

# Is America Going Broke?

Let me begin with a provocative question: Is America going broke? It is a question that has been asked many times before. And when an economist asks the question, it creates quite a stir. Back in 2006, Laurence Kotlikoff asked: "Is the United States Bankrupt?"[\[1\]](#) He concluded that countries can go broke and that the United States is going broke due to future obligations to Social Security and Medicare. At the time, his commentary generated lots of discussion and controversy.

Two years later that same economist writing for *Forbes* magazine asked the question in a slightly different way: "Is the U.S. Going Broke?"[\[2\]](#) He pointed out that the federal government's takeover of Fannie Mae and Freddie Mac represented a major financial challenge. These two institutions issue about half of the mortgages in America, so that part of the bailout put the government on the hook for \$5 trillion (if you consider the corporate debt that is owed and the mortgage debt that is guaranteed).

But \$5 trillion is effectively pocket change when you consider the real liabilities that are facing our government. He estimates that is on the order of \$70 trillion. I have seen others estimate our unfunded liabilities at anywhere from \$50 trillion to as high as more than \$90 trillion. Let's for the sake of discussion use the \$70 trillion figure.

The \$70 trillion figure actually represents the fiscal difference between the government's projected spending obligations and all its projected tax receipts. He notes, "This fiscal gap takes into account Uncle Sam's need to service official debt-outstanding U.S. government bonds. But it also recognizes all our government's unofficial debts, including its obligation to the soon-to-be-retired baby boomers to pay their Social Security and Medicare benefits."[\[3\]](#)

When we are talking about such large dollar amounts, it is hard to put this in perspective. Let's focus on the challenge that the baby boom generation creates. There are approximately 78 million baby boomers who will be retiring over the next few decades. Each of them can expect to receive approximately \$50,000 each year (in today's dollars) during their retirement. OK, so let's multiply 78 million by a \$50,000 annual payment and you get an annual cost of \$4 trillion per year.

Of course, these are just the obligations we know about. There are others potential costs and obligations that aren't even calculated into the national debt. Housing prices certainly fit into that category. We know some of the obligations that were written into law but cannot predict what might take place in the future. And we don't know how many banks in the future will fail and what that cost might be to the American taxpayer.

## **Fannie Mae and Freddie Mac**

I would imagine that if you asked most people a year ago what they know about Fannie Mae and Freddie Mac they would probably respond that they know very little about these two corporations. But after congressional debates about various bailouts, most Americans know a lot more about these two institutions.

Fannie Mae is the Federal National Mortgage Association, and Freddie Mac is the Federal Home Loan Mortgage Corporation. They are stockholder-owned corporations and referred to as government sponsored enterprises, known as GSEs. The two of them are considered the largest financial companies in the world with liabilities of approximately \$5 trillion.

The bailout of these insitutions has been controversial for a few reasons. First, these two GSEs are private companies which

the government wants to help with taxpayer money. Economist John Lott believes "this whole approach is pretty dubious. If you subsidize risk, you get more of it. If you don't have to bear the cost of the risk, why not shoot for the moon?"

Former House Majority Leader Dick Armey says we are "privatizing gains while socializing losses." Stockholders of Fannie Mae and Freddie Mac already receive higher interest rates than Treasury securities because of higher risk of repayment. He suggests that the government repay 90 cents on the dollar rather than 100 percent.

In the midst of the debates about bailouts, we learned some vital lessons about the economy. For example, some have talked about the proposal to suspend the accounting rules of the Sarbanes-Oxley Act known as "mark to market." Trying to understand this proposal forced us to get up-to-speed on economics and accounting.

We also learned that sometimes a regulatory agency may not have done a good job warning us of dangers. The Office of Federal Housing Enterprise Oversight employs 200 people to oversee Fannie Mae and Freddie Mac which are the government-sponsored entities that own or guarantee nearly half of the nation's residential mortgages. Just a few months before the collapse of Fannie and Freddie, the OFHEO issued a report that saw clear sailing ahead.

We also learned that in trying to do some good, government can do harm. During the 1990s the Treasury Department changed the lending rules for the Community Reinvestment Act. This was an attempt to get middle-income and low-income families into homes. Unfortunately, these families lacked the resources to make their payments. It was only a matter of time before many of those families defaulted on their loans.

# Medicare

Usually when we talk about unfunded liabilities, the conversation usually turns to Social Security. It turns out that the Social Security shortfall is a problem, but it pales in comparison to the shortfall for Medicare.

