign armies threaten the state from outside. In the case of seeking domestic peace, the Apostle Paul outlines how governments will approve of good works, but that governments should bring fear to those who are wrongdoers.

Evildoers should live in fear of government. But in the case at hand, terrorists do not live in fear of the governing authorities in the countries where they live. Their governments do not think of them as breaking civilian laws and thus do not prosecute them.

This is foreign to the American mindset. If an anti-Syrian terrorist group were based in the United States, we would prosecute those terrorists as enemies of the state. A U.S. based anti-Syrian terrorist group would be illegal in the United States. And they would be illegal since they're carrying out activities reserved for Congress and the President. Only governments have a foreign policy and war-making strategies. But Middle Eastern governments do not prosecute terrorists the way we would. Why? Because terrorists often carry out policies and desires of such host governments.

Middle Eastern terrorists, far from fearing the sword of the governing authorities, instead are often given sanctuary by such governments. Governments who give sanctuary and even give approval have often adopted the attitude that terrorists do them no harm so why should they move against the terrorist organizations? In fact, they are not seen as a threat because terrorist groups are acting out the host government's policies.

In conclusion, both the terrorist groups and their host nations are truly enemies of the American government when they capture and kill U.S. civilians for military and foreign policy purposes. This is not civilian murder, but military warfare.

Military Action

Based upon the Apostle Paul's teaching of government in Romans 13, terrorists should be classified as common criminals in their host countries. But they are not prosecuted by host countries and are often carrying out the military policy and foreign policy of that country.

Thus, when terrorists attack, we should not view them as criminals but as foreign soldiers who attempt to threaten the very existence of the American government. Whether or not the terrorists have the firepower and strategic wisdom to actually

undermine the U.S. government is not the issue. At issue is how to deal with a new type of military aggressor.

Terrorists are not common criminals to be tried in American civil courts. They are military targets who must be stopped since they are armed and military enemies of the American government who are on attack. Yes, America has other armed enemies, but they are not on the attack as terrorists are.

In the same way that it took traditional armies some time to learn how to combat guerilla warfare, so it is taking Western governments time to realize that the rules for warfare have also been revised in the case of terrorism. Diplomatic efforts have failed to convince Middle East governments to help the United States in bringing terrorist groups to justice. Meetings and negotiations haven't been able to strike fear in terrorist's hearts.

When we fight terrorism we need to realize we are talking about war. Military warfare is different from civilian peacekeeping. In civilian peacekeeping, people are presumed innocent until proven guilty. A citizen can be arrested and detained before trial, but must be released unless guilt is proven.

Military warfare is different. A trial is not held for each military action. In a sense, in a just war, a "trial" of sorts is held before any action is taken. Discussion and debates among congressmen and senators usually occur before war is declared. Factfinding studies, presentations, testimonies, and other kinds of forethought go into a declaration of war. In a sense, when the use of the military is involved, the trial period comes before anyone is confronted or arrested. But once war is declared, there are no more trials until the enemy is defeated. And every one who aids and abets the enemy is guilty by association.

At present, terrorism is a one-sided war that the United

States is losing. American soldiers and citizens are being killed in the war. Unfortunately, the United State is not treating terrorism like war. The limited war powers granted to the President by the Congress are not enough and aren't used in a systematic way to defeat the enemy.

If we are to win the war against terrorism, we must realize that it is war. Until we see it as military aggression, we will be unsuccessful in ending terrorism in this decade.

Constitutional Issues

Terrorist groups are not living in fear of their host governments. Instead, law-abiding citizens live in fear of terrorist groups. In one TV interview a Middle Eastern terrorist was quoted as saying, "We want the people of the United States to *feel the terror.*"

The ability of these groups to carry out their agenda is not the issue. The fundamental issue is how U.S. government leaders should deal with this new type of military strategy. Terrorists have held American diplomats hostage for years, blown up military compounds, and hijacked airplanes and cruise ships. Although some hostages have been released, many others have been killed and the U.S. has been unsuccessful at punishing more than a small number of terrorists.

