Exponential Times – Applying Christian Discernment

Kerby Anderson discusses some of the trends in our rapidly changing world, calling for Christians to "understand the times" with discernment.

You may have seen the YouTube video asking, "Did you know"? Sometimes it has the title "We are living in exponential times." I want to look at some of the trends that illustrate the fact that we live in exponential times. While I will use the video as a starting point, I will also be citing other authors and commentators as well.

The video begins by talking about population. How often we forget that there are countries like China and India that have a billion people. For example, the video says that if you are one in a million in China, there are thirteen hundred other people just like you. That is because there are over a billion people in China.
The video also points out that twenty-five percent of India's population with the highest IQs is actually greater than the total population of America. Put another way, India has more honors kids than America has kids.

This reminds me of a statement in *The World Is Flat* by Thomas Friedman. He says that when he was growing up his parents would tell him "Finish your dinner. People in China and India are starving." Today he tells his daughters, "Girls, finish your homework—people in China and India are starving for your jobs."{1}

Consider the population explosion. There were one billion people in 1800. We did not reach two billion until 1930. The planet had three billion people in 1960 and four billion in 1975. We reached five billion people in 1987 and six billion

people in 1999. It is estimated that the planet will hold seven billion people in 2012.

Of course, life expectancy has been going up, and this is changing the demographic of various countries. Many more people are living to age 100 and beyond. For example, there were only two hundred centenarians in France in 1950. The number is projected to reach a hundred fifty thousand by year 2050. That is a seven-hundred-fifty-fold increase in one hundred years.{2}

Or consider the United States population increase in this demographic group. In 1990, there were approximately, thirty thousand centenarians. Some believe that estimate may be a bit too high, but it provides an approximate baseline. The U.S. Census Bureau estimates there will be two hundred sixty-five thousand centenarians by 2050.{3}

One last trend is that world population growth is slowing down as populations are aging. Demographers tell us that we need 2.1 children per woman to replace a population. Back in the 1950s, the average number of babies per woman of child-bearing age was 5.0 but has been dropping ever since. It will most likely reach 2.3 in 2025.{4}

In the developing world, fertility is already moderately low at 2.58 children per woman and is expected to decline further to 1.92 children per woman by mid-century.{5} While only three countries were below the population replacement level of 2.1 babies in 1955, there will be one hundred and two such countries by 2025.{6}

Exponential Growth

What is the impact of exponential growth on society? Richard Swenson argues in his book *Margin* that this has created unprecedented problems for us:

> *One major reason our problems today are unprecedented is because the mathematics are different. Many of the linear lines that in the past described our lives well have now disappeared. Replacing them are lines that slope upward exponentially.{7}*

Exponential growth is very different from arithmetic growth. We live our lives in a linear way. We live day-to-day, week-to-week, month-to-month. But the changes taking place around us are increasing not in a linear way but in an exponential way.

Exponential growth is not something that we would consider intuitive. Scott Armstrong demonstrated that when he asked a graduate class of business students the following question. If you folded a piece of paper in half forty times, how thick would it be? Most of the students guessed it would be less than a foot. A few guessed it would be greater than a foot but less than a mile. Two students guessed it would be great than a mile but less than two thousand miles. The correct answer is that the paper would be thick enough to reach from here to the moon.{8}

This is the challenge of living in exponential times. If the graph is linear, we have a fairly good grasp of what that will mean for us in the future. When the graph curves upward exponentially, we have a difficult time comprehending its impact.

But will the graph continue to trend upward? It will until it reaches some limit. Eventually there is an upper limit to most of the trends we are seeing. Objective things (people, government buildings, and organizations) have limits. Subjective things (relationships, creativity, and spirituality) also have limits.

At this point the curve changes from a J-curve to an S-curve. The exponential slope begins to flatten and reach a new

equilibrium. Eventually there is a turning point at which the upward curve no longer grows exponentially. Finally, the curve levels as growth and limits reach an equilibrium.

One of the challenges of living in exponential times is that the various trends are at different points on the curve. The amount of new information seems to be exploding exponentially and looks like a J-curve. The number of e-mails you receive might not be growing exponentially like it did a few years ago but may still be increasing. Population in many developing countries has been leveling off (and often decreasing), and so the graph looks more like the S-curve. All of these trends are at different parts of the curve and are happening simultaneously. Thus, it is often difficult for us to comprehend what this means to us personally.

Futurists who are trying to understand what will happen in the future are faced with an even more daunting task. If they look at each trend in isolation, they can begin to get an idea of what might happen. But as soon as someone tries to integrate all of these trends into a comprehensive whole, the future becomes blurred.

Trying to integrate all the various trends (many growing exponentially) creates a challenge for anyone trying to accurately predict the future. We might know the individual trends, but trying to integrate hundreds of trends into a comprehensive picture is difficult, if not impossible.

Warnings About Exponential Growth

In the past, a number of authors have warned about the dangers of exponential growth. And because their predictions did not come to pass, the concept of exponentiality and its impact have faded from current discussion.

In the early nineteenth century, Thomas Malthus wrote his famous *Essay on the Principle of Population* in which he argued

that population growth would outstrip food production. He reasoned that population would grow exponentially while food production would merely grow arithmetically. Thus, he predicted a future crisis due to this exponential growth.

In 1968, Stanford biologist Paul Ehrlich published his controversial best-seller, *The Population Bomb*. He also noted that population was growing exponentially and made numerous predictions about catastrophes that would befall the human race in the 1970s and 1980s.

Dennis Meadows and others with a group known as The Club of Rome published their report in the book *The Limits to Growth*. The authors used a computer simulation to consider the interaction of five variables (world population, industrialization, pollution, food production and resource depletion). By changing the various assumptions about population and resources, they predicted various dire scenarios for the future.

Of course these doomsday predictions never came to pass. So it was inevitable that discussion and warning about exponential growth were no longer published on the front pages of newspapers and newsmagazines.

Another reason we have ignored the potential impact of exponential growth is due to the remarkable technological achievements of the twentieth century. Automobile manufacturers have been able to significantly increase gas mileage in cars. Petroleum engineers have been able to find more effective and efficient ways to pull oil from the ground. Farmers and scientists have essentially tripled global food production since World War II, thereby outpacing even population growth.

Nevertheless, there are indeed limits to growth. If we understand what those limits are and work within them, then the future will be bright. If we ignore them, the human race

could be in for some rough times. Harvard biologist E.O. Wilson expressed this dichotomy when he asked, “Are we racing to the brink of an abyss, or are we just gathering speed for a takeoff to a wonderful future? The crystal ball is clouded; the human condition baffles all the more because it is both unprecedented and bizarre, almost beyond understanding.”{9}

Columnist Tom Harper is more pessimistic: “Currently we are behaving like insane passengers on a jet plane who are busy taking all the rivets and bolts out of the craft as it flies along.”{10}

Whatever our future, it is certain that is will be more complex than ever before. And it will be a world in which information has exploded exponentially.

Information Explosion

One aspect of exponential times is the information explosion. The YouTube video by the same title reminds us that information is exploding exponentially. For example, it points out that there are thirty-one billion searches on Google every month. The best estimate is now there are about thirty-six billion searches on Google each month. In 2006, it was 2.7 billion. That’s a thirteen-fold increase in just three years.

In order to keep up with this information explosion, engineers have been working at a breakneck pace to increase the efficiency and capacity of computers and other devices that process and store information. Every year, fifty quadrillion transistors are produced. That is more than six million for every human on the planet.{11}

Look at the exponential growth of Internet devices. In 1984, there were a thousand. By 1992, there were one million. By 2008, there were one billion and the number is about to exceed two billion. Some experts believe that there will be fifteen billion Intelligent Connected Devices by the year 2015.{12}

The YouTube video estimates that a week's worth of *The New York Times* contains more information than a person was likely to come across in a lifetime in the eighteenth century. This figure is more difficult to quantify even though it, or variations of it, is cited all the time.

In fact, this may be our biggest challenge in the twenty-first century. There is so much information that most of us are having a difficult time trying to make sense of all the data. Facts, figures, and statistics are coming at us at an accelerating rate. That is why we need to evaluate everything we see, read, and hear from a Christian worldview in order to make sense of the world around us.

One last point is that most of this information is still in the English language. The YouTube video says that there are about 540,000 words in the English language. And this is five times as many words as in the time of Shakespeare.

It turns out that these estimates may be a bit off. Part of the problem is deciding what constitutes a word. After all, we have so many derivatives of a word and we have many words that have multiple meanings. Do you count the word or the various meanings of a word?

Let's start with the English vocabulary at the time of Shakespeare. We know how many words he used. If you count all the words in his plays and sonnets there are 884,647 of them. The estimate for the number of different words he used varies from eighteen to twenty-five thousand. I might also mention that it appears that Shakespeare coined or invented about fifteen hundred new words. Even so, it seems like the estimate that there were a hundred thousand English words in Shakespeare's time might be too high.

Do we have over five hundred thousand words in the English language today? Again, it depends how you count words. The largest English dictionary has about four hundred thousand

entries. A more realistic number is around two hundred thousand. The latest edition of the *Oxford English Dictionary* contains entries for 171,476 words in current use, and 47,156 obsolete words.

Nevertheless, English has become the language of choice for the world. Approximately three hundred seventy-five million people speak English as their first language. Another seven hundred million speak English as a foreign language. English is also the language most often studied as a foreign language in the European Union. English is more widely spoken and written than any other language.

English is the medium for eighty percent of information stored in the world's computers. English is the most common language used in the sciences as well as on the Internet. Not only have the number of English words expanded since Shakespeare's time, its influence has expanded as well.

Exponential Times and a Biblical Worldview

The Bible tells us that we are to understand the times in which we are living. First Chronicles 12:32 says that the sons of Issachar were "men who understood the times, with knowledge of what Israel should do." Likewise we need to understand our times with knowledge of what we as Christians should do.