Medicare is a pay-as-you-go program. Although some members of Congress warned about future problems with the system, most politicians simply ignored the potential for a massive shortfall. Medicare comes in three parts. Medicare Part A covers hospital stays, Medicare B covers doctor visits, and Medicare D was recently added as a drug benefit.

How big is the financial shortfall? Let me quote from a speech given Richard Fisher (President and Chief Executive Officer, Federal Reserve Bank of Dallas). He says:

*The infinite-horizon present discounted value of the unfunded liability for Medicare A is \$34.4 trillion. The unfunded liability of Medicare B is an additional \$34 trillion. The shortfall for Medicare D adds another \$17.2 trillion. The total? If you wanted to cover the unfunded liability of all three programs today, you would be stuck with an \$85.6 trillion bill. That is more than six times as large as the bill for Social Security. It is more than six times the annual output of the entire U.S. economy.*[\[4\]](#)

There are a number of factors that contribute to this enormous problem. First, there are the demographic realities that are also affecting Social Security. From 1946 to 1964 we had a baby boom followed by a baby bust. Never has such a large cohort been dependent on such a small cohort to fund their entitlement programs. Second, there is longevity. People are living longer lives than ever before. Third, the cost of medical treatment and technology is increasing. We have better drugs and more sophisticated machines, but these all cost

money. Finally, we have a new entitlement (the prescription drug program) that is an unfunded liability that is one-third greater than all of Social Security.

Richard Fisher says that if you add the unfunded liabilities from Medicare and Social Security, you come up with a figure that is nearly \$100 trillion. "Traditional Medicare composes about 69 percent, the new drug benefit roughly 17 percent and Social Security the remaining 14 percent."[{5}](#)

So what does this mean to each of us? We currently have a population over 300 million. If we divide the unfunded liability by the number of people in America, the per-person payment would come to \$330,000. Put another way, this would be a bill to a family of four for \$1.3 million. That is over 25 times the average household's income.

Is America going broke? What do you think?

## **Consumer Debt**

We've been answering the question, Is America Going Broke? But now I would like to shift the focus and ask a related question. Are Americans going broke? While government debt has been exploding, so has consumer debt.

Let's look at just a few recent statistics. Nearly half of all American families spend more than they earn each year. Personal bankruptcies are at an all-time high and increasing. It is estimated that consumers owe more than \$2 trillion.

It is important to remember that although many Americans are significantly in debt, many others are not. In my earlier article on ["Debt and Credit,"](#) I pointed out how some of the statistics about credit card debt are misleading.[{6}](#)

The current statistics say that the average U.S. household has more than \$9,000 in credit card debt. We also read that the

average household also spends more than \$1,300 a year in interest payments. While these numbers are true, they are also misleading. The average debt per American household with at least one credit card is \$9,000. But nearly one-fourth of Americans don't even own credit cards.

We should also remember that more than thirty percent of American households pay off their most recent credit cards bills in full. So actually a majority of Americans owe nothing to credit card companies. Of the households that do owe money on credit cards, the median balance was \$2,200. Only about 1 in 12 American households owe more than \$9,000 on credit cards.

The statistic is true but very misleading. That is also true of many other consumer debt statistics. For example, nearly two-thirds of consumer borrowing involves what is called "non-revolving" debt such as automobile loans. Anyone who has ever taken out a car loan realizes that he or she is borrowing money from the bank for a depreciating asset. But it is an asset that usually has some resale value (unlike a meal or a vacation purchased with a credit card).

But even in this case, the reality is different than perception. Yes, many families have car payments. But many other families do not have a car payment and owe nothing to the bank. So we have to be careful in how we evaluate various statistics about consumer debt.

The bottom line, however, is that government, families, and individuals are spending more than they have. Government is going broke. Families and individuals are going broke. We need to apply biblical principles to the subject of debt.

## **Biblical Perspective**

Proverbs 22:7 says, "The rich rule over the poor, and the borrower is a servant to the lender." When you borrow money

and put yourself in debt, you put yourself in a situation where the lender has significant influence over the debtor. This is true whether the debtor is an individual or an entire nation.

Many of the Proverbs also warn about the potential danger of debt (Proverbs 1:13-15; 17:18; 22:26-27; 27:13). While this does not mean that we can never be in debt, it does warn us about its dangers. It is never wise to go into debt, and many are now wondering if America and individual Americans are going broke.

Romans 13:8 says, "Owe nothing to anyone." This passage seems to indicate that we should quickly pay off our debts. That would imply that Christians have a duty to pay their taxes and pay off their debts.

