

Biblical Principles

October 11, 2007

How should a Christian evaluate social and political issues? Here are a few biblical principles that can be used. First is the sanctity of human life. Verses such as Psalm 139:13-16 show that God's care and concern extend to the womb. Other verses such as Jeremiah 1:5, Judges 13:7-8, Psalm 51:5 and Exodus 21:22-25 give additional perspective and framework to this principle that applies to many areas of bioethics.

A related biblical principle involves the equality of human beings. The Bible teaches that God has made "of one blood all nations of men" (Acts 17:26). The Bible also teaches that it is wrong for a Christian to have feelings of superiority (Philippians 2). Believers are told not to make class distinctions between various people (James 2). Paul teaches the spiritual equality of all people in Christ (Galatians 3:28; Colossians 3:11). These principles apply to racial relations and our view of government.

A third principle is a biblical perspective on marriage. Marriage is God's plan and provides intimate companionship for life (Genesis 2:18). Marriage provides a context for the procreation and nurture of children (Ephesians 6:1-2). And finally, marriage provides a godly outlet for sexual desire (1 Corinthians 7:2). These principles can be applied to such diverse issues as artificial reproduction (which often introduces a third party into the pregnancy) and cohabitation (living together).

A final principle concerns government and our obedience to civil authority. Government is ordained by God (Rom.13:1-7). We are to render service and obedience to the government (Matt. 22:21) and submit to civil authority (1 Pet. 2:13-17). Even though we are to obey government, there may be certain

times when we might be forced to obey God rather than men (Acts 5:29). These principles apply to issues such as war, civil disobedience, politics, and government.

Every day, it seems, we are confronted with ethical choices and moral complexity. As Christians it is important to consider these biblical principles and consistently apply them to these issues.

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Voter ID and the Supreme Court

January 21, 2008

In an [earlier commentary](#) I talked about the importance of a voter ID. That case out of Indiana has gone before the Supreme Court, and we will hear their verdict in the next few months.

Although the case shouldn't be that controversial, it centers on the requirement in Indiana that voters show photo identification when they cast their ballot. Given the simple fact that we have to show photo IDs for so many routine actions, you wouldn't think that requirement would be that controversial.

Opponents argue that this imposes an unconstitutional burden on voters. Yet the law allows those few citizens without a driver's license (estimated to be around one percent) to obtain a free, state-sponsored picture ID. And even if someone arrives at the polling place unprepared, they are given a provisional ballot that they can validate later.

Opponents also argue that this law will disenfranchise low-income voters, minorities, or seniors. Yet a statistical analysis by the Heritage Foundation demonstrated that voter ID laws in other states do not depress voter turnout. It does however limit the number of dogs, cats, or deceased people who try to vote in an election.

One critic suggested that this voter ID law would move us closer to a national ID. But if you are concerned about that, you might want to have the government rethink the use of a photo ID in so many other areas of life. After all, most people vote once every two years or once every four years. But they are required to show a photo ID every time they board a plane or every time they cash a check.

How the Supreme Court rules on this case will not only affect Indiana, but may have an impact on 24 other states that have various kinds of laws on the books to prevent voter fraud. Former president Jimmy Carter pointed out that the United States is merely attempting to do what most countries already do. He said: "Voters in nearly 100 democracies use a photo identification card without fear of infringement on their rights."

Let's hope the Supreme Court takes that into account.

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Voter ID

January 8, 2008

While we find ourselves in the midst of the election season, there is an issue in the background that will have a profound impact on future elections. It is simply the question of

whether election officials can ask you for a photo ID before you vote.

The Supreme Court will hear oral arguments in a case out of Indiana that required potential voters to present a photo ID in order to prove their identity before they can vote. One would think this would hardly be a contentious issue. You need to provide an ID to cash a check. You need an ID to board an airplane or rent a car. In fact, often you need to provide an ID with your credit card. So you would think that requiring an ID before you vote in an election would not be contentious.

