

National Health Care

One of the hottest areas of debate in our society today is in the area of health care. Congress, the President, state legislatures, doctors, insurance companies, and private citizens are talking about rising health costs and proposing ways to deal with this issue.

Consider the following scenario: Suppose the federal government decided to do something about hunger in America and instituted food reform. Imagine that the proposed solution was to herd everyone into food alliances. Then it required that everyone buy food from those food alliances or else required them to eat their meals in huge cafeterias, all offering the same government-approved menu at government approved prices.

What would be the impact? If everyone had to go to food alliances to buy food, the price of food would go up. Imagine if every month money were deducted from your paycheck to pay for food insurance. Then when you went to the food alliance, you gave the cash register receipt to the government for reimbursement. Since you aren't paying for it, you would rarely comparison shop. You wouldn't be looking for bargains and eventually the cost of food would sky-rocket.

The only way the federal government could keep the price down would be to institute price control. It would have to tell manufacturers what they could charge for food. But this would lead to scarcity, because some farmers and manufacturers would conclude that the price was too low for them to make a profit. And some supermarkets would find the profit margin too small so they would go out of business.

Finally what would be the impact on you-the consumer? Well, you would see less diversity and less food at the food alliance. And there would be much more governmental regulation than is really necessary.

This, essentially, is what is being proposed in the area of health care. Government will establish health alliances, set prices, and implement employer mandates. These are just a few of the elements of what is called managed competition.

But is there a better way? Of course there is, and we can return to our food analogy to find it. Currently what does the federal government do to help people who do not have enough to eat? Does it assign people to food alliances or herd them into huge cafeterias? No. It gives them food stamps which they can use in local grocery stores. They comparison shop and find the food and prices they think is best.

Many are saying that this is the model we should use for health care. Don't socialize health care and turn over the decision-making to a few federal bureaucrats and national health boards. Put the power and responsibility into the hands of 100 million individuals who would effectively organize and regulate the health care market.

This of course is just one proposal, but it illustrates rather dramatically what could happen if we made people responsible to their own actions rather than enlarge the role of government in health care.

How Many Americans Are Uninsured?

During the 1992 campaign, Bill Clinton said that there were 37 million Americans who are

uninsured. We were told we need to reform health care in the U.S. in order to provide for the millions of Americans who do not have health insurance.

How many Americans are truly uninsured? During the campaign Bill Clinton stated that 37 million Americans are uninsured. But during his 1994 State of the Union speech President Clinton began using the higher figure of 58 million. Did that mean that 21 million Americans lost health insurance during the first year of the Clinton Administration? Obviously not. So what is the correct figure?

Well, it turns out that these figures only work if you include the Clinton disclaimer "some time each year." This would include anyone who changed jobs, changed health plans, moved, etc. Using that criterion, it would be true to say that I have been homeless in the past since I have been "between homes during some time during a year." But that did not mean that I slept under an overpass. Perhaps a better way to look at this issue would be to figure out how many people do not have insurance over a longer period of time—this would be the people who are chronically uninsured.

So how many Americans are chronically uninsured? It turns out that half the uninsured used in President Clinton's statistic have insurance again within six months. Only 15 percent stay that way for more than 2 years. This produces a figure of about 5.5 million chronically uninsured.

But 37 percent of those people are under the age of 25. For them, insurance plans are often a bad buy or even unnecessary because they may still be covered by their parents' plans. So if we eliminate the 37 percent, this brings the number down to approximately 3 million Americans who are chronically uninsured.

I might also add that some of these 3 million may not want to be insured. Some may be very wealthy and not want health insurance. Some of the other 3 million may want to be outside the system. The Amish may not want to be forced to buy insurance. Christians who are part of a group called "the Brotherhood" have opted out of traditional insurance and pay one another's bills.

So we may have even less than 3 million people are chronically uninsured and want to be insured. That is no small number and it certainly isn't insignificant if you are one of those people who are uninsured. But the 3 million figure does put the problem in a different light.

We could merely expand Medicaid to include these people. We could provide supplementary insurance for these people. We could even come up with free market alternatives. But we don't need government to take over one-seventh of the American economy merely to deal with the problem of 3 million uninsured Americans.