But what should we do if government continues to get further and further in debt? I believe that we should hold government officials responsible since it appears that they do not have any real desire to pay off its debt. Psalm 37:21 says, "The wicked borrows and does not pay back." We should repay our debts as individuals, and government should pay its debts as well.

In the Old Testament, debt was often connected to slavery. Isn't it interesting that both debts and slavery were cancelled in the year of Jubilee? It is also worth noting that sometimes people even put themselves in slavery because of debt (Deuteronomy 15:2, 12).

Since we live in the New Testament age, we do not have a year of Jubilee, but we need to hold government and ourselves accountable for debt. If we see a problem, we should address it immediately. Proverbs 22:3 says, "The prudent sees the evil and hides himself, but the naïve go on, and are punished for it." It is time for prudent people to take an honest appraisal of our financial circumstances.

When government is in debt this much, it really has only three options. It can raise taxes. It can borrow the money. Or it can print the money. While it is likely that government will raise taxes in the future, there does seem to be an upper limit (at least politically) to raising taxes. Borrowing is an option, but it is also unlikely that the U.S. government can borrow too much more from investors and other countries. That would suggest that the Federal Reserve will print more money, and so our money will be worth less.

In this article we have given you an honest appraisal of where we are as a country. The responsibility is now in our hands to hold government accountable and to take the necessary steps in our own financial circumstances.

## Notes

1. Laurence Kotlikoff, "Is the United States Bankrupt?" Federal Reserve Bank of St. Louis Review, July/August 2006, 88(4), pp. 235-49, [research.stlouisfed.org/publications/review/06/07/Kotlikoff.pdf](http://research.stlouisfed.org/publications/review/06/07/Kotlikoff.pdf).
2. Laurence Kotlikoff, "Is the U.S. Going Broke?" Forbes, September 29, 2008, [www.forbes.com/business/forbes/2008/0929/034.html](http://www.forbes.com/business/forbes/2008/0929/034.html).
3. Ibid.
4. Richard W. Fisher, "Storms on the Horizon," remarks before the Commonwealth Club of California (San Francisco, CA, May 28, 2008), [www.dallasfed.org/news/speeches/fisher/2008/fs080528.cfm](http://www.dallasfed.org/news/speeches/fisher/2008/fs080528.cfm).
5. Ibid.
6. Kerby Anderson, "Debt and Credit," [an article on Debt and Credit](#).

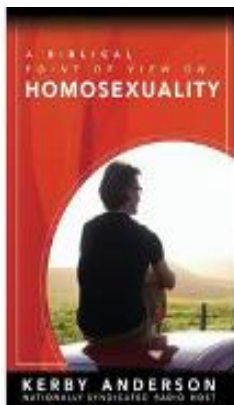


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# Answering Arguments for Same-Sex Marriage – A Christian Worldview Perspective

*Kerby Anderson considers the arguments in favor of same-sex marriage from a biblical worldview perspective. He shows that arguments such as tolerance, equal rights, and no impact on others do not hold up under critical examination. As Christians, we can love those who live a different lifestyle without allowing them to claim their lifestyle is identical and harmless to society.*

## Shouldn't We Be Tolerant?



As more and more states are either legalizing same-sex marriage or willing to recognize same-sex marriages from other states, it is crucial that Christians know how to answer arguments for same-sex marriage. We will look at some of these arguments and provide answers from my book, *A Biblical Point of View on Homosexuality*.[\[1\]](#)

One of the first arguments for same-sex marriage is that we should be tolerant. We used to live in a society where the highest value was a word with a capital T. It was the word Truth. Today, we live in a society that has switched that word

for another word with a capital T: [Tolerance](#).

Should we be tolerant of other people and their lifestyles? The answer to that depends upon the definition of "tolerance." If by tolerance someone means we should be civil to other people, then the answer is a resounding "yes." In fact, civility should be the hallmark of Christians. Jesus expressed the goal of civility when he taught that "You shall love your neighbor as yourself" (Matthew 22:39).

[Civility](#) also includes being gracious even in the midst of disagreement or hostility. Other people may be disagreeable, and we are free to disagree with them. But we should disagree in a way that gives grace. Often such a gentle response can change a discussion or dialogue. Proverbs 15:1 reminds us that "a gentle answer turns away wrath."

Civility also requires humility. A civil person acknowledges that he or she does not possess all wisdom and knowledge. Therefore, one should listen to others and consider the possibility that they might be right and that he is wrong. Philippians 2:3 says, "Do nothing from selfishness or empty conceit, but with humility of mind let each of you regard one another as more important than himself."