Although international diplomacy has been the primary means used by the United States against terrorism, we should consider what other means may also be appropriate. In the past, American leaders have responded to military aggression in a variety of ways short of declaring war.

The U.S. Constitution grants the following powers to Congress: "To define and punish piracies and felonies committed on the high seas, and offenses against the law of nations; To declare war, grant letters of marque and reprisal, and make rules concerning captures on land and water." Terrorist acts fall

into at least two of the Congressional provisions for dealing with attacks on the nation. They are: (1) to punish offenses against the law of nations, and (2) to declare war.

In either case, there are strong Constitutional grounds for taking action against terrorists. The difficulty comes in clearly identifying the enemy and being willing to risk offending many Arab nations who we consider allies. Congress must identify the enemy and call that group a military target. Once that has happened many of the other steps fall into place with less difficulty.

At this point military strategy must be deployed which can hunt down small groups of well-armed and well-funded men who hide within the territory of a host country. We must also develop a political strategy that will allow us to work within a host country. We must make it clear how serious the United States takes a terrorist threat. American citizens are tired of being military targets in an undeclared war.

Through diplomatic channels we must make two things very clear to the host country. First, they should catch and punish the terrorist groups themselves as civilian criminals. Or, second, they should extradite the enemy soldiers and give them up to an international court for trial.

If the host country fails to act on these two requests, we should make it clear that we see them in complicity with the terrorist groups. But failing to exercise their civil responsibility, they leave themselves open to the consequences of allowing hostile military forces within their borders.

Just Punishment

Although diplomacy has its place, it is easy to see that diplomacy and negotiation do not strike fear in the hearts of terrorists. Yes, American hostages in Iran were eventually released after 444 days. But other American hostages like Lt.

Col. Williams Higgins were killed by Lebanese Shiite terrorists. In most cases, diplomatic efforts have failed to bring terrorists to justice.

We have shown above that Romans 13 gives government the right to bear the sword to protect its citizens from criminal threats from within the country and military threats from outside the country. We have also shown that military action is also sanctioned "to punish piracies and felonies" and to punish "offenses against the law of nations."

With this as background, we should now focus on the issue of just punishment which is described in Exodus 21. The principle here is that the punishment must be proportional to the crime. A judge could not chop off a man's hand merely because he scratched another man's hand in a fight. The punishment was to be: burn for burn, wound for wound, and stripe for stripe. Excessive punishments were forbidden. Punishment was swift and sure, but it was also fair and proportional.

Just and proportional punishments have been the model for both criminal and military punishments. Not that all nations have followed this rule. But the United States should establish the moral tone by following this biblical principle.

In the context of our discussion on terrorism, I believe that we should apply proportional punishment to terrorists and host countries. First, this means that we should not apply too severe a punishment. Calls for bombing cities of host countries in retaliation for terrorist actions should be rejected as inappropriate and unjust.

But this also means we should not apply too light a punishment. Host nations who harbor terrorists and refuse to punish or extradite terrorists should be pressured by the United States. Punishment could come in the form of economic embargoes, import-export restrictions, severing diplomatic relations, or even military actions. But the punishment should

be proportional to the terrorist act. Excessive reaction or retaliation will not only be unjust, but it will fuel the fires of anti-American sentiment.

In some cases, an American strike force of counterterrorists might be necessary when the threat is both real and imminent. This should be the option of last resort, but in certain instances it may be necessary. In 1989, for example, Israeli special forces captured Sheik Obeid and no doubt crippled the terrorist network by bringing one of their leaders to justice. In 1985, U.S. planes were able to force an Egyptian airliner down to prevent the escape of another terrorist leader. These are admittedly acts which should be done rarely and carefully. But they may be appropriate means to bring about justice.

In conclusion, I believe we must recognize terrorism as a new type of military aggression which requires governmental action. We are involved in an undeclared war and Congress and the President must take the same sorts of actions they would if threatened by a hostile country. We must work to deter further terrorist aggression in this decade.