And that's the point, some of the numbers are being used to justify rash and draconian actions. We don't need health alliances, employer mandates, national health boards, or mandated universal coverage if the real problem is that 3 million Americans are chronically uninsured. We can develop a simple program to meet their needs and avoid the problems of socialized medicine.

What About the Costs?

At this place in the discussion it's appropriate to focus on the possible cost of health care reform. Most Americans want to know the price tag of health care reform. And when you hear people talking about the potential cost, recognize that you probably aren't hearing the whole story. Proponents will talk about the direct cost of health care reform, but remember that are other hidden costs that may be more significant.

For example, what will be the impact of health care reform on business? Proponents argue that the

impact will be minimal. Business owners are not so sure. They fear that employer mandates will hurt their business, affect their bottom line, and create substantial unemployment.

During a Presidential town meeting in April 1994, President Clinton got into a verbal sparring match with Herman Cain, president and CEO of Godfather's Pizza. The President asked, "Why wouldn't you be able to raise the price of pizza two percent? I'm a satisfied customer. I'd keep buying from you." Then he asked to see Mr. Cain's calculations. Mr. Cain replied in a letter to the President (later reprinted in the *Wall Street Journal*). The following is a brief summary of the letter.

Although there are over 10,000 employees with Godfather's Pizza, two-thirds are owned and operated by franchisees. Mr. Cain focused his calculation only on the approximately one-third which were corporate-owned operations.

Mr. Cain concluded that the Clinton Health Care plan would cost nearly \$2.2 million annually. This represents a \$1.7 million increase. In other words this increase would be a 3 1/2 times their insurance premium for the previous year!

If these calculations by Mr. Cain are accurate (and no one has challenged them so far), then how did President Clinton arrive at his figures of a 2 percent increase in price of pizza? President Clinton stated that restaurants with approximately 30 percent labor need only increase prices by 2.5 percent. Apparently he multiplied 30 percent by the employer mandate of 7.9 percent.

But Mr. Cain's detailed calculations show that it just isn't that simple. He estimates that you would need a 16 to 20 percent increase in "top line" sales to produce the same "bottom line" due to variable costs such as labor, food costs, operating expenses, marketing, and taxes.

I would argue that even a 2 percent increase in pizza costs could be devastating. Most people buy pizza to save time and money. Even a small increase in the cost of pizza would affect business. Mr. Cain noted that half of all Godfather's Pizza customers use coupons to purchase pizzas. The impact of a 16 to 20 percent increase would be devastating to Godfather's Pizza. And what would be the impact on the economy? In essence the President was predicting that health care reform would require the inflation of prices.

Will a health care reform bill with employer mandates adversely affect business? Proponents say that health care reform will not be costly to the American taxpayer or to American business. But tell that to Herman Cain and Godfather's Pizza. Their detailed spreadsheets project that these health care bills will more than triple their insurance costs in just the first year.

Health care reform may cost much more than we think it will. The direct costs may not seem like much, but don't forget to count the indirect costs to you and to American business.

Other Issues

Other key issues being discussed along with health care reform need to be examined. The first is health care costs. Originally only about 5 percent of the Gross Domestic Product was spent on health care. And until the mid-1980s, it was less than 10 percent. But now it is approximately 14 percent of Gross Domestic Product and could be as high as 18 percent by the end of the decade. In actual numbers, health care costs were \$74.4 billion in 1970 and will be approximate \$1.7 trillion by the year 2000.

Part of the problem is that a third party pays for health insurance. If there were more personal accountability, people would comparison shop and bring market pressures to bear on some of the

health care costs. For example, if I told you I was going to take you to dinner on the Probe credit card, you would probably spend a lot of time looking at the left side of the menu. However, if I said, "Let's go out to eat, Dutch treat," you would probably spend a lot more time looking at the right side of the menu. When someone else pays for our medical bills, we don't pay as much attention to cost. When we have a personal responsibility, we pay more attention and thereby lower costs.

A second issue is tax fairness. Nearly 90% of all private health insurance is employer-provided and purchased with pre-tax dollars. But the self-employed and those who buy their own insurance must buy theirs with after-tax dollars. Presently the government "spends" about \$60-billion a year subsidizing employer-based health insurance by permitting employers to deduct the cost.

Tax fairness would allow all people to buy health insurance with pre-tax dollars. One solution is to allow those who purchase their own health insurance to have a tax deduction or tax credit. This would eliminate the tax benefit for getting health insurance through an employer and employees could purchase their own insurance which leads to the next issue.