There is also an important distinction we should make between judging a person and judging their sinful behavior. Some have said that the most frequently quoted Bible verse is no longer John 3:16 but Matthew 7:1. It is where Jesus says, "Do not judge, or you too will be judged." People misuse this verse all the time to say you should not judge anything another person does.

The context of this verse is important. It seems that what Jesus was condemning was a critical or judgmental spirit. It is a judging spirit when someone believes they are superior to you. Jesus was obviously not saying that people should not make judgments. A few verses later Jesus calls certain people

“pigs” and “dogs” (Matthew 7:6). He even calls some “wolves in sheep’s clothing” (Matthew 7:15). There are many passages in the Bible that admonish us to use sound judgment and discernment (1 Kings 3:9; Proverbs 15:14; 1 Corinthians 12:10; Philippians 1:9-10).

The Bible says that Jesus was “full of grace and truth” (John 1:14) and provides a model we should follow. We should model both biblical compassion and biblical convictions when considering the issue of homosexuality and same-sex marriage.

## **Don't Homosexuals Deserve Equal Rights?**

Each person in our society deserves equal rights. But redefining marriage is not about equal rights but about adding special rights to our laws and Constitution. Currently we all have the same right to marry a person of the opposite sex who is of a certain age and background. We don't give people the right to marry their siblings. We don't give people the right to marry a young child. As a society we have placed certain limits on marriage but give everyone the equal right to marry under those specified conditions.

When we redefine marriage, then all sorts of new relationships will also vie for social acceptance. Already the legalization of same-sex marriage in one state had resulted in the call for the legalization of polygamy. Some gay activists are calling for the legalization of polyamory (multiple sexual relationships with multiple partners).

We should also realize that the government is not prohibiting homosexuals from engaging in their behavior or even having a partner. All government is saying is that it is not going to redefine marriage to include same-sex relationships. And when citizens of this country have been given an opportunity to vote on a constitutional amendment in their state defining marriage, they have overwhelmingly approved of the traditional

definition of marriage.

As we have already noted, the push for same-sex marriage has been more about respect and acceptance than it has been about rights. If government recognizes the legal validity of gay marriage, then that places government's "seal of approval" on homosexuality.

Often when gay activists are calling for equal rights, they are really asking for special benefits. Homosexuals have the same right to marry as heterosexuals. They have the right to marry a qualified person (age, marital status) of the opposite sex. Homosexuals and heterosexuals cannot marry someone of the same sex, someone who is too young, someone who is already married, etc.

But the activists argue that because they cannot marry someone of the same sex, they lose out on certain benefits. But that is not a justification for redefining marriage. It may be a justification for reconsidering the benefits we provide as a society, but it isn't a justification for changing the definition of marriage.

Consider the issue of visitation rights. Gay activists argue that government needs to grant same-sex marriage rights to homosexuals so they will have visitation rights. But again, this may be an argument for changing the laws concerning visitation, but it isn't an argument for redefining marriage.

A bigger question is whether this is really a problem. In this day where major corporations and governmental entities are granting domestic partnership rights, it is difficult to see this as a problem. If such a case were brought to light people could use public pressure to force the hospital to change its policies.

# Isn't Homosexual Marriage Like Interracial Marriage?

When objections are raised about legalizing same-sex marriage, proponents argued that the same concerns were said about interracial marriage. For years gay activists have tried to hitch their caboose to the civil rights train. While many in the African-American community have found this comparison offensive, the tactic is still used on a fairly regular basis.

There are significant differences between interracial marriage and same-sex marriage. First, removing certain state laws banning interracial marriage did not call for a *redefinition* of marriage but merely an *affirmation* of marriage. Traditional marriage is not about equal rights but about establishing norms for sexual relationships within society. We ban discrimination based on race because it is an immutable characteristic that each person has from the moment of conception. And the word "race" appears in the Constitution.

A person who participates in homosexual *behavior* is different from someone who is born with an immutable *characteristic*. As many people have pointed out, there are no former African-Americans or former Asian-Americans. But there are hundreds of people who have left homosexuality.

Actually, interracial marriage and same-sex marriage differ from one another at the most fundamental level. The genetic difference between various races is insignificant biologically. A recent study of human genetic material of different races concluded that the DNA of any two people in the world would differ by just 2/10ths of one percent.[{2}](#) And of this variation, only six percent can be linked to racial categories. The remaining ninety-four percent is "within race" variation. And the moral difference between the races is also insignificant since the Bible teaches that God has made all of us "from one blood" (Acts 17:26, KJV).