We have also been looking to the future by trying to plot trends from today into tomorrow. The Bible also tells us that we should plan for the future. Isaiah 32:8 says that "the noble man devises noble plans, and by noble plans he stands." Proverbs 16:9 says "the mind of man plans his way, but the Lord directs his steps." So we should not only plan for the future, but commit those plans to the Lord and be sensitive to His leading in our lives.

When you live in a world that is increasing exponentially, you have to be ready for change. In fact, it is probably true that most of us now expect change rather than stability in our world. Not so long ago, there were those telling us that change would shock our senses and disorient us.

As commentator Mark Steyn points out, we developed a whole intellectual class of worriers. He says:

> *The Western world has delivered more wealth and more comfort to more of its citizens than any other civilization in history, and in return we've developed a great cult of worrying. You know the classics of the genre: In 1968, in his bestselling book The Population Bomb, the eminent scientist Paul Ehrlich declared: "In the 1970s the world will undergo famines—hundreds of millions of people are going to starve to death." In 1972, in their landmark study The Limits to Growth, the Club of Rome announced that the world would run out of gold by 1981, of mercury by 1985, tin by 1987, zinc by 1990, petroleum by 1992, and copper, lead and gas by 1993.{13}*

Obviously none of that happened. But we shouldn't dismiss the potential impact of exponential growth, but learn to be more careful in our predictions.

> *I believe one of the greatest challenges for Christians will come from the information explosion. Not only are we inundated with facts, figures, and statistics, but we must also confront various philosophies, worldviews, and religions. It is absolutely essential that Christian develop discernment. We must work to evaluate everything we see, read, and hear from a Christian worldview.*

This is one of the foundational goals of Probe Ministries. We are dedicated to helping you to think biblically about every area of life. I would encourage you to visit the Probe website

(www.probe.org) to read other articles. You can also get a podcast of this program or any other program, and even sign up for the *Probe Alert*.

Kerby Anderson discusses some of the trends in our rapidly changing world, and calls for Christians to 'understand the times' with discernment.We live in a world of change. And as I have discussed above, many of these changes are not linear but exponential. May all of us be found faithful in speaking biblical truth to a culture in the midst of change.

Notes

1. Thomas Friedman, *The World is Flat: A Brief History of the Twenty-First Century* (New York: Farrar, Straus and Giroux, 2005), 237.

2. "50 Facts: Global health situation and trends," World Health Organization, 1998.

3. "Centenarians in the United States," U.S. Census Bureau, 1999.

4. "50 Facts: Global health situation and trends."

5. "World population to increase by 2.6 billion over next 45 years," World Population Prospects, 24 February 2005.

6. "50 Facts: Global health situation and trends."

7. Richard Swenson, *Margin: How to Create the Emotional, Physical, Financial, and Time Reserves You Need* (Colorado Springs: NavPress, 1992), 44.

8. Scott Armstrong, *Long-Range Forecasting: From Crystal Ball to Computer* (NY: Wiley, 1985), 102.

9. E.O Wilson, "Is Humanity Suicidal?" *The New York Times Magazine*, 30 May 1993, 27.

10. Tom Harper, quoted by William Goetz, *Apocalypse Next: The*

End of Civilization as We Know It? (Camp Hill, PA: Horizon Books, 1996), 15.

11. George Gilder, "Happy Birthday Wired: It's Been a Weird Five Years," *Wired*, January 1998, 40.

12. "15 Billion Connected Devices – Powered by the Embedded Internet," Small Forms Factors Blog, 28 April 2009.

13. Mark Steyn, "It's the Demography Stupid," *Wall Street Journal*, 4 January 2006.

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Consumerism – A Biblical Perspective

Kerby Anderson examines ways in which a consumerist mindset is a concern for both society and the church. He concludes by providing a biblical perspective.

Consumerism is a concern within society and within the church. So I would like to analyze both of these areas of concern by citing books that address this issue. The classic secular book on this subject is *Affluenza: The All-Consuming Epidemic*.{1} An excellent Christian book that deals with the topic of consumerism (in one of its chapters) is Michael Craven's book *Uncompromised Faith: Overcoming Our Culturalized Christianity*.{2}

What is consumerism? Many people use the terms *materialism* and *consumerism* interchangeably. But there is a difference. Consumerism is much more than mere materialism. It is a way of perceiving the world that has affected all of us (especially

Americans)—young and old, rich and poor, believer and non-believer—in significant ways. Essentially it is a never-ending desire to possess material goods and to achieve personal success.

Others have defined consumerism as *having* rather than *being*.{3} Your worth and value are measured by what you have rather than by who you are. It is buying into a particular lifestyle in order to find your value, worth, and dignity. As Christians we should be defined by the fact that we are created in God's image and have intrinsic worth and dignity.

Even secular writers see the problems with consumerism. The writers of *Affluenza* say that it is a virus that "is not confined to the upper classes but has found it way throughout our society. Its symptoms affect the poor as well as the rich . . . Affluenza infects all of us, though in different ways."{4}

The authors go on to say that "the *Affluenza* epidemic is rooted in the obsessive, almost religious quest for economic expansion that has become the core principle of what is called the American dream."{5}

Affluenza is rooted in a number of key concepts. First, it is rooted in the belief that the measure of national progress can be measured by the gross domestic product. Second, it is rooted in the idea that each generation must do better economically than the previous generation.

The consequences of this are devastating to both the nation and individuals. We are living in a time when the economic realities should be restraining spending (both as a nation and as individuals). Instead, we have corporately and individually pursued a lifestyle of "buy now and pay later" in order to expand economically. As we have discussed in previous articles, this philosophy has not served us well.

In an attempt to find happiness and contentment by pursuing

“the good life,” Americans have instead found it empty. Consumerism seems to promise fulfillment, but alas, it is merely an illusion. Consumerism does not satisfy.

Inverted Values and Changing Attitudes

Anyone looking at some of the social statistics for the U.S. might conclude that our priorities are out of whack. For example, we spend more on shoes, jewelry, and watches than on higher education. We spend much more on auto maintenance than on religious and welfare activities. And three times as many Americans buy Christmas presents for their pets than buy a present for their neighbors.{6}

Debt and waste also show skewed priorities. More Americans have declared personal bankruptcy than graduated from college. Our annual production of solid waste would fill a convoy of garbage trucks stretching halfway to the moon. We have twice as many shopping centers as high schools.{7}

Americans seem to be working themselves to death in order to pay for everything they own or want to buy. We now work more hours each year than do the citizens of any other industrial country, including Japan. And according to Department of Labor statistics, full-time American workers are putting in one hundred sixty hours more (essentially one month more) than they did in 1969.{8} And ninety-five percent of our workers say the wish they could spend more time with their families.{9}

Americans do recognize the problem and are trying to simplify their lives. A poll by the Center for a New American Dream showed a change in attitudes and action. The poll revealed that eighty-five percent of Americans think our priorities are out of whack. For example, nearly nine in ten (eighty-eight percent) said American society is too materialistic. They also found that most Americans (ninety-three percent) feel we are

too focused on working and making money. They also believed (ninety-one percent) that we buy and consume more than we need. More than half of Americans (fifty-two percent) said they have too much debt.{10}

The poll found that many Americans were taking steps to work less, even if that meant reducing their consuming. Nearly half of Americans (forty-eight percent) say they voluntarily made changes in their life in order to get more time and have a less stressful life. This increase in the number of self-proclaimed "down-shifters" suggests the beginning of a national change in priorities.

Perhaps Americans are coming to the realization that more consumer goods don't make them happy. Think back to the year 1957. That was the year that the program *Leave it to Beaver* premiered on television. It was also the year that the Russians shot Sputnik into space. That was a long time ago.

But 1957 is significant for another reason. It was that year that Americans described themselves as "very happy" reached a plateau.{11} Since then there has been an ever declining percentage of Americans who describe themselves that way even though the size of the average home today is twice what it was in the 1950s and these homes are filled with consumer electronics someone back then could only dream about.

Undermining the Family and Church

What has been the impact of consumerism? Michael Craven talks about how consumerism has undermined the family and the church.

The family has been adversely affected by the time pressures created by a consumer mentality. Family time used to be insulated to a degree from employment demands. That is no longer true. "We no longer hesitate to work weekends and evenings or to travel Sundays, for example, in order to make

the Monday-morning meeting."{12} As we have already mentioned, Americans are working more hours than ever before. The signal that is being sent throughout the corporate world is that you must be willing to sacrifice time with your family in order to get ahead. And that is exactly what is taking place.

Sociologists have concluded that "since 1969 the time American parents spend with their children has declined by 22 hours per week."{13} Some have questioned this study because its estimate of the decline came from subtracting increased employment hours of parents from total waking hours. But I believe it makes the point that families are suffering from consumerism and this study parallels other studies that have looked at the decline in quality parent-child interaction at home.

The bottom line is this: Americans may talk about family values and quality time with their kids but their behavior demonstrates that they don't live those values. Frequently children and their needs are sacrificed on the altar of career success. The marketplace trumps family time more than we would like to think that is does.

The church has also been undermined by consumerism. Busy lifestyles and time pressures crowd out church attendance. Weekly church attendance has reached an all-time low in America. And even for those who try to regularly attend church, attendance is sometimes hit-or-miss. Years ago I realized how difficult it was to teach a series in a Sunday School class because there was so little continuity in attendance from one week to the next.

Craven points out that those who are dissatisfied with a consumerist-created lifestyle turn to church for meaning and purpose. Unfortunately, they think that "by integrating a 'little religion' into their lives they will balance and perfect the lifestyle. Tragically, they do not realize it is not their lifestyle that is in need of salvation, it is their

very souls."{14}

Consumerism also affects the way we go about the Christian life. Religious consumerists add spiritual disciplines to their life in the same way they approach work (as a task to be fulfilled with measurable goals). In the end, spiritual activity becomes one more item on a to-do list.