Portability is the third major issue. Americans usually cannot take their health insurance with them if they change jobs. A fair tax system would offer no tax subsidy to the employer unless the policy was personal and portable. If it belonged to the employee, then it would be able to go with the employee when he or she changed jobs.

In essence, health insurance is merely a substitute for wages. In a sense, it is an accident of history. Health insurance was provided as a benefit after World War II. Health insurance should be personal and portable. After all, employers don't own their employees' auto insurance or homeowner's insurance. Health insurance should be no different.

Price fairness is another issue. Proponents of socialized medicine would force people with healthy lifestyles into a one tier system with people who smoke, drink too much, use drugs, drive irresponsibly, and are sexually promiscuous. A better system would be one that rewards responsibility and penalizes irresponsibility. Obviously we should provide for the very young, the very old, the chronically ill, etc., but we shouldn't be forced into a universal risk pool and effectively subsidize the destructive behavior of those who voluntarily choose sin over righteousness.

These are just a few of the key issues in the health care debate. Unfortunately many of them have been ignored. A truly ethical health care system must provide tax fairness, price fairness, and portability.

The Moral Costs

I would like to conclude by examining the social and moral implications of health care reform? Critics of health care reform warn that it will inevitably lead to rationing. Most of the government health care plans proposed will be forced to ration care and no doubt put a squeeze on the aged and on high tech medicine. This would be the only way to save money. For example, when Hillary Clinton testified before the Senate Finance Committee, she explained to the Senators their justification for health care services. She said their proposal creates "the kind of health security we are talking about, then people will know they are not being denied treatment for any reason other than it is not appropriate-will not enhance or save the quality of life." Medical services will be curtailed for those whose quality of life is not deemed necessary to treat. This has been the inevitable result in other industrialized countries that have socialized medicine. If you increase demand (by providing universal coverage), you will have to decrease supply (health care benefits provided to citizens). Those patients whose quality of life is not deemed satisfactory will be denied treatment.

Canada, for example, has a single-payer plan. They have found that their health care costs are going up as fast as U.S. while their research is lagging behind. Patients find themselves in waiting lines and have been coming in significant numbers to the U.S. for health care. Those remaining in Canada wait in line. There are currently 1.4 million waiting for care and 45 percent say they are in pain.

There would also be a squeeze on high tech medicine. The quickest way to save money is to limit the number of CAT scans, MRIs, or other sophisticated forms of technology. In Canada high tech equipment is relatively rare and used sparingly. In the U.S., the latest technology is available to nearly all Americans.

Health care expert Danny Mendelson writing in *Health Affairs* journal predicted that “a few years down the line, you first start to see what we call silent rationing, where the patient’s don’t even know that they’re not receiving the beneficial care that they need. Further down the line, I think it would become very clear that we were denying patients some of the latest technology in order to save money.”

Finally, critics wonder if government should be entrusted with running the health care system in America. Government has not proven to be an efficient deliverer of services. As one wag put it, if we have government take over health care, we might end up with a system that has the efficiency of the post office, the compassion of the IRS, at Pentagon prices. No slight is intended to the good people who work in those areas of government, but the joke does underscore the growing concern over government delivery of services, especially health care.

As Americans begin to evaluate the costs of various health care reform packages, they are beginning to find they are a bad buy. The solution is to reduce the scope of government in health care, not expand it.

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Globalism and Foreign Policy

A small but powerful group of internationalists is bent on bringing every aspect of our world society under one, universal political system. The philosophy behind this movement is known as globalism. In this article we will be looking at the subject and describing how it has been promoted by the Bush and Clinton administrations. First, I would like to begin by looking at the goals of globalists. Though they are a diverse and eclectic group of international bankers, politicians, futurists, religious leaders, and economic planners, they are unified in their desire to unite the planet under a one-world government, a single economic system, and a one-world religion. Through various governmental programs, international conferences, and religious meetings, they desire to unite the various governments of this globe into one single network.

Although this can be achieved in a variety of ways, the primary focus of globalists is on the next generation of young people. By pushing global education in the schools, they believe they can indoctrinate students to accept the basic foundations of globalism. According to one leader of this movement, global education seeks to “prepare students for citizenship in the global age.” They believe that this new form of education will enable future generations to deal effectively with population growth, environmental problems, international tensions, and terrorism.