But even though race and ethnicity are insignificant to marriage, gender is fundamental to marriage. There is a profound biological difference between a man and a woman. Marriage is defined as a bond between a man and a woman.

The Supreme Court case of *Loving v. Virginia* struck down state laws prohibiting interracial marriage, arguing that marriage is one of the “basic civil rights of man.”<sup>{3}</sup> The Supreme Court of Minnesota later ruled in *Baker v. Nelson* that race and homosexual behavior are not the same.

To legalize same-sex marriage is to change the very nature and definition of marriage. And there is good reason to believe that is exactly what gay activists want. Michelangelo Signorile is a leading voice in the homosexual community. He explained in *OUT* magazine that the real goal in legalizing same-sex marriage was to radically transform marriage.<sup>{4}</sup>

He later goes on in the article to admit that the idea of the “freedom to marry” was actually a suggestion from the Los Angeles PR firm which they thought would be successful because it would play well in the heterosexual world.

## **Does Same-Sex Marriage Hurt Traditional Marriage?**

One of the arguments against legalization of same-sex marriage is that it will have an adverse effect on traditional marriage. Proponents of same-sex marriage argue that it will not have any impact. They ask, “How can my marriage to someone of the same sex have any impact at all on your marriage?” So what would be the consequences of same-sex marriage?

First, when the state sanctions gay marriage, it sends a signal of legitimacy throughout the culture. Eventually marriage becomes nothing more than sexual partnership and the sanctity of marriage and all that goes with it is lost.

When same-sex marriage is legalized, the incidences of cohabitation increases. This is not theory but sociological fact. Essentially, Europe has been engaged in a social experiment with same-sex marriage for decades.

Stanley Kurtz has written numerous articles documenting the impact of same-sex marriage on traditional marriage in the Scandinavian countries. When the governments of Sweden and Norway permitted same-sex marriage, he noted a trend away from marriage. According to Kurtz: "Marriage is slowly dying in Scandinavia." A majority of children in Sweden and Norway are born out of wedlock, and sixty percent of first-born children in Denmark have unmarried parents.[\[5\]](#)

A second consequence of same-sex marriage legalization would be the complete redefinition of marriage and the introduction of a variety of marital relationships. Already we are seeing court cases attempting to legalize polygamy. The most prominent case involved Utah polygamist Tom Green. He and his lawyer used the Supreme Court case of *Lawrence v. Texas* as a legal foundation for his marriage to multiple wives.[\[6\]](#) It is interesting to note that when the Supreme Court rendered its decision in the *Lawrence* case, Justice Antonin Scalia warned that the decision could lead to the legalization of same-sex marriage and the redefinition of marriage.[\[7\]](#)

Traditional marriage rests on the foundation of biblical teaching as well as cultural tradition. Theology, legal precedent, and historical experience all support the traditional definition of marriage. Once you begin to redefine marriage, any sexual relationship can be called marriage.

Third, the redefinition of marriage will ultimately destroy marriage as we know it. For many gay activists, the goal is not to have lots of same-sex marriages. Their goal is to destroy the institution of marriage.

Stanley Kurtz believes that once same-sex marriage is

legalized, “marriage will be transformed into a variety of relationship contracts, linking two, three or more individuals (however weakly or temporarily) in every conceivable combination of male and female.”[\[8\]](#)

## **Does Legalization of Same-Sex Marriage Really Affect Families?**

Those who oppose same-sex marriage often point to the connection between marriage and family. Traditional marriage provides a moral and legal structure for children. Proponents of gay marriage point out that many marriages do not have children. Thus, the connection is irrelevant.

While it is true that some marriages do not result in children due to choice or infertility, that does not invalidate the public purpose of marriage. Marriage, after all, is a public institution that brings together a father and mother to bring children into the world. Individuals may have all sorts of private reasons for marrying, but there is an established public purpose for marriage.

If couples choose not to have children or are not able to have children, it does not invalidate this public purpose. There is a distinction between purpose and use. Over the years I have written a number of books. I would like to believe that every person who has a copy of one of my books has read it. I know that is not true. Some sit on shelves and some sit in boxes. Others sit in used bookstores. The fact that some people don't read my books doesn't mean they were not intended to be read.

Likewise, we shouldn't assume that the connection between marriage and family is insignificant simply because some couples do not or cannot have children. One of the public purposes of traditional marriage is procreation.