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Disillusionment in the 1990's

The changing social and economic conditions of the 1990s are turning this into the decade of disillusionment. Millions of baby boomers who grew up in a world that fed and nurtured their expectations are facing a world much different than the one in which they were raised. This crisis of disillusionment could also be called a crisis of "broken promises," since the

boomers came to expect that they would in adulthood be privileged to enjoy the fruits of the American dream. Instead, they are tasting the bitter fruit of despair and disillusionment.

The seeds of these circumstances were sown in earlier decades. During the 1980s, they took root and grew, creating a different set of circumstances for this generation in the 1990s.

Leading-Edge Versus Trailing-Edge Boomers

Although these circumstances have affected all baby boomers, they have hit one segment of the boom much harder than the others: the trailing edge. The members of this generation, born during the boom's later years (1955-1964), have not fared as well as their older brothers and sisters. The reason is simple; they were born later.

Psychologist Kevin Leman has written about the effects of birth-order in a single family. The oldest child tends to be serious, responsible, even driven. The youngest child tends to be more carefree—sometimes even the family comic. The order of birth in a single family can often be a great predictor of personality traits.

Paul Light, in his book *Baby Boomers*, observes that “generations may be subject to the same kinds of birth-order effects that social psychologists find in families.” Just as the first-born in a family receives a disproportionate amount of parental attention and nurturance, so first-born boomers received a disproportionate amount of societal attention and privilege.

The leading edge boomers were the first to college, the first to the jobs, and the first to the houses. In the American “first come- first serve” economy, the leading edge found better jobs, better opportunities for career advancement, and

better house prices. The trailing edge found just the opposite.

For example, take house prices. A couple that bought a house before inflation and interest rates increased would be better off financially than a couple that bought a house with an inflated price. The leading edge bought houses before the prices went through the roof. They invested in an appreciating asset. By contrast, the trailing edge bought (or tried to buy) houses that were already inflated. Often just coming up with the down payment was difficult if not impossible.

In general, the earlier someone was born, the better are his or her chances of succeeding in the economy. Anyone who doubts the trend need only watch the devastating impact these economic forces are having on the generation following the baby boom. Many "baby busters" cannot find a job that pays them enough to enable them to leave their parents' home. Buying homes of their own seems like the impossible dream.

Actually the seeds of this current disillusionment were sown in the 1960s and 1970s. These later-born boomers were not reared in the optimism of the Eisenhower and Kennedy years. Camelot was an historical footnote. During their "Wonder Years" they experienced the assassinations of John Kennedy, Martin Luther King, Jr., and Robert Kennedy. They grew up during the Vietnam War. They saw anti-war protests on nightly television. Leading-edge boomers saw their idyllic visions unravel in the late 60s, but they still retained their childhood memories of a world of affluence and optimism. By contrast, trailing-edge boomers growing up in the 1960s saw a different world—a world of shattered dreams and discordant images.

While older boomers grew up in relatively stable families, younger boomers saw the divorce rate climb to unprecedented levels. Television shows about traditional families like the Andersons and the Cleavers were replaced by sitcoms about

single parents like Julia and blended families like The Brady Bunch.

By the time boomers hit the job market, wages had stagnated. National attention on a potential energy crisis, an Arab oil embargo, and governmental attempts to control inflation made a bad economy worse. Prime entry-level jobs were hard to find and chances for career advancement seemed slim. Inflation peaked at 18 percent in 1979, and unemployment reached 11 percent in 1982—the highest level since before World War II. These certainly were **not** the “Wonder Years.”

Yet through the 1980s, boomer optimism buoyed spirits that perhaps tomorrow would be better, like it had been for their parents. Mom and Dad struggled through the Great Depression and survived World War II to build a better life. Boomers hoped that the same would be true for them. But, for many, better never came, and they are facing an impending crisis of disillusionment in the 1990s.