But something stands in the way of the designs of the globalists. As a result, they have targeted for elimination three major institutions whose continued existence impedes their plans to unite the world under a single economic, political, and social global network.

Three Institutions Under Attack

The three institutions under attack by globalists today are: the traditional family, the Christian church, and the national government. Each institution espouses doctrines antithetical to the globalist vision. Therefore, they argue, these institutions must be substantially modified or replaced.

The traditional family poses a threat to globalism for two reasons. First, it is still the primary socializing unit in our society. Parents pass on social, cultural, and spiritual values to their children. Many of these values such as faith, hard work, and independence collide with the designs of globalists. Instead, they envision a world where the norm is (1) tolerance for religion, (2) dependence on a one-world global community, and (3) international cooperation. Because these values are not generally taught in traditional American families, the globalists seek to change the family.

Second, parental authority in a traditional family clearly supersedes international authority. Children are taught to obey their parents in such families. Parents have authority over their children, not a national or international governmental entity. Globalists, therefore, see the traditional, American family as an enemy not a friend.

Well-known humanist and globalist Ashley Montagu speaking to a group of educators declared that, "The American family structure produces mentally ill children." From his perspective, the traditional family which teaches such things as loyalty to God and loyalty to country is not producing children mentally fit for the global world of the twenty-first century.

One of the reasons globalist educators advocate childhood education begin at earlier and earlier ages is so that young children can be indoctrinated into globalism. The earlier they can communicate global themes to children, the more likely they are at breaking the influence of the family.

The Christian church, because of its belief in the authority of the Bible, is another institution globalists feel threatens their global vision. Most other religions as well as liberal Christianity pose little threat. But Christians who believe in God, in sin, in salvation through faith in Jesus Christ alone, stand in the way of globalist plans for a one-world government and a one-world religion.

The coming world religion will merge all religions and faiths into one big spiritual amalgam. Hinduism and Buddhism are syncretistic religions and can easily be merged into this one-world religion. But orthodox Christianity cannot.

Jesus taught that "I am the way, and the truth, and the life; no one comes to the Father, but through Me" (John 14:6). Globalists, therefore, see Christianity as narrow, exclusive, and intolerant. Paul Brandwein even went so far as to say that, "Any child who believes in God is mentally ill." Belief in a personal God to which we owe allegiance and obedience cannot be tolerated if globalists are to achieve their ultimate vision.

National governments also threaten globalism. If the goal is to unite all peoples under one international banner, any nationalism or patriotism blocks the progress of that vision. Globalist and architect, Buckminster Fuller once said that, "Nationalism is the blood clot in the world's circulatory system."

Among nations, the United States stands as one of the greatest obstacles to globalism. The European community has already acquiesced to regional and international plans, and other emerging nations willingly join the international community.

By contrast, the United States remains independent in its national fervor and general unwillingness to cooperate with international standards. Until recently, Americans rejected nearly everything international; be it an international system of measurements (metric system) or an international agency (such as the United Nations or the World Court).

The globalists' solution is to promote global ideas in the schools. Dr. Pierce of Harvard University speaking to educators in Denver, Colorado, said, "Every child in America who enters schools at the age of five is mentally ill, because he comes to school with allegiance toward our elected officials, toward our founding fathers, toward our institutions, toward the preservation of this form of government." Their answer is to purge these nationalist beliefs from school children so they will come to embrace the goals of globalism.

All over the country programs on Global Education, Global History, and Global Citizenship are springing up. Children are being indoctrinated into a global way of thinking. Frequently these programs masquerade as drug awareness programs, civics programs, environmental programs. But their goal is just the same: to break down a child's allegiance to family, church, and country. And to replace this allegiance to the globalist vision for a one-world government, a one-world economic system, and a one-world religion.

New World Order

The term "New World Order" has been used by leading establishment media and think tanks. These groups advocate a world government, a merging of national entities into an international organization that centralizes political, economic, and cultural spheres into a global network.

Those promoting this idea of a new world order are a diverse group. They include various political groups, like the Club of Rome, the Council on Foreign Relations, and the Trilateral Commission. The concept has also been promoted by foreign policy groups, secret societies, and international bankers.