Craven reminds us that Jesus Christ is not to be treated as one good among many. Jesus Christ should be the supreme Good and the source of all life.

Undermining the Community and Character

What has been the impact of consumerism? Craven talks about how consumerism has undermined community and how it has also undermined virtue and character. "With the increased priority given to the marketplace, there follows a decreased commitment to neighbors, community, and connections to extended family; children are displaced in pursuit of opportunities, and familial priorities become subverted to company demands."{15}

This has an adverse impact on citizenship. People are no longer citizens but consumers. Citizens have duties and responsibilities to their fellow citizens. Consumers do not. They are merely partaking of what the consumer economy provides for them. Citizens care about others and their community. Consumers only care about what the society can provide to them.

Christian philosopher Francis Schaeffer predicted that as society moved from the "death of God" to what today we can call the "death of truth" there would only be two things left: "personal peace and personal prosperity." Schaeffer argued that once Americans accepted these values, they would sacrifice everything to protect their personal peace and affluence.{16}

Consumerism also undermines virtue and character. It "shifts the objective of human life away from cultivating virtue and character, knowing truth, and being content to an artificially constructed, idealized lifestyle that is continually reinforced through media, entertainment, and advertising."{17}

With this view of life, things become more important than people. Having is more important than being. And it is a lifestyle that pursues distraction (sports, entertainment, hobbies, etc.) almost in an effort to keep from thinking about the real world and its circumstances.

As we have already noted, consumerism does not satisfy. In fact, it can be argued that a consumerist mentality puts us in an emotional place where we are perpetually discontent. We are unable to rest in that which is good because we always want more. This is made even more difficult in our world where advertising images provide a seemingly endless series of choices that are promoted to us as necessary in order to achieve the perfect life.

Michael Craven points out that when Christians talk about being content, this is often ridiculed as being willing to "settle for less" and even condemned as "lazy, defeatist, and even irresponsible."{18} Instead we are spurred on by talk of "doing all things to the glory of God" which can be used to justify a consumerist mentality.

A Biblical Perspective on Materialism and Consumerism

We live in a culture that encourages us to buy more and more. No longer are we encouraged to live within our means. We are tempted to buy more than just the necessities and tempted to spend more on luxuries. The Bible warns us about this. Proverbs 21:17 says, "He who loves pleasure will become a poor man; He who loves wine and oil will not become rich."

In our lifetimes we have lots of money that flows through our hands, and we need to make wiser choices. Consider that a person who makes just $25,000 a year will in his lifetime have a million dollars pass through his hands. The median family income in America is twice that. That means that two million dollars will pass through the average American family's hands.

A tragic aspect of consumerism is that there is never enough. There is always the desire for more because each purchase only satisfies for short while. Then there is the need for more and more. Essentially, it is the law of diminishing returns. Economists use a more technical term—the law of diminishing marginal return. Simply put, the more we get, the less it satisfies and the more we want.

Once again the Bible warns us about this. Haggai 1:5-6 says, "Now therefore, thus says the Lord of hosts, 'Consider your ways! You have sown much, but harvest little; you eat, but there is not enough to be satisfied; you drink, but there is not enough to become drunk; you put on clothing, but no one is warm enough; and he who earns, earns wages to put into a purse with holes.'"

We should also be responsible citizens. A tragic consequence of consumerism is what it does to the average citizen. James Kunstler, author of *The Geography of Nowhere*, believes we have "mutated from citizens to consumers." He says that "consumers have no duties or responsibilities or obligations to their fellow consumers. Citizens do. They have the obligation to care about their fellow citizens and about the integrity of the town's environment and history."{19}

America was once a nation of joiners. Alexis de Tocqueville noted this in his book *Democracy in America*. Americans would join in all sorts of voluntary associations. But we seem to no longer be joiners but loners. Sure, there are still many people volunteering and giving their time. But much of this is "on the run" as we shuffle from place to place in our busy

lives.

Christians are called to be the salt of the earth (Matthew 5:13) and the light of the world (Matthew 5:14-16). We are also called to be ambassadors for Christ (2 Corinthians 5:20). We must resist the temptations of consumerism that encourage us to focus on ourselves and withdraw from active involvement in society.

Notes

1. John DeGraaf, David Wann, and Thomas Naylor, *Affluenza: The All-Consuming Epidemic*, 2nd ed. (San Francisco: Berrett-Koehler, 2005).
2. Michael Craven, *Uncompromised Faith: Overcoming Our Culturalized Christianity* (Colorado Springs, CO: NavPress, 2009).
3. Richard John Neuhaus, *Doing Well and Doing Good: The Challenge to the Christian Capitalist* (New York: Doubleday, 1992), 52-53.
4. *Affluenza*, xviii.
5. Ibid., 3.
6. U.S. Census Bureau, Statistical Abstract of the United States (Washington, DC: U.S. Government Printing Office, 2004-2005).
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8. Ibid, 42.
9. Ibid., 4.
10. Center for a New American Dream, 2004 survey, www.newdream.org/about/pdfs/PollRelease.pdf.
11. David Myers, *The American Paradox* (New Haven, CT: Yale University Press, 2000), 136. 12. Craven, *Uncompromised Faith*, 79.
13. L.C. Sayer, et. All, “Are Parents Investing Less in Children?”, paper presented at the American Sociological Association annual meeting, August 2000.
14. *Affluenza*, 80.
15. Ibid.

16. Francis Schaeffer, *How Should We Then Live?* (Old Tappan: NJ: Fleming Revell, 1976), 205.
17. *Affluenza*, 81.
18. Ibid., 83.
19. James Kunstler in discussion with David Wann, March 1997, quoted in *Affluenza*, 65.

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Rome and America – Comparing to the Ancient Roman Empire

Kerby Anderson looks at the comparisons between modern America and ancient Rome, i.e. the Roman Empire. Do Americans have a worldview more like ancient Romans than the biblical worldview spelled out in the Bible? In some ways, yes, and in other ways, not so much.

Similarities

The philosopher George Santayana once said: "Those who cannot remember the past are condemned to repeat it." To which I might add that those who remember Santayana's maxim also seem condemned to repeat the phrase.

Ask anyone if they see similarities between Rome and America, and they are likely to respond with a resounding, "Yes!" But I have also found that people who see similarities between Rome and America see different similarities. Some see similarities in our moral decay. Others see similarities in pride, arrogance, and hubris. But all seem to agree that we are repeating the mistakes of the past and need to change our ways.

In his book *Are We Rome?*, Cullen Murphy argues that there are many similarities between the Roman Empire and America.{1} But he also believes that the American national character couldn't be more different from Rome. He believes those differences can help us avoid Rome's fate.

Let's begin by looking at some of the political, geographical, and demographic similarities.{2}

1. Dominant powers: "Rome and America are the most powerful actors in their world, by many orders of magnitude. Their power includes both military might and the 'soft power' of language, culture, commerce, technology, and ideas."

2. Approximately equal in size: "Rome and America are comparable in physical size—the Roman Empire and its Mediterranean lake would fit inside the three million square miles of the Lower Forty-eight states, though without a lot to spare."

3. Global influence: "Both Rome and America created global structures—administrative, economic, military, cultural—that the rest of the world and their own citizens came to take for granted, as gravity and photosynthesis are taken for granted."

4. Open society: "Both are societies made up of many peoples—open to newcomers, willing to absorb the genes and lifestyles and gods of everyone else, and to grant citizenship to incoming tribes from all corners of the earth."

5. Culturally similar: "Romans and Americans can't get enough of laws and lawyers and lawsuits. . . . They relish the ritual humiliation of public figures: Americans through comedy and satire, talk radio and Court TV; the Romans through vicious satire, to be sure, but also, during the republic, by means of the *censorial nota*, the public airing, name by name, of everything great men of the time should be ashamed of."

6. Chosen people: "Both see themselves as chosen people, and

both see their national character as exceptional.”

While there are many similarities, there are also profound differences between Rome and America. Before we look at the six major parallels that Murphy talks about, we need to remind ourselves that there are many distinct differences between Rome and America.

Differences

It is no real surprise that people from different political and religious perspectives see similarities between Rome and America. While some see similarities in moral decay, others see it in military might or political corruption. Although there are many similarities between Rome and America, there are some notable differences.

Cullen Murphy points out these significant differences.{3}

1. Technological advancement: “Rome in all its long history never left the Iron Age, whereas America in its short history has already leapt through the Industrial Age to the Information Age and the Biotech Age.”

2. Abundance: “Wealthy as it was, Rome lived close to the edge; many regions were one dry spell away from famine. America enjoys an economy of abundance, ever surfeit; it must beware the diseases of overindulgence.”

3. Slavery: “Rome was always a slaveholding polity with the profound moral and social retardation that this implies; America started out as a slaveholding polity and decisively cast slavery aside.”

4. Government: “Rome emerged out of a city-state and took centuries to let go of a city-state’s method of governance; America from early on began to administer itself as a continental power.”

5. Social classes: “Rome had no middle class as we understand the term, whereas for America the middle class is the core social fact.”

6. Democracy: “Rome had a powerful but tiny aristocracy and entrenched ideas about the social pecking order; even at its most democratic, Rome was not remotely as democratic as America at its least democratic, under a British monarch.”

7. Entrepreneurship: “Romans looked down upon entrepreneurship, which Americans hold in the highest esteem.”

8. Economic dynamism: “Rome was economically static; America is economically transformative.”

9. Technological development: “For all it engineering skills, Rome generated few original ideas in science and technology; America is a hothouse of innovation and creativity.”

10. Social equality: “On basic matters such as gender roles and the equality of all people, Romans and Americans would behold one another with disbelief and distaste.”