Yuppies and Yuffies

Social commentators, always looking for new acronyms to describe portions of the population, dubbed these boomers “Yuffies”: young, urban failures. Just as the name “yuppie” lacked demographic precision, so also the term “yuffie” is imprecise. Nevertheless, the term reinforces a point made in previous programs. Not all baby boomers are yuppies. Just the opposite. Most baby boomers are coming face-to-face with disillusionment and downward mobility. Definitions used in 1985 to describe yuppies and yuffies illustrate the point. Yuppies were defined as 25- to 39-year-olds who live in metropolitan areas, work in professional or managerial occupations, and earn at least \$30,000 if living alone and \$40,000 if married or living with someone else. Using that definition, there were only four million yuppies in 1985—constituting just 5 percent of all baby boomers.

Yuffies were defined as baby boomers making less than \$10,000 a year. Although that definition seemed much too restrictive in terms of income, it still defined a full 40 percent of the baby boom generation. In 1985, yuffies were roughly eight times as numerous as yuppies.

In the 1990s the trend is continuing. A generation reared with great expectations must now come to grips with the reality of downward mobility.

Home Bittersweet Home

While the American dream has meant different things to different people, certainly one of the most universal, deeply-held parts of the dream has been owning a home. A Roper Organization survey in 1989 reported that nearly nine out of ten adults listed "a home that you own" as part of the life they would like to have. This was nine percentage points ahead of a happy marriage and fourteen points ahead of a car or children.

Not only is home ownership part of the American dream; it is part of the American fantasy. A nationwide survey by Spiegel Inc. found that one out of ten Americans fantasizes about the "house of their dreams" every single day. The dream house has four bedrooms, three bathrooms, two fireplaces, seven closets, three televisions, four telephones, and is a short stroll from the beach. Other amenities include a media/entertainment center, an exercise facility, a library, a spa/whirlpool, a home office, and an indoor/outdoor pool.

If this characterization of American home fantasies is even close to accurate, no wonder more and more boomers are facing a crisis of broken promises. The American economy simply did not deliver. The dream of owning your own home is a relatively recent one. In 1946— the year the baby boom began—the majority of Americans were renters. Yet within one generation, more than two-thirds of Americans became home owners. The boom

generation, growing up in the midst of this significant transition, came to see home ownership as a right rather than a privilege.

But the housing crunch in the 1970s began to change that perception. When the baby boom generation headed out into the world upon graduation, they found stagnant wages and increasing house prices. Both phenomena were due to the size of the baby boom generation. American couples could create millions of babies every year during the baby boom, but the American economy could not create millions of new jobs and millions of new homes in the 1970s. The sheer size of the generation was only one reason for rising home prices. The living patterns of this generation exacerbated the problem. Three lifestyle patterns are especially relevant. First, baby boomers left the nest earlier than any other generation. Many left for college and never returned home but instead began looking for homes of their own. Second, boomers stayed single longer. Unlike their parents, who married early and then purchased houses, boomers in the 1970s often bought houses as singles, thereby creating an even greater demand on the housing market. Finally, boomers had higher divorce rates. This trend also created more demand for housing than would have occurred if they had assumed the lifestyle of their parents.

These three patterns converged to increase demand on housing. From 1960 to 1980, the total number of households grew by at least 10 million each decade. To put this dramatic increase in perspective, the rate of increase for households was three times faster than that of the population as a whole.

Another reason for the increased cost of home ownership involved the changing perception of a home as an investment. The tax advantage of owning a home in the 1970s and early 1980s was compelling. When the federal income tax was first enacted in 1913, "interest on indebtedness" was exempt. Therefore, a home owner receives a mortgage-interest

deduction—effectively a tax subsidy for owning a house rather than renting an apartment. On the other hand, a renter must pay for his apartment with after-tax dollars, and any return from his savings is subject to taxation.

Suddenly, people who would not have normally considered owning a house (singles, couples who preferred apartment living, etc.) were buying homes in record numbers simply because they were good investments. During the late 1970s and early 1980s, net increases in home owner equity were more than three times larger than total personal savings out of income.