If you thought that, you would be wrong. Columnist Cal Thomas quotes from a recent *Washington Post* article in which an election-law expert at Loyola Law School said that the court's decision will decide "whether protecting the integrity of the voting process from fraud is of equal or greater value than making sure as many eligible voters as possible take part in the process."

In other words we may have to allow voter fraud in order to assure that as many people as possible can vote. While that sounds noble, you have to remember that we are already facing major problems with voter fraud. Four years ago, John Fund with the *Wall Street Journal* wrote the important book, *Stealing Elections*. Just in the last four years, we have had enough new examples that he could publish a volume two to that book.

Try getting on an airplane without a photo ID. Try checking a check without a photo ID. In fact, call your credit card company and then refuse to answer the questions they ask to confirm your identity. I would like to see how far you get. But go into a polling place and you can probably pick up a ballot with very few questions asked.

We will see how the Supreme Court rules in this case. I trust they will protect the integrity of the voting process.

Throw Out the Maps

March 13, 2008

Michael Barone says it is time to throw out the old electoral maps, and he should know. Many people have called him the most knowledgeable person in U.S. politics. He is the co-author of the *Almanac of American Politics*. He has been watching the electoral scene for decades and sees some significant shifts.

The old map with red states and blue states served us well for the last two presidential elections, but there is good evidence that it is now out-of-date. In 2000 and 2004, the Republicans nominated the same man, and the Democrats nominated men with similar views and backgrounds. All of that has changed in 2008.

This time the Republicans will probably nominate John McCain, and the Democrats will probably nominate Barack Obama. There is always the possibility of a change between now and the convention, but that is unlikely. If these two men are the nominees, it changes everything.

It is clear that some of the states that went Democratic in 2004 are available to John McCain. And it is also clear that some of the states that went Republican that same year are possibilities for Barack Obama. And let's not forget the surge of new voters coming into the electoral process that are potentially available to either candidate.

The potential changes in the electorate shouldn't surprise us. Twenty years ago it seemed like Republicans had a lock on the presidency while the Democrats had a lock on the House of

Representatives. At the time it seemed reasonable since Republicans had won five of the last six presidential elections, and Democrats had held the House for thirty-six years. But in 1992, Bill Clinton was elected president. Two years later, the Republicans won the House. Electoral trends change, sometimes quickly.

It looks to me that it is time to throw out the maps, and it may be time for the candidates to rethink their strategy and not write off states lost by their party's nominee four or eight years ago. It's a new day.

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Superdelegates

February 27, 2008

In a [previous commentary](#) I talked about how the current Democratic Party rules made it possible for Barack Obama to do so well in the primaries. There are another set of rules that might cause him to lose at the Democratic Convention.

Back in 1982, the Democratic Party created a special role for party leaders. They were designated as superdelegates and were created to prevent the party from nominating an unelectable candidate like George McGovern. At first, they provided a necessary boost to a candidate already headed for the nomination. This boost helped push Walter Mondale over Gary Hart in 1984. And the superdelegates helped confirm Michael Dukakis as the Democratic nominee in 1988.

But this year's Democratic race is so close that the superdelegates may decide the outcome. There are nearly 800 superdelegates, and that represents 19 percent of all the

delegates. In the past, these superdelegates were able to bring closure to the nominating process. This time they could decide who the Democratic nominee might be, and that would most likely be the establishment candidate Hillary Clinton.

If they become the king-makers, it is easy to see that there will be lots of anger and frustration. This primary season has already begun to show the fault lines of race, gender, and generation. The animosity between the Clinton and Obama campaigns is well known. If the Democratic establishment decides the winner through the superdelegates, you have to wonder if the 2008 Denver Democratic Convention might start to look like the 1968 Chicago Democratic Convention.

Like the rules I talked about earlier, no one saw this coming. The Democratic Party rules for delegates has helped Barack Obama in the primaries. If the delegate count is close then it is possible that the Democratic Party rules for superdelegates could help Hillary Clinton. At the moment, Barack Obama is building a lead so this concern may evaporate. But the party may still reconsider the rules they enacted years ago.