While it is true that Rome and America have a vast number of similarities, we can also see there are significant differences between the two. We therefore need a nuanced view of the parallels between the two civilizations and recognize that these differences may be an important key in understanding the future of the United States.

Six Parallels

Murphy sees many parallels between the Roman Empire and America in addition to the above.{4} The following are larger, more extensive, parallels.

The first parallel is perspective. It actually involves “the way Americans see America; and more to the point, the way the tiny, elite subset of Americans who live in the nation’s

capital see America—and see Washington itself."

Like the Romans, Americans tend to see themselves as more important than they are. They tend to have an exaggerated sense of their own presence in the world and its ability to act alone.

A second parallel involves military power. Although there are differences, some similarities stand out. Both Rome and America start to run short of people to sustain their militaries and began to find recruits through outside sources. This is not a good long-run solution.

A third parallel can be lumped under the term privatization. "Rome had trouble maintaining a distinction between public and private responsibilities." America is currently in the midst of privatizing functions that used to be public tasks.

A fourth parallel concerns the way Rome and America view the outside world. In a sense, this is merely the flip side of the first parallel. If you believe your country is exceptional, you tend to devalue others. And more importantly, you tend to underestimate another nation's capabilities. Rome learned this in A.D. 9 when three legions were ambushed by a smaller German force and annihilated.{5} The repercussions were significant.

The question of borders is a fifth parallel. The boundary of Rome "was less a fence and more a threshold—not so much a firm line fortified with 'Keep Out' signs as a permeable zone of continual interaction." Compare that description to our border with Mexico, and so can see many similarities.

A final parallel has to do with size and complexity. The Roman Empire got too big physically and too complex to manage effectively. The larger a country or civilization, the more "it touches, and the more susceptible it is to forces beyond its control." To use a phrase by Murphy: "Bureaucracy is the new geography."{6}

Cullen Murphy concludes his book by calling for greater citizen engagement and for us to promote a sense of community and mutual obligation. The Roman historian Livy wrote, "An empire remains powerful so long as its subjects rejoice in it." America is not beyond repair, but it needs to learn the lessons from the Roman Empire.

Decline of the Family

What about the moral decline of Rome? Do we see parallels in America? I have addressed this in previous articles such as "The Decline of a Nation" and "When Nations Die."{7} Let's focus on the area of sexuality, marriage, and family.

In his 1934 book, *Sex and Culture*, British anthropologist Joseph Daniel Unwin chronicled the historical decline of numerous cultures, including the Roman Empire. He found that cultures that held to a strong sexual ethic thrived and were more productive than cultures that were "sexually free."{8}

In his book *Our Dance Has Turned to Death*, Carl Wilson identifies the common pattern of family decline in civilizations like the Roman Empire.{9} It is significant how these seven stages parallel what is happening in America.

In the first stage, men ceased to lead their families in worship. Spiritual and moral development became secondary. Their view of God became naturalistic, mathematical, and mechanical.

In the second stage, men selfishly neglected care of their wives and children to pursue material wealth, political and military power, and cultural development. Material values began to dominate thought.

The third stage involved a change in men's sexual values. Men who were preoccupied with business or war either neglected their wives sexually or became involved with lower-class women

or with homosexuality. Ultimately, a double standard of morality developed.

The fourth stage affected women. The role of women at home and with children lost value and status. Women were neglected and their roles devalued. Soon they revolted to gain access to material wealth and also freedom for sex outside marriage. Women also began to minimize having sex relations to conceive children, and the emphasis became sex for pleasure.

In the fifth stage, husbands and wives competed against each other for money, home leadership, and the affection of their children. This resulted in hostility and frustration and possible homosexuality in the children. Many marriages ended in separation and divorce.

In the sixth stage, selfish individualism grew and carried over into society, fragmenting it into smaller and smaller group loyalties. The nation was thus weakened by internal conflict. The decrease in the birthrate produced an older population that had less ability to defend itself and less will to do so, making the nation more vulnerable to its enemies.

Finally, unbelief in God became more complete, parental authority diminished, and ethical and moral principles disappeared, affecting the economy and government. Because of internal weakness and fragmentation, the society came apart.

We can see these stages play out in the decline of the Roman Empire. But we can also see them happening before our eyes in America.

Spiritual Decline

What about the spiritual decline in Rome and America? We can actually read about the spiritual decline in Rome in Paul’s letter to the church in Rome. In the opening chapter he traces

a progression of spiritual decline that was evident in the Hellenistic world of his time.

The first stage is when people turn from God to idolatry. Although God has revealed Himself in nature to all men so that they are without excuse, they nevertheless worship the creation instead of the Creator. This is idolatry. In the past, this took the form of actual idol worship. In our day, it takes the form of the worship of money or the worship of self. In either case, it is idolatry. A further example of this is a general lack of thankfulness. Although they were prospered by God, they were ungrateful. And when they are no longer looking to God for wisdom and guidance, they become vain and futile and empty in their imaginations. They no longer honor God, so their foolish hearts become darkened. In professing to be wise, they have become fools.

The second stage is when men and women exchange their natural use of sex for unnatural uses. Here Paul says those four sobering words, "God gave them over." In a society where lust-driven sensuality and sexual perversion dominate, God gives them over to their degrading passions and unnatural desires.

The third stage is anarchy. Once a society has rejected God's revelation, it is on its own. Moral and social anarchy is the natural result. At this point God has given the sinners over to a depraved mind and so they do things which are not proper. This results in a society which is without understanding, untrustworthy, unloving, and unmerciful.

The final stage is judgment. God's judgment rightly falls upon those who practice idolatry and immorality. Certainly an eternal judgment awaits those who are guilty, but a social judgment occurs when God gives a nation over to its sinful practices.

Notice that this progression is not unique to the Hellenistic world the apostle Paul was living in. The progression from

idolatry to sexual perversion to anarchy to judgment is found throughout history.

In the times of Noah and Lot, there was the idolatry of greed, there was sexual perversion and promiscuity, there was anarchy and violence, and finally there was judgment. Throughout the history of the nation of Israel there was idolatry, sexual perversion, anarchy (in which each person did what was right in his own eyes), and finally judgment.

Are there parallels between Rome and America? I have quoted from secular authors, Christian authors, and a writer of much of the New Testament. All seem to point to parallels between Rome and America.

Notes

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Tough Economic Times

The Bailout

Anyone watching the news or looking at their checking account knows that we are in for some tough economic times. I want to spend some time looking at how we arrived at this place and set forth some biblical principles that we collectively and individually need to follow.

Who would have imagined a year ago we would be talking about spending such enormous amounts of money on a bailout? The first bailout was for $700 billion. When these numbers are so big, we lose all proportion of their size and potential impact. So let me use a few comparisons from a recent *Time* magazine article to make my point.{1}

If we took $700 billion and gave it to every person in America, they would receive a check for $2,300. Or if we decided to give that money instead to every household in America, they would receive $6,200.

What if we were able to use $700 billion to fund the government for a year? If we did so, it would fully fund the Defense Department, the State Department, the Treasury, the Department of Education, Veterans Affairs, the Department of the Interior, and NASA. If instead we decided to pay off some of the national debt, it would retire seven percent of that debt.

Are you a sports fan? What if we used that money to buy sports teams? This is enough money to buy every NFL team, every NBA team, and every Major League Baseball team. But we would have so much left over that we could also buy every one of these teams a new stadium. And we would still have so much money left over that we could pay each of these players $191 million for a year.

Of course this is just the down payment. When we add up all the money for bailouts and the economic stimulus, the numbers are much larger (some estimate on the order of $4.6 trillion).

Jim Bianco (of Bianco Research) crunched the inflation adjusted numbers.{2} The current bailout actually costs more than all of the following big budget government expenditures: the Marshall Plan ($115.3 billion), the Louisiana Purchase ($217 billion), the New Deal ($500 billion [est.]), the Race to the Moon ($237 billion), the Savings and Loan bailout ($256 billion), the Korean War ($454 billion), the Iraq war ($597 billion), the Vietnam War ($698 billion), and NASA ($851.2 billion).

Even if you add all of this up, it actually comes to $3.9 trillion and so is still $700 billion short (which incidentally is the original cost of one of the bailout packages most people have been talking about).

Keep in mind that these are inflation-adjusted figures. So you can begin to see that what has happened this year is absolutely unprecedented. Until you run the numbers, it seems like Monopoly money. But the reality is that it is real money that must either be borrowed or printed. There is no stash of this amount of money somewhere that Congress is putting into the economy.

What Caused the Financial Crisis?

What caused the financial crisis? Answering that question in a few minutes may be difficult, but let me give it a try.

First, there was risky mortgage lending. Some of that was due to government influence through the Community Reinvestment Act which encouraged commercial banks and savings associations to loan money to people in low-income and moderate-income neighborhoods. And part of it was due to the fact that some mortgage lenders were aggressively pushing subprime loans.

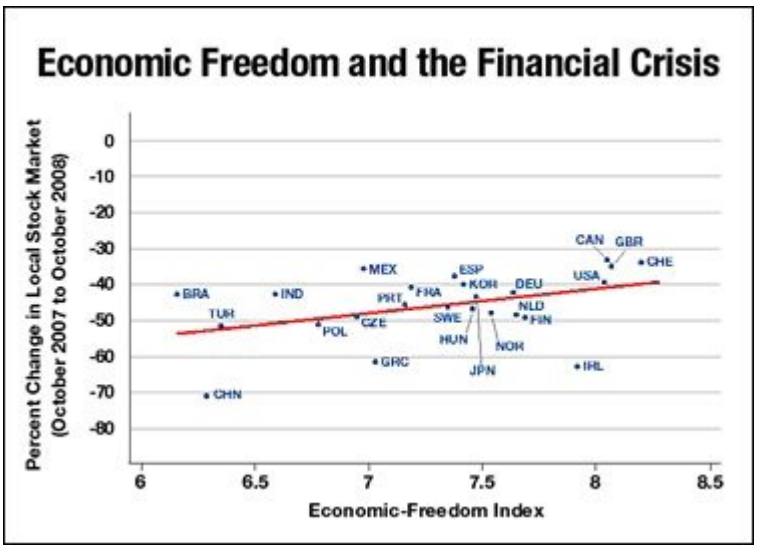
Some did this by fraudulently overestimating the value of the homes or by overstating the lender's income. When these people couldn't pay on their loan, they lost their homes (and we had a record number of foreclosures).