Soon the frenzy became a self-fulfilling prophecy. Rising home prices seemed like a good way to beat inflation. The increased demand drove prices even higher, spurring even more demand. According to one writer,

They bought and sold homes like traders in the pork-belly pit. It was the 1980s, and hundreds of thousands of baby boomers, two-income-couples with ready access to credit, were buying New York real estate.

Taken together, all of these factors worked to price many couples out of the housing market. To illustrate the impact, compare the difference between buying a new home in 1949 and buying a house in the 1980s. In 1949, a 30-year-old man purchasing a median-priced house only needed to commit 14 percent of his income. A new “Cape Cod” house in Levittown, New York, went for just \$7,990.

By 1983, the convergence of the various factors already mentioned radically altered the equation. Now a 30-year-old man needed to commit 44 percent of his income to meet the carrying charges on a median-priced house. That same year, 65 percent of all first-time home buyers needed two paychecks to meet their monthly payments. The demographics of first time home buyers in 1989 further illustrate this point. The median home price for first-time buyers went over the \$100,000 mark

(actually \$105,200) in that year. The average first-time buyer was nearly thirty-something (29.6), and most first-time buyers (87%) needed dual-incomes to qualify. The prospects for a typical renter to become an homeowner are discouraging. Apartment rents stabilized during the late 1980s, but at record high levels. Only four out of ten young renters had sufficient income to qualify for the mortgage on a median "starter house." Coming up with a down payment was no easier. According to Harvard University's Joint Center for Housing Studies, even with a 10 percent down payment mortgage, only 20 percent of white renters and 4 percent of black renters can afford a typical starter house.

Careers in Crisis

Although boomers saw their parent's salaries and job opportunities increase, this has not been the case for them. Wages stagnated in 1973, thus reducing boomer earning potential. By the end of the 1970s, *Fortune* magazine estimated that baby boomers had effectively lost ten years' income when compared with the earnings of the generation just preceding them.

In the 1970s and 1980s, many couples were able to cope with declining wages by living off two incomes. Many middle-class couples compensated primarily due to the strength of the wife's increased income since men's earnings remained relatively flat during this period. But even the wife's additional income could not forestall the economic impact on families. Young families with two paychecks today earn about the same as a couple that lived only on the husband's salary in the 1970s.

The problem intensified in the 1990s. The size of the boom generation caused part of the problem. The resulting discrepancy between job supply and job demand first affected the number of entry-level positions that baby boomers could find.

Now boomers find themselves competing for increasingly scarce management-level positions. As one rises in the corporation, the number of management positions decreases as the corporate pyramid narrows. In the early 1980s, economists were writing about the presence of too many people vying for too few management-level positions, causing a bottleneck at the middle management level. Changes in the corporate world throughout the 1980s exacerbated the problem. "Downsizing," "streamlining," and "merging" are just a few of the terms used to describe the twisting of the corporate pyramid into an almost unrecognizable polygon. Driven by the twin goals of improving productivity and enhancing a company's ability to compete, major corporations have eliminated whole levels of middle and upper management.

This generation often finds itself facing two dismal prospects: career plateauing and the potential of a mid-life layoff.

Belt-tightening measures in the 1980s forced employees to be content with lower wages and smaller wage increases. One research economist predicts that "Salaries will probably barely keep up with the cost of living and taxes...I think we're looking at very modest wage increases in the 1990s." For a generation raised on high expectations, the reality of lower wages and fewer and smaller increases can lead to disillusionment.

Although the conclusion may seem like bad news for society as a whole, I believe that it is good news for the church of Jesus Christ. This generation has effectively turned its back on the gospel, in part because it has had it so good. Boomers didn't feel like they needed anyone or anything. Now that they are coming to grips with discouragement and disillusionment, they may be more open to the gospel. If that is so, then churches and individual Christians can use the trends in our society to maximize their influence for Jesus Christ.

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