At the center of every civilization is the family. There may



be other social and political structures, but civilizations survive when the family survives. And they fall apart when the family falls apart. Michael Novak, former professor and winner of the Templeton Prize for Progress in Religion, put it this way: "One unforgettable law has been learned through all the oppressions, disasters, and injustices of the last thousand years: if things go well with the family, life is worth living; when the family falters, life falls apart." {9}

Marriage between a man and a woman produce children that allow a civilization to exist and persist. Marriage begins the foundation of a family. Families are the foundation of a civilization.

## Notes

1. Kerby Anderson, *A Biblical Point of View on Homosexuality* (Eugene, OR: Harvest House Publishers, 2008).
2. J. C. Gutin, "End of the Rainbow," *Discover*, Nov. 1994, 71-75.
3. *Loving v. Virginia*, Supreme Court of U.S., 388 U.S. 1, 1967.
4. Michaelangelo Signorile, "I DO, I DO, I DO, I DO, I DO," *OUT*, May 1996, 30-32.
5. Stanley Kurtz, "The end of marriage in Scandinavia: The conservative case for same-sex marriage collapses," *The Weekly Standard*, 2 February 2004, <http://tinyurl.com/3xpkz>.
6. Alexandria Sage, "Utah polygamy ban is challenged: U.S. Supreme Court' sodomy ruling is cited," *Associated Press*, 26 January 2004.
7. "The Supreme Court: Excerpts from Supreme Court's decision striking down sodomy laws," *New York Times*, 27 June 2003, A18.
8. Stanley Kurtz, "Beyond gay marriage," *Weekly Standard*, 4 August 2003.
9. Michael Novak, "The family out of favor," *Harper's Magazine*, April 1976, 37-46.

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# “How Old Was Jesus When He Died?”

Until now I've been told that Jesus died at the age of 33 years of age. However your [Christmas Quiz](#) says 37 to 38 years old. . .? Please help.

I believe that chronology that Dale Taliaferro was using in the Christmas Quiz was based on the work of Dr. Harold Hoehner (*Chronological Aspects of the Life of Christ*, Zondervan, 1977).

Dr. Hoehner assumes that Christ was born in the Winter of B.C. 5 or Spring of B.C. 4. He also assumes that Christ was crucified on April 3, A.D. 33. As you can see, that would make Jesus 37 to 38 years old. You might want to consult the book and the excellent research by Dr. Hoehner (ThM, ThD at Dallas Theological Seminary, PhD at Cambridge University).

Kerby Anderson  
Probe Ministries

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# Talking Points Against Homosexual “Marriage”

The November 2003 decision by the Massachusetts Supreme Court that gave homosexual couples the constitutional right to marry has intensified debate about same-sex marriage. There are currently six different court cases concerning same-sex

marriage. The topic of same-sex marriage will be in the news and part of popular discussion. Therefore, here are a few key talking points on the subject of homosexual marriage.

**1. Right vs. privilege:** Gay activists talk about the “right” to get married. Yet in the next sentence they talk about obtaining a marriage license. Marriage is a privilege, not a right. Therefore, the state must have a standard for issuing a license. We don’t give a license to anyone who wants to drive a car. You must know basic information and demonstrate an ability to drive. We don’t grant a medical license to just anyone. Someone must demonstrate a level of competence. Marriage isn’t a right, it is a privilege that the state can and should regulate.

**2. Devalues marriage:** Giving same-sex couples the right to marry devalues true marriage. Imagine if at the next awards ceremony, everyone received an award. Would anyone value the award if everyone received one? Any adult is permitted to marry another adult of the opposite sex. But you can’t marry a child, you can’t marry a blood relative, you can’t marry someone already married, you can’t marry someone of the same sex.

**3. Basic biology:** Homosexual relations deny the self-evident truth that male and female bodies complement each other. Human sexuality and procreation is based upon a man and a woman coming together as one flesh. Marriage between a man and a woman promotes procreation and makes intimate sexual activity orderly and socially accountable.

**4. Public health:** Homosexual sex is dangerous and destructive to the human body. The International Journal of Epidemiology reports that the life expectancy at age 20 for gay and bisexual men is 8 to 10 years less than for all men. If the same pattern of mortality were to continue, researchers estimate that nearly half of gay and bisexual men currently 20 years of age will not reach their 65th birthday.

**5. Counterfeit:** Arbitrarily granting a marriage license to a same-sex couple doesn't constitute marriage. It is a counterfeit of true marriage. It is like trying to tape two same-sex electrical plugs together to form an electrical current.

**6. Monogamy/fidelity:** Same-sex marriage will not be monogamous. One lesbian writer calls gay marriage "monogamy without fidelity." Another homosexual columnist writes of "a broader understanding of commitment." A recent Dutch study found that homosexual relationships last, on average, about 1-1/2 years and that men in those relationships have an average of eight partners per year outside their main partnership.