Next, the lenders who pushed those bad loans went bankrupt. Then a whole series of dominoes began to fall. Government sponsored enterprises like Fannie Mae and Freddie Mac as well as financial institutions like Bear Stearns, Lehman Brothers, Merrill Lynch and AIG began to fail.

As this was happening, commentators began to blame government, the financial institutions, Wall Street, and even those who obtained mortgages. Throughout the presidential campaign and into 2009 there was a cry that this was the result of shredded consumer protections and deregulation.

So is the current crisis a result of these policies? Is deregulation the culprit? Kevin Hassett has proposed a simple test of this view.{3} He points out that countries around the world have very different regulatory structures. Some have relatively light regulatory structures, while others have much more significant intrusion into markets.

If deregulation is the problem, then those countries that have looser regulations should have a greater economic crisis. But that is not what we find. If you plot the degree of economic freedom of a country on the x-axis and the percent of change in the local stock market on the y-axis, you find just the opposite of that prediction.



The correlation is striking. Draw a line from countries with low economic freedom (like China and Turkey) to countries with greater economic freedom (like the United States) and you will notice that most of the countries hug the line. Put another way, the regression line is statistically significant.

If the crisis were a result of deregulation, then the line should be downward sloping (meaning that countries that are freer economically had a biggest collapse in their stock markets). But the line slopes up. That seems to imply that countries that are economically free have suffered less than countries that are not. While it may be true that a single graph and a statistical correlation certainly does not tell the whole story, it does suggest that the crisis was not due to deregulation.

The End of Prosperity

It is interesting that as the financial crisis was unfolding, a significant economic book was coming on the market. The title of the book is *The End of Prosperity*.{4}

Recently I interviewed Stephen Moore with the *Wall Street Journal*. He is the co-author with Arthur Laffer and Peter Tanous of *The End of Prosperity*. The book provides excellent documentation to many of the economic issues that I have discussed in the past but also looks ahead to the future.

The authors show that, contrary to conventional wisdom, the middle class has been doing better in America. They show how people in high tax states are moving to low tax states. And they document the remarkable changes in Ireland due to lowering taxes. I have talked about some of these issues in previous articles and in my radio commentaries. Their book provides ample endnotes and documentation to buttress these conclusions.

What is most interesting about the book is that it was written before the financial meltdown of the last few months. Those of us who write books have to guess what circumstances will be when the book is finally published. These authors probably had less of a lag time, but I doubt any of them anticipated the economic circumstances that we currently find.

Arthur Laffer, in a column in the *Wall Street Journal,* believes that "financial panics, if left alone, rarely cause much damage to the real economy."{5} But he then points out that government could not leave this financial meltdown alone. He laments that taxpayers have to pay for these bailouts because homeowners and lenders lost money. He notes: "If the house's value had appreciated, believe you me the overleveraged homeowners and the overly aggressive banks would never have shared their gain with the taxpayers."

He is also concerned with the ability of government to deal with the problem. He says, "Just watch how Congress and Barney Frank run the banks. If you thought they did a bad job running the post office, Amtrak, Fannie Mae, Freddie Mac and the military, just wait till you see what they'll do with Wall Street."

The reason the authors wrote *The End of Prosperity* was to set forth what has worked in the past as a prescription for the future. They were concerned that tax rates were headed up and not down, that the dollar is falling, and that America was turning it back on trade and globalization. They also were

concerned that the federal budget was spiraling out of control and that various campaign promises (health care, energy policy, environmental policy) would actually do more harm than good.

One of their final chapters is titled "The Death of Economic Sanity." They feared that the current push toward more governmental intervention would kill the economy. While they hoped that politicians would go slow instead of launching an arsenal of economy killers, they weren't too optimistic. That is why they called their book *The End of Prosperity*.

The Future of Affluence

Let's see what another economist has to say. The Bible tells us that there is wisdom in many counselors (Proverbs 15:22). So when we see different economists essentially saying the same thing, we should pay attention.

Robert Samuelson, writing in *Newsweek* magazine, talks about "The Future of Affluence."{6} He begins by talking about the major economic dislocations of the last few months:

> *"Government has taken over mortgage giants Fannie Mae and Freddie Mac. The Treasury has made investments in many of the nation's major banks. The Federal Reserve is pumping out $1 trillion to stabilize credit markets. U.S. unemployment is at 6.1 percent, up from a recent low of 4.4 percent, and headed toward 8 percent, by some estimates."*

Samuelson says that a recovery will take place but we may find it unsatisfying. He believes we will lapse into a state of "affluent deprivation." By that he doesn't mean poverty, but he does mean that there will be a state of mind in which people will feel poorer than they feel right now.

He says that the U.S. economy has benefited for roughly a

quarter century “from the expansionary side effects of falling inflation—lower interest rates, greater debt, higher personal wealth—to the point now that we have now overdosed on its pleasures and are suffering a hangover.” Essentially, prosperity bred habits, and many of these habits were bad habits. Personal savings went down, and debt and spending went up.

Essentially we are suffering from “affluenza.” Actually that is the title of a book published many years ago to define the problem of materialism in general and consumerism in particular.

The authors say that the virus of affluenza “is not confined to the upper classes but has found it ways throughout our society. Its symptoms affect the poor as well as the rich . . . affluenza infects all of us, though in different ways.”{7} The authors go on to say that “the affluenza epidemic is rooted in the obsessive, almost religious quest for economic expansion that has become the core principle of what is called the American dream.”

Anyone looking at some of the social statistics for the U.S. might conclude that our priorities are out of whack. We spend more on shoes, jewelry, and watches than on higher education. We spend much more on auto maintenance than on religious and welfare activities. We have twice as many shopping centers as high schools.

The cure for the virus affluenza is a proper biblical perspective toward life. Jesus tells the parable of a rich man who decides to tear down his barns and build bigger ones (Luke 12:18). He is not satisfied with his current situation, but is striving to make it better. Today most of us have adjusted to a life of affluence as normal and need to actively resist the virus of affluenza.

Squanderville

Warren Buffett tells the story of two side-by-side islands of equal size: Thriftville and Squanderville.{8} On these islands, land is a capital asset. At first, the people on both islands are at a subsistence level and work eight hours a day to meet their needs. But the Thrifts realize that if they work harder and longer, they can produce a surplus of goods they can trade with the Squanders. So the Thrifts decide to do some serious saving and investing and begin to work sixteen hours a day. They begin exporting to Squanderville.

The people of Squanderville like the idea of working less. They can begin to live their lives free from toil. So they willingly trade for these goods with "Squanderbonds" that are denominated in "Squanderbucks."

Over time, the citizens of Thriftville accumulate lots of Squanderbonds. Some of the pundits in Squanderville see trouble. They foresee that the Squanders will now have to put in double time to eat and pay off their debt.

At about the same time, the citizens of Thriftville begin to get nervous and wonder if the Squanders will make good on their Squanderbonds (which are essentially IOUs). So the Thrifts start selling their Squanderbonds for Squanderbucks. Then they use the Squanderbucks to buy Squanderville land. Eventually the Thrifts own all of Squanderville.

Now the citizens of Squanderville must pay rent to live on the land which is owned by the Thrifts. The Squanders feel like they have been colonized by purchase rather than conquest. And they also face a horrible set of circumstances. They now must not only work eight hours in order to eat, but they must work additional hours to service the debt and pay Thriftville rent on the land they sold to them.

Does this story sound familiar? It should. Squanderville is

America.

Economist Peter Schiff says that the United States has "been getting a free ride on the global gravy train." He sees other countries starting to reclaim their resources and manufactured goods. As a result, Americans are getting priced out of the market because these other countries are going to enjoy the consumption of goods that Americans previously purchased.

He says: "If America had maintained a viable economy and continued to produce goods instead of merely consuming them, and if we had saved money instead of borrowing, our standard of living could rise with everybody else's. Instead, we gutted our manufacturing, let our infrastructure decay, and encouraged our citizens to borrow with reckless abandon."{9}

It appears we have been infected with the virus of affluenza. The root problem is materialism that often breeds discontent. We want more of the world and its possessions rather than more of God and His will in our lives. What a contrast to what Paul says in Philippians where he counts all things to be loss (3:7-8) and instead has learned to be content (4:11). He goes on to talk about godliness with contentment in 1 Timothy 6:6-7. Contentment is an effective antidote to materialism and the foundation to a proper biblical perspective during these tough economic times.

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Blessings and Judgment

Kerby Anderson answers some intriguing questions: Is God blessing America? Will God bring judgment against America? What are the biblical principles of blessing and judgment we find in the Bible concerning the nation of Israel? Do any of them apply to our nation?

Is God blessing America? Will God bring judgment against America? These are questions I often hear, and yet rarely do we hear good answers to these questions. Part of the reason is that Christians haven’t really studied the subject of blessings and judgment.



In this article we deal with this difficult and controversial subject. While we may not be able to come to definitive answers to all of these questions, I think we will have a better understanding of what blessings and judgment are from a biblical perspective.

When we think about this topic, often we are in two minds. On one hand, we believe that God is on our side and blessing us. After the attacks on 9/11, for example, we launched a war on terror and were generally convinced that God was on our side. At least we hoped that He was. Surely God could not be on the side of the terrorists.

On the other hand, we also wonder if God is ready to judge America. Given the evils of our society, isn't it possible that God will judge America? Haven't we exceeded what other nations have done that God has judged in the past?