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Presidential Experience

March 4, 2008

As once again citizens in four states go to the polls today, it has been interesting to see how the presidential campaign has unfolded. While many political pundits have made note of the number of times the words “change” and “hope” have been used in the campaign, I would like to highlight another word. That word is “experience.”

On the Republican side, John McCain talked about his experience in Washington while Mitt Romney talked about his experience running a business. On the Democratic side, Hillary Clinton has made a big issue of her years of experience compared to Barack Obama. My feeling is that experience is important, but character and values are even more important. Obviously, you don't want someone in the Oval Office who doesn't know his or her way around Washington. At the same time, the American people haven't exactly felt that experience is always a major prerequisite to the office.

In the last few decades, American voters have often put the less experienced candidate in office. President Gerald Ford was certainly more experienced than Governor Jimmy Carter. And after four years as president, Jimmy Carter was more experienced than former governor Ronald Reagan. But the American people put the less experienced candidate in office.

In 1992, you could certainly say that George H.W. Bush was experienced. He had served eight years as vice-president and four years as president. Before that he had been ambassador to China and the head of the CIA. But in spite of all of that experience, the voters elected Governor Bill Clinton.

Sometimes experience is all that it's supposed to be. One president came into office with tremendous experience. He served ten years in the House of Representatives, was minister to Russia, then served ten years in the Senate, and four years as Secretary of State. James Buchanan was elected in 1856 but served only one term because he became one of America's worst presidents. In 1860, he was defeated by an inexperienced one-term congressman by the name of Abraham Lincoln.

Dismantling the Electoral College

January 28, 2008

New Jersey recently became the second state to enter a compact that would effectively eliminate the power of the Electoral College to select a president. In December, the New Jersey legislature approved a measure that would deliver the state's 15 electoral votes for president to the winner of the national popular vote. Two weeks ago, Governor Corzine signed the bill which has now become law.

Maryland (with 10 electoral votes) is the only other state to pass the compact into law, but others have considered it. Governors in California and Hawaii vetoed bills to join the compact. The Colorado Senate approved the proposal, but a House committee rejected it.

Sponsors of these measures argue that the compact would ensure that all states are competitive in presidential elections and would make all votes important. A spokesman for the governor said that New Jersey "has long been on the sidelines of presidential races and this measure would help put the Garden State back into competition during a presidential campaign."

But consider that this bill now may require electors from New Jersey to vote against their constituents. So who are they representing? Certainly they are not representing the voters of their state.

Because of third parties, our last four presidential elections haven't had any candidate with a popular vote majority. The Electoral College gives them that majority. It might be worth remembering that Abraham Lincoln won less than 40 percent of the popular vote and relied on the Electoral College majority for his authority.

And with problems of election fraud, we narrow the number of states where a recount can take place. Consider the 2000 Florida recount and multiply that by 50 and you can see the problem.

Even if you are convinced that the Electoral College is a bad idea, you should go about amending the Constitution. But what is happening is a surreptitious way for some states to do so without constitutional support.

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Democratic Delegate Count

February 26, 2008

For weeks commentators have been talking about the close delegate count between Hillary Clinton and Barack Obama. But anyone looking at the Democratic Party's rules for delegates probably would have predicted such a situation. In fact you could say that Barack Obama's sizable delegate count is due to a decision forced on the party 20 years ago by Jesse Jackson.

Columnist Ruth Marcus writes: "The stage was set for the current stalemate over five marathon days of negotiations in June 1988. In the fifth-floor conference room of a Washington law firm, representatives of Michael Dukakis, the party's nominee, and Jesse Jackson, his unsuccessful challenger, hashed out a new set of delegate selection rules." Jackson was upset that he did not have as many delegates as his popular vote would have indicated.