Historically internationalists have used the term to describe their desire to unite the world political, economically, and culturally, and it is hardly a recent phenomenon. After World War I, President Woodrow Wilson pushed for the world's first international governmental agency: the League of Nations. Yet despite his vigorous attempt to win approval, he failed to get the United States to join the League of Nations.

But by the end of World War II, the world seemed much more willing to experiment with at least a limited form of world government through the United Nations. President Harry Truman signed the United Nations Charter in 1945, and a year later John D. Rockefeller, Jr., gave the U.N. the money to purchase the eighteen acres along the East River in New York City where the U.N. building sits today.

For the last forty years, globalists have tried to use the U.N. and other international organizations to birth this new world order. Yet most of their actions have been to no avail. Except for its peace-keeping action during the Korean War, most of the time the U.N. has been nothing more than an international debate society.

Although the U.N. has not provided internationalists with much of a forum for international change,

that does not mean they have not been making progress in their desire to unite the world. Through political deals and treaties of economic cooperation, internationalists have been able to achieve many of their goals.

How these goals fit within the current political context is unclear. But we already have an emerging world order in Europe through the European Economic Community. This European Community is more than just a revised Common Market. Europeans are beginning to speak of themselves as Europeans rather than as Germans or as English. They have developed various cooperative arrangements including a common European currency.

Even more surprising is talk of a United European Community that stretches from the Atlantic to the Eastern end of the former Soviet Union. In his book *Perestroika*, Mikhail Gorbachev proposed a United Europe stretching "from the Atlantic to the Urals." And Pope John Paul II, during a mass held in Germany, appealed for a United Europe "from the Atlantic to the Urals."

Other signs of a change in thinking came when former President Bush delivered his September 1990 speech to a joint session of Congress when he referred four times to a "new world order." Supposedly the reason for all of this talk of a new world order is a changing world situation. Lessening tensions in Eastern Europe and increasing tensions in the Middle East are the supposed reason for President Bush talking about a new world order. But, as we have already noted, this term precedes any of the recent world events.

Notice how *Newsweek* magazine described the genesis of President Bush's vision of the new world order: "As George Bush fished, golfed and pondered the post cold-war world in Maine last month, his aides say that he began to imagine a new world order."

It went on to say that "It is a vision that would have chilled John Foster Dulles to the marrow: the United States and the Soviet Union, united for crisis management around the globe." Perhaps it would have surprised former government leaders, but it is noteworthy that nearly all secular media and most politicians seem ready to embrace the concept of a new world order.

When President Bush addressed the joint houses of Congress, this is how he expressed his vision: "The crisis in the Persian Gulf, as grave as it is, also offers a rare opportunity to move toward an historic period of cooperation. Out of these troubled times, our fifth objective—a new world order—can emerge; a new era, freer from the threat of terror, stronger in the pursuit of justice, and more secure in the quest for peace. An era in which the nations of the world, east and west, north and south, can prosper and live in harmony."

Recently President Clinton has proposed a variation of this idea. He describes it as global multilateralism. When the Clinton foreign policy team took office, they wanted to extend President Bush's ideal of a new world order. Dedicated to the rapid expansion of U.N.-sponsored "peace keeping operations," the Clinton team began developing agreements to deploy American troops to hot spots around the globe. The goal was to upgrade the professionalism of the U.N. troops and placement of American troops under U.N. commanders using U.N. rules of engagement.

All seemed to be going well for the Clinton policy until U.S. troops in Somalia got cut down in an ambush, and Americans discovered that the operation was led by a Pakistani General. Suddenly, American fathers and mothers wanted to know why their sons' lives were put at risk by placing U.S. troops in harm's way and by placing them under U.N. command.

The Clinton policy of global multilateralism attempts to honor the U.N. request for a standing rapid deployment force under the secretary-general's command. But what it ends up doing is calling for

American servicemen to risk life and limb for ill-defined causes in remote places under foreign leaders with constrained rules of engagement. The loss of American sovereignty and the undermining of strategic interests of the United States is significant.

What's the solution? We need a foreign policy based upon American interests, not the ideals of the globalists.

Practical Suggestions

We must challenge the goals and vision of globalists. In an effort to unite all peoples under a one-world government, one-world economic system, and one-world religion, globalists will attack the traditional family, the Christian church, and the American government. We, therefore, must be willing and able to meet the challenge. Here are some important action steps we must take to prevent the advance of globalism in our communities.