In his book *Is God on America's Side?*, Erwin Lutzer sets forth seven principles we can derive from the Old Testament about blessing and cursing. We will look at these in more depth below. But we should first acknowledge that God through His prophets clearly declared when he was bringing judgment. In those cases, we have special revelation to clearly show what God was doing. We do not have Old Testament prophets today, but that doesn't stop Christians living in the church age from claiming (often inaccurately) that certain things are a judgment of God.

In the 1980s and 1990s we heard many suggest that AIDS was a judgment of God against homosexuality. In my book *Living Ethically In the 90s* I said that it did not look like a judgment from God. First, there were many who engaged in homosexual behavior who were not stricken with AIDS (many male

homosexuals and nearly all lesbians were AIDS-free). Second, it struck many innocent victims (those who contracted the disease from blood transfusions). Was AIDS a judgment of God? I don't think so.

When Hurricane Katrina struck New Orleans in 2005, people called into my talk show suggesting this was God's judgment against the city because of its decadence. But then callers from the Gulf Coast called to say that the hurricane devastated their communities, destroying homes, businesses, and churches. Was God judging the righteous church-going people of the Gulf Coast? Was Hurricane Katrina a judgment of God? I don't think so.

In this article we are going to look at blessings and judgments that are set forth by God in the Old Testament so that we truly understand what they are.

Seven Principles (Part 1)

In his book *Is God on America's Side?* Erwin Lutzer sets forth seven principles we can derive from the Old Testament about blessing and cursing. The first principle is that God can both bless and curse a nation.{1}

When we sing "God Bless America" do we really mean it? I guess part of the answer to that question is what do most Americans mean by the word "God"? We say we believe in God, but many people believe in a god of their own construction. In a sense, most Americans embrace a god of our civil religion. This is not the God of the Bible.

R.C. Sproul says the god of this civil religion is without power: "He is a deity without sovereignty, a god without wrath, a judge without judgment, and a force without power."{2} We have driven God from the public square, but we bring him back during times of crisis (like 9/11) but he is only allowed off the reservation for a short period of time.

We sing “God Bless America” but do we mean it? Nearly every political speech and every “State of the Union” address ends with the phrase, “May God bless America.” But what importance do we place in that phrase?

Contrast this with what God said in the Old Testament. God gave Israel a choice of either being blessed or being cursed. “See, I am setting before you today a blessing and a curse—the blessing, if you obey the commandments of the Lord your God, which I command you today; and the curse, if you do not obey the commandments of the Lord your God, but turn aside from the way that I am commanding you today, to go after other gods that you have not known” (Deuteronomy 11:26-28).

We should first acknowledge that Israel was unique because it had a covenant with God. America does not have a covenant with God. But it does still seem as if the principle of blessing and cursing can apply to nations today.

A second principle is that God judges nations based on the amount of light and opportunity they are given.{3} The Old Testament is a story of Israel. Other nations enter the story when they connect with Israel. Because Israel had a unique relationship with God, the nation was judged more strictly than its neighbors.

God was more patient with the Canaanites—it took four hundred years before their “cup of iniquity” was full, and then judgment fell on them. Likewise, Paul points out (Romans 2:12-15) that in the end time, God would individually judge Jews and Gentiles by the amount of light they had when they were alive.

A nation that is given the light of revelation will be held to greater account than a nation that is not.

Seven Principles (Part 2)

In his book *Is God on America's Side?* Erwin Lutzer sets forth seven principles we can derive from the Old Testament about blessing and cursing. The third principle is that God sometimes uses exceedingly evil nations to judge those that are less evil.{4}

Israel was blessed with undeserved opportunities, yet were disobedient. God reveals to Isaiah that God would use the wicked nation of Assyria to judge Israel. "Ah, Assyria, the rod of my anger; the staff in their hands is my fury! Against a godless nation I send him, and against the people of my wrath I command him, to take spoil and seize plunder, and to tread them down like the mire of the streets" (Isaiah 10:5-6). In another instance, God reveals to Habakkuk that He was raising up the Chaldeans to march through the land, plundering, killing, and stealing (Habakkuk 1:5-11).

As I mentioned above, Christians are often of two minds when they think about America. On the one hand they believe America is a great country. We have been willing to rebuild countries after war or natural disaster. American missionaries travel around the world. Christians broadcast the gospel message around the world.

On the other hand, America is a decadent country. We are the leading exporters of pornography and movies that celebrate sex, violence, and profanity. We have aborted more than 50 million unborn babies. Our judicial system banishes God from public life. Will God use another nation to judge America?

A fourth principle is that when God judges a nation, the righteous suffer with the wicked.{5} A good example of this can be found in the book of Daniel. When God brought the Babylonians against Judah, Daniel and his friends were forced to accompany them.

We also see a parallel to this in manmade and natural disasters. Whether it is a terrorist attack or a hurricane or tsunami, we see that believers and nonbelievers die together. We live in a fallen world among fallen people. These actions (whether brought about by moral evil or physical evil) destroy lives and property in an indiscriminate way.

A fifth principle is that God's judgments take various forms.{6} Sometimes it results in the destruction of our families. We can see this in God's pronouncement in Deuteronomy 28:53-55. When the Israelites were forced to leave their homes to go to foreign lands, the warnings were fulfilled. Today we may not be forced into exile, but we wonder if "God is judging our families just the same. He is judging us for our immorality."

In Deuteronomy 28:36-37, "The Lord will bring you and your king whom you set over you to a nation that neither you nor your fathers have known. And there you shall serve other gods of wood and stone." When the ten tribes of Israel were exiled to Assyria, they were assimilated into the pagan culture and never heard from again.

Seven Principles (Part 3)

The sixth principle is that in judgment, God's target is often His people, not just the pagans among them.{7}

Yes, it is true that God judges the wicked, but sometimes the real purpose of present judgments has more to do with the righteous than the wicked. Not only do we see this in the Old Testament, we also see this principle in the New Testament. 1 Peter 4:17-18 says: "For it is time for judgment to begin at the household of God; and if it begins with us, what will be the outcome for those who do not obey the gospel of God? And 'If the righteous is scarcely saved, what will become of the ungodly and the sinner?'"

This raises a good question. If judgment begins at the house of God, is the church today under judgment? Have Christians become too worldly? Have Christians become too political and thus depend on government rather than on God? Have Christians become too materialistic? Someone has said we should change the motto on our coins from “In God we trust” to “In gold we trust.”

A seventh and final principle is that God sometimes reverses intended judgments.{8} We must begin with an observation. God’s blessing on any nation is undeserved. There is always sin and evil in the land. When God blesses us, either individually or corporately, it is an evidence of God’s grace.

Sometimes God calls for judgment but then spares a nation. A good example of that can be found in the life of Jonah. God called him to that city to preach repentance for their sins. He didn’t want to go because it was the capital city of the Assyrians who had committed genocide against Israel. But when Jonah finally obeyed God, the city was saved from judgment.

God also used Old Testament prophets to preach to Israel. But the people didn’t have a heart to care. Consider the ministry of Micah and Jeremiah. Actually, Micah preached a hundred years before Jeremiah and warned Judah that her “wound is incurable.” A century later, Jeremiah is brought before the priests and false prophets who want him killed. After hearing him, they appeal to the preaching of Micah (Jeremiah 16:19). King Hezekiah listened to Micah’s words and sought God who withheld judgment.

Erwin Lutzer gives another example from eighteenth century England. The country was in decline, but God reversed the trend through the preaching of John Wesley and George Whitefield.

Conclusion

I would like to conclude by returning to the questions about whether God is blessing or judging our nation.

First, we must acknowledge that no nation can claim that God is on its side. In fact, there is a long and sorry history of nations that have claimed this. And the "God is on our side mentality" has done much harm throughout the history of the church.

Kim Riddlebarger: "Instead of letting God be God, our sinful pride leads us to make such pronouncements that are not ours to make. In these cases, God is not sovereign, he is a mascot."{9} As a nation, we must not claim that God is on our side.

This is also true in the political debates we have within this nation. Richard Land in his book, *The Divided States of America*, says: "What liberals and conservatives both are missing is that America has been blessed by God in unique ways—we are not just another country, but neither are we God's special people. I do not believe that America is God's chosen nation. God established one chosen nation and people: the Jews. We are not Israel. We do not have 'God on our side.' We are not God's gift to the world."{10}

This brings us back to the famous quote by Abraham Lincoln who was asked if God was on the side of the Union forces or the Confederate forces. He said: "I do not care whether God is on my side; the important question is whether I am on God's side, for God is always right."

Second, we should be careful not to quickly assume that a disease or a disaster is a judgment of God. Above I gave examples of people wrongly assuming that AIDS or Hurricane Katrina was a judgment of God.

We can take comfort in knowing that this isn't just a problem

in the twenty-first century. Apparently it was even a problem in the first century. The tower of Siloam fell and killed a number of people. It appears that those around Jesus thought it was a punishment for their sins. He counters this idea by saying: “Or do you suppose that those eighteen on whom the tower in Siloam fell and killed them were *worse* culprits than all the men who live in Jerusalem? I tell you, no, but unless you repent, you will all likewise perish” (Luke 13:4-5).

We should wisely refrain from too quickly labeling a disease or disaster as a judgment of God. But we should take to heart the words of Jesus and focus on our need for salvation and repentance.

Notes

1. Erwin Lutzer, *Is God on America’s Side?* (Chicago: Moody, 2008), 11.
2. R.C. Sproul, *When Worlds Collide* (Wheaton: Crossway, 202), 63.
3. Lutzer, *Is God on America’s Side?*, 17.
4. Ibid., 25.
5. Ibid., 35.
6. Ibid., 41.
7. Ibid., 49.
8. Ibid., 65.
9. Kim Riddlebarger, “Using God,” *Modern Reformation*, November/December 2007, 14.
10. Richard Land, *The Divided States of America* (Nashville: Nelson, 2007), 197.