Jesse Jackson's assistant was Harold M. Ickes. He argued for "proportional representation rules that would award insurgent

candidates a bigger share of delegates in future contests.” Twenty years later, the rules Ickes proposed have been working against his friend, Hillary Clinton. She has won delegate-rich states like New York, New Jersey, and California. But Barack Obama has managed to stay close in those contests and pick up delegates in other contests to take the lead.

The Democratic rules give lots of weight to the losing candidate. Under the rules, three-fourths of the pledged delegates are allocated by congressional district, the remaining one-quarter according to the vote statewide. In California Hillary Clinton won 43 of the state’s 53 congressional districts but only received 207 delegates to Obama’s 163. If the Democrats used the Republican rules, Hillary Clinton would have received 316 delegates. Barack Obama would have received just 54.

It is quite possible that both parties will revisit their delegate rules in the next few years. The Democrats’ rules hurt Hillary Clinton and the Republicans’ rules helped John McCain. Now that we have seen the results, it’s time for the parties to reconsider their rules.

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Candidates and Character

January 24, 2008

How important is it to elect people with character to public office? The founders of this country thought it was very important.

Over the years, I have collected various quotes from the founders about the importance of character but recently ran

across a quote from Samuel Adams. He is considered by many to be the father of the American Revolution. Certainly he understood why patriots fought and died for their freedom. He was also convinced we should elect people of character to public office.

He said: "If men of wisdom and knowledge, of moderation and temperance, of patience, fortitude and perseverance, of sobriety and true republican simplicity of manners, of zeal for the honor of the Supreme Being and the welfare of the commonwealth; if men possessed of these other excellent qualities are chosen to fill the seats of government, we may expect that our affairs will rest on a solid and permanent foundation."

These are wise words to consider during this political season. So often my conversations with listeners revolve around whether they can vote for someone who doesn't match their positions on key issues. I suggest they merely vote for the person who most reflects their values unless they cannot in good conscience vote for any of the candidates for that office. We are always going to have some disagreement with a candidate on some issues.

This year I am on the ballot as precinct chairman. So when I vote for myself, I will be voting for someone that I agree with 100 percent of the time. But I will probably have some disagreement with the candidates for other offices. But I will still vote for the person who most reflects my values, and you should do the same.

Samuel Adams reminds us that being right on the issues is important, but so is character. Consider the character of the candidates when you cast your vote.

Debt and Credit

Introduction

We will be discussing the subject of debt from a biblical perspective. But before we begin looking at biblical principles concerning economics and finances, we need to put the problem of debt in perspective.

You cannot overemphasize the impact of debt on our society. It is the leading cause for divorce and also the reason for many more troubled marriages. It is also one of the causes for depression as well as suicide. People in debt didn't start out to ruin their lives and the lives of their families, but the consequences are often devastating.

The Bible has quite a bit to say about money, and a significant part of these financial warnings concern debt. 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 you.

Many other verses in 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.

Romans 13:8 is an often misunderstood verse because it says, "Owe nothing to anyone."

Although some theologians have argued that this verse prohibits debt, the passage needs to be seen in context. This passage is not a specific teaching about debt, but rather a

summary of our duty as Christians to governmental authority. We should not owe anything to anyone (honor, taxes, etc.).

The Bible is filled with passages that provide guidelines to lending and borrowing. If debt was always wrong, then these passages would not exist and there would be a clear prohibition against debt. But the implication of Romans 13:8 seems to be that we should pay our debts off as quickly as possible.

At this point, it would be good to make a distinction between debt and credit. Often in our society, the two words are used interchangeably. To put it simply, debt is something that is owed. The Bible does not prohibit borrowing, but it certainly does not recommend it. Credit is the establishment of mutual trust between a lender and borrower.

At the outset, let me acknowledge that some people end up in debt due to no fault of their own. They may have been swindled in a business. They may have made a good faith attempt to start a business but were unsuccessful because their competitors or suppliers cheated them. They may have been unfairly sued in court. The reasons are many.

The Consequences of Debt

What are the consequences of debt? The Bible describes debt as a form of slavery. Proverbs 22:7 says: "The rich rule over the poor, and the borrower is a servant to the lender." The borrower becomes a servant (or slave) to the person who is the lender.