**7. Children:** Marriage between a man and a woman is the ideal family unit. It promotes procreation and ensures the benefits of child rearing by the distinct attributes of both father and mother. Two research papers by Timothy Dailey for Family Research Council (Homosexual Parenting: Placing Children at Risk and Homosexuality and Child Sexual Abuse) document concerns about children raised in gay marriages.

**9. Majority rule:** A recent poll by the Pew Forum on Religion and Public Life found that public opposition to gay marriage is increasing. In July, 53 percent opposed same-sex marriage. By October 59 percent were opposed to same-sex marriage.

**10. Popular vote:** States legislatures have already spoken to the issue of same-sex marriages. Thirty-seven states have already passed a Defense of Marriage Act (DOMA) stating that marriage is between a man and a woman. In 1996 Congress also passed a national DOMA.

**11. Religion:** The Bible teaches that homosexuality is not natural and is wrong (Romans 1:26-27, 1 Corinthians 6:9-10). Other religions also concur with this judgment.

**12. Emotional:** Gays and lesbians are relationally broken

people. Just as in heterosexual marriage, two broken people cannot produce a whole, healthy unit. However, heterosexuals can get help for their brokenness and repair the relationship, but the relationships of homosexual couples are intrinsically and irreparably flawed.

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## **“Where Can I Get Christian Movie Reviews?”**

There are two excellent Web sites that provide Christian reviews of movies:

1. Movieguide

[www.movieguide.org](http://www.movieguide.org)

2. Crosswalk Movie Reviews

[www.crosswalk.com/fun/movies/](http://www.crosswalk.com/fun/movies/)

There is also a conservative movie review Web site you might want to check: [www.screenit.com](http://www.screenit.com)

Kerby Anderson

Probe Ministries

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## **“What’s the Difference**

# Between Gambling and Investing?"

Can you explain the difference between gambling and investing?  
Thanks in advance.

Thank you for your e-mail and question about the differences between gambling and investing. There are a number of Christian authors who have addressed this issue (Norm Geisler, Tony Evans, Gary North, etc.).

Briefly let me say that there are some similarities, and there are people who get addicted to high risk investing just like gambling. So I would acknowledge there are some similarities between the two.

But the key issue is that there are some striking differences. Investors research an investment with the goal of lowering the risks and making a wise investment. Gambling is all about risk and the odds cannot be lowered by further research (except for those who can modify the odds of blackjack by card counting or something like that).

The goal of investing is to build up a company and portfolio. Even if it's done selfishly, it still can have a positive effect on the company and the economy. Gambling takes money out of the capital economy. It doesn't contribute to job creation, etc. As I argue in [my transcript on gambling](#), gambling actually hurts a local economy and increases social costs (abuse, neglect, bankruptcy).

Most investing is done with discretionary income and with certain limits (amount of stock that can be bought on margin, debt load allowed by a lender, etc.). Most gambling is not done with discretionary income. Money that should go for food, rent, clothing is often risked in a "get-rich-quick" scheme.

So while I would acknowledge that investing and gambling have some similarities, the differences make the difference. If you are interested, I would encourage you to read some additional material by some of the authors I mentioned.

Thanks for writing.

Kerby Anderson  
Probe Ministries

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## **“Do You Have Statistics on Cohabitation?”**

**Do you have any statistics which indicate the dangers of cohabiting and the results on a relationship?**

Thank you for your e-mail about cohabitation. Of course, the Bible has something to say about this subject, but let me focus merely on the statistics. (If you are looking for specific citations of these statistics, please see my article [Cohabitation](#). It has 17 citation-rich endnotes.)

Research by Christians and non-Christians in this field consistently finds that living together before you are married will significantly increase your likelihood of a future divorce. There are lots of studies done in this field you would read, but here is a brief summary of the statistical facts about cohabitation:

1. Percentage of Americans who have cohabited at one time or another: 50%
2. Percentage of cohabiting couples who go on to marry: 50-60%
3. Percentage of cohabiting relationships involving

children: 40%

4. Percentage of unions that survive two years:
5. Cohabiting unions not leading to marriage: 33%
6. Marital unions: 95%
7. Percentage of unions that survive ten years:
8. Cohabiting unions not leading to marriage: 12%
9. Marital unions: 90%
10. Likelihood of divorce within first ten years of marriage:

Those who cohabit prior to marriage are almost twice as likely to divorce as opposed to those who do not cohabit prior to marriage.