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American Bank Bailout

Where is the Bailout Money?

The bailout has been a topic of conversation at nearly every social gathering I am been at in the last few weeks. And most of the time one question surfaces, where is the bailout money? The reason taxpayers are asking that is due to a news story that came out before Christmas stating that the largest banks can't exactly track how they are spending the money.

Now I did have one lawyer explain to me that often these funds are placed in a pool so it isn't easy to track them. And I will give the banks some slack on that since I realize that is probably the case. But let's think about this for a moment.

If I were asking for a loan from the bank, wouldn't you expect them to ask me where the money is going? And if I needed an additional loan, wouldn't you expect the bank to want a detailed history of what I did with the previous loan? Now keep that in the back of your mind as you hear what some of the bank officers have been saying.

A spokesman for JPMorgan Chase said: "We've lent some of it. We've not lent some of it. We're not given any accounting of, 'Here's how we're doing it.'"

A spokesman for SunTrust Banks said: "We're not providing dollar-in, dollar-out tracking." By the way, they have already received $3.5 billion in taxpayer dollars.

A spokesman for Regions Financial Corp said: "We manage our capital in the aggregate." They also have received $3.5 billion from the financial bailout.

I don't know about you, but that doesn't inspire much confidence in me. Remember that lawmakers did bring bank

executives to Capitol Hill and encouraged them to lend the money and not hoard it or spend it on corporate bonuses. It appears that some have, but there does not seem to be any negative consequences for doing so.

One of my recent guests [on the Point of View radio program] is Representative Scott Garrett (a member of the House Financial Services Committee) who asks: "Where is the money going to go to? How is it going to be spent? When are we going to get a record on it?" These all sound like good questions that need to be answered.

What Caused the Financial Crisis?

What caused the financial crisis? We have heard lots of accusations and criticisms, but it is hard to know who to believe. President-elect Barack Obama said throughout the presidential campaign that it was deregulation and a conservative approach to economics that was to blame. He said: "Eight years of policies that have shredded consumer protections, loosened oversight and regulation, and encouraged outsized bonuses to CEOs while ignoring middle-class American have brought us to the most serious financial crisis since the Great Depression."

So is the current crisis a result of these policies? Is deregulation the culprit? Kevin Hassett proposes a simple test of this view. He points out that countries around the world have very different regulatory structures. Some have relatively light regulatory structures, while others have much more significant intrusion into markets.

If the premise by Barack Obama is correct, then those countries that have looser regulations should have a greater economic crisis. But that is not what we find. If you plot the degree of economic freedom of a country on the x-axis and the percent of change in the local stock market on the y-axis, you find just the opposite of what Barack Obama states.

The correlation is striking. Draw a line from countries with low economic freedom (like China and Turkey) to countries with greater economic freedom (like the United States) and you will notice that most of the countries hug the line. Put another way, the regression line is statistically significant.

If Barack Obama is correct the line should be downward sloping (meaning that countries that are freer economically had a biggest collapse in their stock markets). But the line slopes up. That seems to imply that countries that are economically free have suffered less than countries that are not. Of course, a single graph and a statistical correlation certainly does not tell the whole story. But it is interesting that the current data seems to prove just the opposite of what Barack Obama has been arguing.

Cost of the Bailout

How much is that bailout going to cost us? Nobody seems to know, but even when I try to give some numbers for it, it doesn't compute. So I was encouraged to see that someone took the time to put the current bailout numbers in perspective.

Barry Ritholtz is a financial blogger and Wall Street analyst. He has found (as I have found) that people have a hard time comprehending the dollar amounts. While doing research for his book, *Bailout Nation*, he needed some way to put this into proper historical perspective. He says that if you add the latest Citi bailout, the total cost now exceeds $4.6 trillion dollars. By the way, I have seen numbers much larger than that (which may include loan guarantees which may not actually end up costing us). But what does $4.6 trillion dollars look like?

Jim Bianco (of Bianco Research) crunched the inflation adjusted numbers. The current bailout actually costs more than all of the following big budget government expenditures. The Marshall Plan ($115.3 billion), the Louisiana Purchase ($217 billion), the New Deal ($500 billion est), the Race to the

Moon ($237 billion), the Savings and Loan bailout ($256 billion), the Korean War ($454 billion), the Iraq war ($597 billion), the Vietnam War ($698 billion), and NASA ($851.2 billion).

Even if you add all of this up, it actually comes to $3.9 trillion and so is still $700 billion short (which incidentally is the original cost of one of the bailout packages most people have been talking about).

Keep in mind that these are inflation-adjusted figures. So you can begin to see that what has happened just in the last few months is absolutely unprecedented. But until you run the numbers, it seems like Monopoly money. But the reality is that it is real money that must either be borrowed or printed. There is no stash of this money somewhere that Congress is putting into the economy.

The current economic meltdown is significant, but the solution that members of Congress and financial experts on Wall Street are offering is terribly expensive.

Government Ownership of Banks?

One of the lingering questions about the bailout is how long the government will have ownership of the banks. At the moment, the federal government is planning on purchasing $250 billion worth of shares in American banks. Is it possible that government will hold the bank shares indefinitely? Terrence Jeffrey of CNSNews.com believes that this could be an unintended consequence. Let me explain.

While the law doesn't say that government can buy ownership interest in banks, it does allow purchases in "any financial instrument that the secretary, after consultation with the chairman of the Board of Governors of the Federal Reserve System, determines the purchase of which is necessary to promote financial market stability." This act also allows

“such actions as is necessary, that the secretary might deem.”

So how long can the treasury secretary hold these assets? Actually, the law sets no limits. A Treasury spokesman told CNSNews.com that “We can hold them for as long as we want.” Now, let’s be fair, Treasury Secretary Hank Paulson does not envision the government having a permanent ownership stake in various banks. But let’s also be realistic. He won’t be the treasury secretary next year.

The plan that was drafted envisions the government selling the stock back to the banks. It also prevents elected officials from using government ownership of the banks for their own political advantage. This is oversight actually takes place through the Office of Thrift Supervision, the Office of the Comptroller of the Currency, the Federal Reserve, and the Federal Deposit Insurance Corporation.

Now the plan does allow banks to buy back its shares from the government in the first three years, if it can raise 25 percent of the value of the shares by selling stock. But these are subject to the approval of the primary bank regulator.

But the bottom line is this: banks are not guaranteed they can buy back their stock. Although Congress didn’t intend for government to permanently own banks, it is possible they may do so anyway.

Seven Hundred Billion

How much is $700 billion? When these numbers are so big we lose all proportion of their size and potential impact. So let me use a few comparisons from a recent Time Magazine article to make my point.

If we took $700 billion and gave it to every person in America, they would receive a check for $2,300. Or if we decided to give that money instead to every household in America, they would receive $6,200.

Here’s another idea, if we took that money and decided to start paying the income taxes for each American, it would pay the income taxes for every American who makes $500,000 or less a year.

Since gas prices have been high, what if we decided to use this money to buy gasoline for every car in America? If we did that, no one would have to pay for gas for the next 16 months.

What if we were able to use $700 billion to fund the government for a year? If we did so, it would fully fund the Defense Department, the State Department, the Treasury, the Department of Education, Veterans Affairs, the Department of the Interior, and NASA. If instead we decided to pay off some of the national debt, it would retire seven percent of that debt.

Are you a sports fan? What if we used that money to buy sports teams? This is enough money to buy every NFL team, every NBA team, and every Major League Baseball team. But we would have so much left over that we could also buy every one of these teams a new stadium. And we would still have so much money left over that we could pay each of these players $191 million for a year.

So how would $700 billion stack up against the economies of various countries in the world? This amount of money would create the 17th largest economy in the world, roughly equal to the economy of the Netherlands.

Is $700 billion a lot of money? Of course it is, and we all need to think about this the next time Congress votes to spend money. I’m Kerby Anderson, and that’s my point of view.

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Challenges to Religious Liberty

Challenging Christian Publishers

As Christians we believe that there should be a place for Christian values, but we live in a society that often challenges and attempts to exclude Christianity in the public arena. I would like to document many of the challenges to religious liberty today.

We lament the fact that we often have a *naked* public square (where religious values are stripped from the public arena). But we are not calling for a *sacred* public square (where religious values are forced on others). What we want is an *open* public square (where various religious and secular values are given a fair hearing).

Sometimes the challenges to religious liberty seem frivolous, but they could easily establish a precedent that could be harmful to Christianity later on. One example of this is the man who sued two Christian publishers for emotional distress and mental instability because of their Bible translations. He is a homosexual and blames them for his emotional problems, because their Bibles refer to homosexuality as a sin.

As I point out in my book *A Biblical Point of View on Homosexuality*, various denominations and gay theologians have been trying to rewrite the Bible concerning homosexuality.{1} I guess it was only a matter of time before someone would sue the publishers for their Bible translations.

The homosexual man bringing the lawsuit contends that the Bible translations refer to homosexuals as sinners and only reflect an individual opinion or a group's conclusion. In particular, he argues that deliberate changes made to 1

Corinthians 6:9 are to blame. They have, according to him, caused homosexuals "to endure verbal abuse, discrimination, episodes of hates, and physical violence."{2}

First, let me say that verbal or physical actions toward homosexuals or other people are wrong and should be condemned. But the Bible or a Bible translation should not be blamed for what sinful people do to others. Even when we may disagree with someone, we should always be gracious and always treat others with respect.

Second, we should take the Christian publishers at their word. One of the publishers stated that they do not translate the Bible nor even own the copyright for the translation. Instead, they "rely on the scholarly judgment of the highly respected and credible translation committees behind each translation."

The problem that this homosexual man and other gay activists have is not really with a Christian publisher. It is with the Word of God itself. God intended that sex is to be between a man and a woman in marriage. Any other sex outside of marriage is sinful and wrong.