If you look in the Old Testament, you will notice that debt was often connected to slavery. For example, both debts and slavery were cancelled in the years of Jubilee. Sometimes people even put themselves in slavery because of debt (Deut. 15:2, 12).

Today we may not be in actual slavery from debt, but it may feel like it some times. We have all heard the phrase, "I owe, I owe, so it's off to work I go." If you are deep in debt you know that there may be very few days off and perhaps no vacation. Someone in debt can begin to feel like a slave.

How can you know if you are too far in debt? Here are a few questions to ask yourself. Do you have an increasing collection of past-due bills on your desk? Do you drive down the road hoping you will win the lottery? Do you feel stress every time you think about your finances? Do you avoid answering the phone because you think it might be a collection agency? Do you make only minimum payments on credit cards?

One of the consequences of debt is we often deny reality. In order to realistically deal with the debt in our lives we need to get rid of some of the silly ideas running around in our heads.

For example, you are *not* going to win the lottery. Your debt problem is *not* going to go away if you just ignore it. And a computer glitch in your lender's computer is *not* going to accidentally wipe out your financial records so that you don't have to repay your debt.

Another consequence of debt is a loss of integrity. When we cannot pay, we start saying "the check's in the mail" when it isn't. We not only kid ourselves but we try to mislead others about the extent of our problem with debt.

Sometimes debt even leads to dishonesty. Psalm 37:21 says: "The wicked borrows and does not pay back." We should repay our debts.

A third consequence of debt is addiction. Debt is addictive. Once in debt we begin to get comfortable with cars, consumer goods, furniture, etc., all funded through debt. Once we reach that comfort level, we go into further debt.

A final consequence of debt is stress. Stress experts have calculated the impact of various stress factors on our lives.^[1] Some of the greatest are death of a spouse and divorce. But it is amazing how many other stress factors are financially related (change in financial state, mortgage over \$100,000). When we owe more than we can pay, we worry and feel a heavy load of stress that wouldn't exist if we lived debt free.

Credit Card Debt

To listen to the news reports, you would think that Americans are drowning in debt, but the story is not that simple. The latest economic statistics say that the average U.S. household has more than \$9,000 in credit card debt. 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.

An even more telling fact is that more than thirty percent of American households paid 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 \$9,000 figure comes from CardWeb. It takes the outstanding credit card debt in America and divides it by the number of households that have at least one credit card. While the average is accurate, it is misleading.

Liz Pulliam Weston, writing for MSN Money, explains: "The example I usually give to illustrate the fallacy of averages

is to imagine that you and 17 of your friends were having dinner with Bill Gates and Warren Buffett. The average net worth of a person at that table would be about \$5 billion. The fact that everybody else's personal net worth was a lot less wouldn't affect the average that much because Bill and Warren are so much wealthier than the rest of us." [{2}](#)

Yes, Americans are in debt. And some Americans are really in debt. If you are one of those individuals, you should apply the biblical principles we are discussing to your situation. If you are not in debt, learn a vicarious lesson about what can happen if you don't pay attention to debt.

Here are some principles for dealing with credit card debt. First, realize that the problem is not the credit card in your hand. The problem may be with the person holding the credit card. Proverbs 22:3 says, "The prudent sees the evil and hides himself, but the naïve go on, and are punished for it."

Second, never use credit cards except for budgeted purchases. Impulse shopping with credit cards is one of the major reasons people find themselves in debt.

Third, pay off your credit cards every month. If you cannot pay off your credit card bill, don't use your credit card again until you can pay your bill.

Home Mortgage

Most Christian financial counselors put a home mortgage in a different category than other debt. There are a number of reasons for this.

First, a home loan is secured by the equity in the home. After an initial down payment, a loan schedule (of principle and interest) is applied to the balance of the home expense. If a homeowner faces a financial crisis, he or she can sell the house and use that amount to retire the loan.