As you can see, living together before you are married can affect your marriage in a deleterious way. Christian and secular research is validating what the Bible has been saying all along.

Kerby Anderson  
Probe Ministries

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## **“Do You Have More Information on School Discipline Problems?”**

In the late 1940s teachers listed the worst problems they faced in school as chewing gum, running in the hall, etc. A few years ago teachers listed some violent crimes as the worst problems. Do you have more detail on this?

One example often used to demonstrate social decline is the list of discipline problems in the public schools. Usually the



list contrasts school problems 50 years ago with those today.

Supposedly the top problems in the schools 50 years ago were: talking, chewing gum, running in the halls, making noise, getting out of line, violating the dress code, and littering. According to the survey, today's school problems are: drugs, alcohol, pregnancy, suicide, rape, and robbery.

Unfortunately, the school discipline list is an invention. The lists are not the result of research or surveys. The first list (50 years ago) catalogues daily disturbances. The second list (today) is actually composed of items from a "Safe School" questionnaire. To read more about these school discipline lists, see Barry O'Neill, "The invention of the school discipline lists," *School Administrator*, 51 (1994): 8-11. I would NOT recommend you use these lists to demonstrate social decline.

Perhaps the best way to illustrate social and moral decline in this country would be to cite many of the statistics in Bill Bennett's book *Index of Leading Cultural Indicators* (New York: Simon & Schuster, 1994) or at the Empower America Web Site ([www.empower.org](http://www.empower.org)). These show a dramatic change in social statistics from 1960 and use respected instruments of measurement.

Kerby Anderson  
Probe Ministries

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## **"Should Christians Give the**

# Pledge of Allegiance?"

## Should Christians give the pledge of allegiance?

Your question is an old one. First century Christians struggled with how much allegiance (if any) they were to give to Rome. The founders of this country struggled with it as well.

At one extreme you have the Jehovah's Witnesses (who do not pledge because they believe it is idolatry). At the other extreme you have Christians with a mindset of "my country right or wrong." A proper biblical response is somewhere in the middle.

Romans 13 tells us to obey those in authority. Other passages allow for civil disobedience (Acts 5:29, Daniel, etc.). Christians who live in a country with a godly government shouldn't have much concern about a pledge of allegiance. However, Christians who lived in, say Nazi Germany, might legitimately have reservations about a pledge of allegiance in that country.

I believe that if a Christian feels that it would be wrong for him or her to pledge allegiance, then I believe he or she should refrain. But if Christians then concludes it is wrong for every other Christian to do so, they are mandating a standard of behavior that I do not believe can be found in Scripture. Obviously Jesus Christ deserves our total allegiance, but I don't believe that a pledge of allegiance to a country undermines that.

Even though this issue doesn't necessarily involve the issue of civil disobedience, you might want to look at [Civil Disobedience, my transcript on the topic](#), at the Probe web page ([www.probe.org](http://www.probe.org)) as well as some of my other writings on Christians and government.

Thanks for writing. I hope this helps.

Kerby Anderson  
Probe Ministries

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## **“Does Capital Punishment Take Away a Person’s Chance to Be Saved?”**

I have a question concerning your article [“Capital Punishment,”](#) in which you discussed the biblical perspective on the death punishment. My question is, does capital punishment take away a person’s chance to be saved? Don’t we all have the time to accept Christ until we die, and doesn’t the death punishment cut short that chance? I’d appreciate your comment on that. I’m currently looking into the issue of capital punishment, and your article has helped a great deal. Thank you for your time and consideration.

Thank you for your e-mail about capital punishment.

I believe that the overriding concern with capital punishment is whether it is just, whether it is biblical, and whether it is a deterrent. I believe I addressed those issues in my essay.

Your question is an interesting one, but maybe not central to a person’s belief in or against capital punishment. However, let me address it, if I can.

I have heard some argue that the prospect of being put to death focuses a criminal’s attention on what he or she did and how that might affect their eternal destiny. A person on death

row usually knows when he or she will be put to death—something that the person they murdered didn't know. Perhaps that would cause them to accept Christ. I know of many examples of murderers on death row accepting Christ. I wonder how many of them would have done so if they weren't on death row.

The death penalty might cut short their life, but I don't think it would necessarily cut short their opportunity to accept Christ. In fact, it may actually force many criminals to make a decision they might have otherwise postponed.

Again, I don't think this would be a compelling argument against the death penalty. It's an interesting question, and I hope I helped you think through it a little bit better.

Thank you for writing.

Kerby Anderson  
Probe Ministries