Although this lawsuit might seem frivolous and without merit, it represents a growing movement to criminalize Christian thought through hate crimes legislation and the legal recognition of same-sex marriage and homosexual behavior. As such, it is but one of many challenges to religious liberty.

The Praying Coach

Another place where religious liberty is challenged is the public schools.

Marcus Borden is a high school football coach in East Brunswich, New Jersey. He is also a recipient of the national Caring Coach of the Year award. And he is in lots of trouble. A spokesman for the ACLU says he has fostered a "destructive

environment” for students. So what did he do to create such an environment?

He bowed his head silently during pre-game prayers. Sometimes he even silently knelt down on one knee. Now understand, he didn’t pray with the student football players. He merely showed his respect for them silently. But that was enough to set off anyone who believes in the separation of church and state.

One student athletic trainer said it best: “The tradition of student-initiated prayer goes back many, many years. I think with all that is wrong in our schools today, gun violence, bullying, promiscuity, etc. that the energy being spent on Marcus Borden bowing his head and taking a knee is a waste. Here is a man trying to support the youth in his care and be a positive role model and all these administrative yahoos can worry about is his presence in a room with his players while they pray.”{3}

I might mention that the tradition of student-initiated prayer has been part of the football program at this high school for more than a quarter century. The actual prayer is very short and simple. They pray that they will represent their families and communities well. And they pray that the players (on both sides of the ball) will come out of the game unscathed and unhurt.

School officials passed a policy prohibiting school district representatives from participating in student-initiated prayer. They even ordered Borden to stand rather than take a knee and bow his head while his players recited pre-game prayers. If he disobeyed he would lose his job as coach and tenured teacher.

A federal district court judge ruled that the school district violated Borden’s constitutional rights to free speech, freedom of association, and academic freedom. But common sense

didn’t last long. The U.S. Court of Appeals for the Third Circuit overturned the decision and ruled that Borden could not take a knee.

As we talk about the challenges to religious liberty, I think it is important to consider the impact these challenges have on society. I think all of us would agree that we need positive role models in high school athletics. Coach Borden was one of them. He set a positive example and should be applauded, not punished.

Challenge to Christian Teachers

The challenge to religious liberties is also felt in public school classrooms.

A recent case illustrates the challenge many Christian teachers face. For a number of weeks I had been hearing about a teacher who was suspended without pay because he refused to remove his Bible from his desk. The story sounded too incredible, so I had to check it out for myself.

John Freshwater is a science teacher in Ohio who has twice received a Teacher of the Year award.{4} He has had his Living Bible on his desk for twenty-one years, but it is not in a prominent place. He told me that when he asked former students if they remember him having a Bible on his desk, many of them didn’t remember that he did.

John Freshwater is an excellent teacher. In fact his science class was the only eighth grade class at the school to pass the Ohio Achievement Test. He has been accused of branding a student during a voluntary Tesla coil demonstration, but there doesn’t seem to be much merit in this accusation.

When I interviewed him, he did mention that back in 2002-2003, he decided to follow some of the details in the “No Child Left Behind” legislation that allowed teachers to teach the

controversy concerning evolution. He wonders if his willingness to talk about the problems with evolution is part of the reason for actions against him.

Freshwater pointed out that other teachers have religious items on their desk. And he was willing to remove a Ten Commandments poster from his classroom along with a box of Bibles that were stored in his office for the Fellowship of Christian Athletes.

So is he just a trouble-maker? I don't think so. I also interviewed his pastor who was most supportive of him, his character, and his teaching. As far as I can tell, he is the kind of teacher we would love to have to teach our children. He didn't deserve to be suspended, and he certainly didn't deserve to be fired.

His case is but one of many cases I have followed over the years of teachers who were reprimanded, suspended, or fired for having a Bible or a religious item on their desk or wall. It is amazing how far we have come when you consider that the Bible was the primary document in education not so long ago. Students read the Bible or else read about the Bible in their New England Primers or McGuffey Readers. How far we have come from the Bible being the center of education to a classroom where even having a Bible on the desk is seen as a reason to suspend or fire a teacher. This is once again a significant challenge to religious liberty.

Challenging the Boy Scouts

Awhile back I had the governor of the state of Texas in my radio studio to talk about the Boy Scouts. You might wonder why Rick Perry wanted to talk about the Boy Scouts. Well, he credits much of his success to them, and so wrote the book *On My Honor: Why the American Values of the Boy Scouts are Worth Fighting For*.{5}

His story is pretty simple. He grew up in Paint Creek, Texas. Yes, the town is as small as it sounds. There was not much to do, but you could join the Boy Scouts. Rick Perry did and became an Eagle Scout. And he joined an elite group of people like Gerald Ford, Ross Perot, William Bennett, and U.S. Secretary of Defense Robert Gates who were all Eagle Scouts long before they became prominent, successful public figures. A significant part of the book focuses on the positive aspects of scouting.

But another part of the book is illustrated by the subtitle dealing with the values that are worth fighting for.{6} The Boy Scouts have been under siege for years. Radical groups and secularists have attacked it on three fronts: (1) that it requires Scouts and Scout leaders to believe in God, (2) that it limits adult Scout leadership on the basis of sexuality, and (3) that it limits participation to boys. Atheists have attacked its requirement that scouts believe in God. Militant homosexual groups have tried to force it to install homosexual Scout leaders. And feminists have challenged whether the Boy Scouts should be limited just to boys and thus exclude girls.

The Boy Scouts have had to defend themselves all the way to the Supreme Court. And the Boy Scouts have also been attacked in the media and denied funding from various charitable organizations. They have been kicked off facilities that used to be provided for them. And in Philadelphia they were told to pay an exorbitant fee for a facility in the city the Scouts built eighty years ago and gave to the city for free.

While it is true that the Boy Scouts are not a religious organization, it is also true that many troops meet in churches. And they are often attacked for their belief in God. So I believe that these attacks on the Boy Scouts represent another challenge to religious liberty in this country.

But I also believe that the Boy Scouts illustrate the cultural decline in America. When the Boy Scouts were formed nearly a

century ago, they were at the very center of American values. Today, they are one of the most vilified organizations in America. The Boy Scouts didn't change; America did.

Historical and Biblical Basis for Religious Liberty

What are the historical and religious bases for the religious liberty which is being challenged today?

The founders of this country wisely wanted to keep the institutions of church and state separate. But church/state separation does not mean that Christians cannot have an active role in politics.{7} We should be free to express our religious values in the public arena.

Thomas Jefferson declared that religious liberty is "the most inalienable and sacred of all human rights." After the Constitution was drafted, the Bill of Rights was added. The First Amendment specifically granted all citizens the free exercise of religion. Church historian Philip Schaff once called the First Amendment "the Magna Carta of religious freedom," and "the first example in history of a government deliberately depriving itself of all legislative control over religion."{8}

The biblical basis for religious liberty rests on the fact that we are created in the image of God (Genesis 1:27-28) and thus have value and dignity. With that also comes liberty of conscience. We are free moral beings who can choose and have the right to express ourselves. In a very real sense, religious liberty is a gift from God.

Religious freedom is not something granted to us by a government. God grants us those rights, and it is the responsibility of governments to acknowledge those rights. The Declaration of Independence captures this idea in its most

famous sentence: “We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable rights; that among these are life, liberty and the pursuit of happiness.”

Government is a divinely ordained institution (Romans 13:1-7) that has the responsibility to keep order (1 Peter 2:13-15). We are to obey those in authority (Romans 13:1) and we are to pray for those in authority (1 Timothy 2:1-2).

We also recognize that the church is separate from government. Those within the church are to preach the gospel (Acts 1:8). Church leaders are also to teach sound doctrine (Matthew 28:20) and to disciple believers (Ephesians 4:11-13).

We have seen that standing for our rights and our liberty can sometimes be costly and is an ongoing responsibility. As one nineteenth century activist put it: “Eternal vigilance is the price of liberty.”{9}

Notes

1. Kerby Anderson, *A Biblical Point of View on Homosexuality* (Eugene, OR: Harvest House Publishers, 2008).
2. “Gay man sues publisher over Bible verses,” *USA Today*, 9 July 2008.
3. John Whitehead, “The End of Freedom in America,” commentary, http://www.rutherford.org/articles_db/commentary.asp?record_id=529.
4. Bob Burney, “A battle over a Bible for a Teacher (and a Nation),” Townhall, 21 May 2008, http://tinyurl.com/54t5x2.
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6. Rick Perry, “On My Honor: Why I wrote this book,” *Human Events*, 20 February 2008, http://www.humanevents.com/article.php?id=25083.

7. See Kerby Anderson, “Separation of Church and State,” Probe Ministries, 2005, www.probe.org/separation-of-church-and-state/.
8. Robert Handy, “Minority-Majority Confrontations, Church-State Patterns, and the U.S. Supreme Court,” in Jonathan Sarna, ed., Minority Faiths and the American Protestant Mainstream (Champaign,, IL: University of Illinois Press, 1998), 306.
9. Wendell Phillips in a speech before the Massachusetts Antislavery Society in 1852.

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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 debtthat 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 entitles 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.

2. Laurence Kotlikoff, “Is the U.S. Going Broke?” Forbes, September 29, 2008, 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.

5. Ibid.

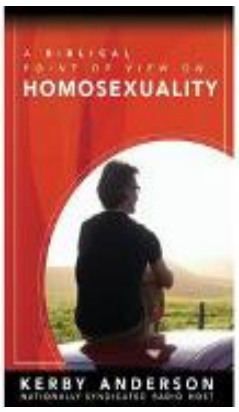
6. Kerby Anderson, “Debt and Credit,” an article on Debt and Credit.

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

Kerby Anderson considers the arguments in favor or 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."{3} 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.{4}

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).

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