First, we must become informed. Fortunately a number of books have been written which provide accurate information about the goals and strategy of globalism.

Second, find out if globalism is already being taught in your school system. Materials from groups like the Center for Teaching International Relations at the University of Denver are already being used in many school districts. Look for key words and names that may indicate that global education is being used in your district.

Other names for global education are: International Studies, Multicultural International Education, Global R.E.A.C.H. (Respecting our Ethnic and Cultural Heritage), Project 2000, Welcome to Planet Earth, and World Core Curriculum. Key buzzwords for globalists include: global consciousness, interdependence, and new world order.

Third, express your concerns to educators and leaders in your community. Often educators teaching globalism are unaware of the implications of their teaching. Globalism in attempting to unite nations and peoples will have to break down families, churches, and governments. Educate them about the dangers of globalism and its threat to the foundations upon which your community rests. Encourage them to be better informed about the true goals of globalists and the danger they pose to our society.

Fourth, Christians should be in prayer for those in government. We are admonished in 1 Timothy 2 to pray for leaders and others in authority. Pray that they will have discernment and not be lead astray by the designs of globalists.

Finally, I believe Christians should question the current interest many of our leaders have in developing a new world order. What are our leaders' calling for us to do? Are they proposing that the United States give up its national sovereignty? Will we soon be following the dictates of the U.N. Charter rather than the U.S. Constitution?

These are questions we should all be asking our leaders. What does President Clinton intend with his policy of global multilateralism? What role will the United States play? Aren't we merely being moved towards the globalists' goal of a one-world government, a one-world economy, and a one-world religion?

Moreover, what will this new world order cost the American taxpayer? From the operations of Desert Storm to the more recent military actions in Somalia, Bosnia, and Haiti we can see a trend. American troops do the fighting and the American people pay the bill. If we do not re-evaluate our

foreign policy, it may end up costing the American taxpayer plenty.

If you have concerns, I would encourage you to write or call and express your thoughts. Congress and the President need to know that you have questions about current attempts to move us into a new world order.

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Broken Homes, Broken Hearts - A Christian Perspective on Sex Outside of Marriage

Kerby Anderson examines the impact of teen pregnancies on our society from a Christian, biblical worldview perspective. He suggests steps we must take if Christians are to combat this problem of our American society.

As the family goes, so goes society.

Families are the bedrock of society. When families fall apart, society falls into social and cultural decline. Ultimately the breakdown of the American family is at the root of nearly every other social problem and pathology.

Just a few decades ago, most children in America grew up in intact, two-parent families. Today, children who do so are a minority. Illegitimacy, divorce, and other lifestyle choices have radically altered the American family, and thus have altered the social landscape.

Karl Zinsmeister of the American Enterprise Institute has said, "There is a mountain of scientific evidence showing that when families disintegrate, children often end up with intellectual, physical and emotional scars that persist for life." He continues, "We talk about the drug crisis, the education crisis, and the problem of teen pregnancy and juvenile crime. But all these ills trace back predominantly to one source: broken families."

Broken homes and broken hearts are not only the reason for so many social problems. They are also the reason for the incumbent economic difficulties we face as a culture. The moral foundation of society erodes as children learn the savage values of the street rather than the civilized values of culture. And government inevitably expands to intervene in family and social crises brought about by the breakdown of the family. Sociologist Daniel Yankelovich puts it this way:

Americans suspect that the nation's economic difficulties are rooted not in technical economic forces (for example, exchange rates or capital formation) but in fundamental moral causes. There exists a deeply intuitive sense that the success of a market-based economy depends on a highly developed social morality—trustworthiness, honesty, concern for future generations, an ethic of service to others, a humane society that takes care of those in need, frugality instead of greed, high standards of quality and concern for community. These economically desirable social values, in turn, are seen as rooted in family values. Thus the link in public thinking between a healthy family and a robust

economy, though indirect, is clear and firm.

Illegitimacy is our most important social problem.

One of the most significant factors contributing to the breakdown of the family has been the steady rise of unwed births. Since 1960, illegitimate births have increased more than 400 percent. In 1960, 5 percent of all births were out of wedlock. Thirty years later nearly 30 percent of all births were illegitimate. Among blacks two out of every three births are illegitimate.