Second, a home is often an appreciating asset. In many housing markets, the price of a home increases every year. This makes it an even less risky financial investment. But of course, what goes up can also go down. Some homeowners have seen the value of their home decrease significantly. That affects their ability to repay their home loan if they need to sell their house.

Third, a home mortgage is a tax deduction and thus provides a small financial benefit to homeowners that they would not have if they were renting. At the same time, eager home buyers shouldn't over-estimate the value of this and justify buying a home that is beyond their means.

Fourth, the interest in a home loan is usually within a few percentage points of the prime rate. This means that the interest rate in a typical home loan is about one third the interest rate of a typical credit card.

While a home mortgage may be different from other forms of debt, that doesn't mean there aren't dangers and pitfalls. As we have already mentioned, people buy homes assuming that they will appreciate in value. But many find that the house prices stagnate or even decline. After paying closing costs, they may owe more on their home loan than they received from the sale of their house.

Another concern about a home mortgage is that many homeowners end up buying more house than they can really afford. Just because they qualify for a particular house doesn't mean they should buy a house that will stretch them financially.

Changing financial circumstances may surprise a couple that qualifies for a house mortgage. For example, the wife may get pregnant and no longer be able to work and provide the income necessary to make the monthly mortgage payment. Either partner might get laid off from work and not provide the necessary income. And there are always unexpected expenses for

homeowners (new furnace, hot water heater, etc.) that couples may not have budgeted for when they purchased a home.

One formula that is often used in considering a home mortgage is to buy a home that is less than two and a half times a family's annual gross income. Another is to consider what you can currently pay in rent and compare that amount to the home mortgage (plus the additional expenses such as insurance, taxes, etc.). The two amounts should be similar.

Getting Out of Debt

Let's conclude by talking about how to get out of debt. If you are already in debt, you need to break the debt cycle with discipline applied over time.

First, establish the right priorities. God owns it all. Unfortunately, we often believe that we own it all. We need to mentally transfer ownership of all our possessions to God (Psalm 8). This would also include giving the Lord His part and honoring Him with your giving (even if it is a small amount).

Second, stop borrowing. If a pipe broke in your house, the first thing to you would do is shut off the water before you started to mop up the water. Before you do anything else, "shut off" the borrowing. Don't use your credit card. Don't take out a bank loan.

Third, develop a budget. This is something you might do by yourself or with the help of many online ministries and financial services that provides guidelines. Or you may consult with a financial expert who can give you guidelines.

You would begin by making a list of all of your monthly expenses (mortgage or rent, utilities, groceries, car payments, credit card bills, etc.). Then you need to establish a priority for the loans that you have that are outstanding.

This should include information about the amount owed and the interest rates. Then you need to set aside a realistic budget that allows you to have enough money to pay off the loans in a systematic way.

Write to each creditor with a repayment plan based upon this realistic budget. It might be good to even include a financial statement and a copy of your budget so they can see that you are serious about getting out of debt.

Fourth, begin to retire your debt. If you can, pay extra on the debts with the highest interest rates. If all of them have comparable interest rates, you might instead pay extra on the smallest balance. By paying that off first, you will have a feeling of accomplishment and then free up some of your income to tackle your next debt.

Fifth, develop new spending habits. For example, if you generate extra income from working overtime or at an extra job, use that to retire your debt faster. Don't assume that because you have some extra discretionary income you can use that to spend it on yourself.

Before you buy anything, question yourself. If an item isn't in your budget, ask yourself if you really need it and how much use you will get out of it. We often spend because we are used to spending. Change your spending habits.

Debt is like a form of slavery. Do what you can to be debt free. If you follow these steps faithfully, that can take place in a few years. Debt freedom will reduce your stress and free you up to accomplish what God intends for you to do.

Notes

1. The Holmes-Rahe Scale, www.geocities.com/beyond_stretched/holmes.htm.
2. Liz Pulliam Weston, "The big lie about credit card debt," MSN Money, 30 July 2007, tinyurl.com/33zrut.