To put this astonishing increase in illegitimate births in perspective, compare 1961 with 1991. Roughly the same number of babies were born in both years (about 4 million). But in 1991, five times as many of these babies were born out of wedlock.

Social commentator Charles Murray believes that **“illegitimacy is the single most important social problem of our time-more important than crime, drugs, poverty, illiteracy, welfare or homelessness because it drives everything else.”** The public costs of illegitimacy are very high. “Children born out of wedlock tend to have high infant mortality, low birth weight (with attendant morbidities), and high probabilities of being poor, not completing school, and staying on welfare themselves. As a matter of public policy, if not of morality, it pays for society to approve of marriage as the best setting for children, and to discourage having children out of wedlock.”

In her famous article in *Atlantic Monthly* entitled “Dan Quayle Was Right,” Barbara Dafoe Whitehead warned Americans of the cost of ignoring the breakdown of the family:

If we fail to come to terms with the relationship between family structure and declining child well-being, then it will be increasingly difficult to improve children’s life prospects, no matter how many new programs the federal government funds. Nor will we be able to make progress in bettering school performance or reducing crime or improving the quality of the nation’s future work force—all domestic problems closely connected to family breakup. Worse, we may contribute to the problem by pursuing policies that actually increase family instability and breakup.

While speaking of Dan Quayle, it might be wise to remind ourselves of what the former Vice-President said that brought such a firestorm from his critics. While speaking to the Commonwealth Club in San Francisco, Vice President Quayle argued that “It doesn’t help matters when prime time TV has Murphy Brown—a character who supposedly epitomized today’s intelligent, highly paid, professional woman—mocking the importance of fathers by bearing a child alone, and calling it just another lifestyle choice.”

At the time, one would have thought the Vice-President had uttered the greatest blasphemy of our time. Yes, he was using a fictional character to make a point. Yes, he was challenging the tolerant, politically-correct conventions of the time. But he was addressing an important issue neglected by so many.

Fortunately, a year later *Atlantic Monthly* magazine devoted the cover of its April 1993 issue to the story: “Dan Quayle Was Right. After decades of public dispute about so-called family diversity, the evidence from social-science research is coming in: The dissolution of two-parent families, though it may benefit the adults involved, is harmful to many children, and dramatically undermines our society.”

The conclusion should not be startling, yet in a society that no longer operates from a Christian world and life view, it has nearly become front page news. For decades, the United States has engaged in a dangerous social experiment. Two parents are no longer seen as necessary. Stable, intact families are no longer seen as important. We are trying to reinvent the family and are finding out the devastating consequences of illegitimacy, divorce, and other lifestyle choices. As a society, we must return to the values of abstinence, chastity, fidelity, and commitment. Our desire to reject Christian family values has inevitably lead to the decline of Western civilization. It is time to find the road back to home.

The flood of teenage pregnancies is destroying our social fabric.

One of the most significant factors contributing to the breakdown of the family has been the steady rise of unwed births. Since 1960, illegitimate births have increased more than 400 percent. In 1960, 5 percent of all births were out of wedlock. Thirty years later nearly 30 percent of all births were illegitimate. Among blacks two out of every three births are illegitimate.

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One of the driving forces of illegitimacy is births to unmarried teenagers. Every 64 seconds, a baby is born to a teenage mother, and every five minutes a baby is born to a teenager who already has a child. More than two thirds of these births are to teen girls who are not married.

Becoming a teenage parent significantly decreases the chance that the young mother will be able to complete high school, attend college, and successfully compete for a job. She is much more likely to rear the child in poverty than girls who do not become mothers as teenagers. "When teenagers have babies both mothers and children tend to have problems-health, social, psychological, and economic. Teens who have children out of wedlock are more likely to end up at the bottom of the socio-economic ladder."

If the increase in teenage pregnancy isn't disturbing enough, there are other disturbing trends. A growing number of adults are having sex with teens. This is more than just Joey Buttafuoco and Amy Fisher or Woody Allen and Soon-Yi Previn. Social statistics show that adult males are fathers of two thirds of the babies born to teenage girls.

In some ways, this is not a new phenomenon. In 1920, for example, 93 percent of babies born to teenagers were fathered by adults. But the difference is that pregnant teens no longer marry the father. Today, 65 percent of teenage moms are unmarried. Many of these kids are destined to spend a lifetime in a cycle of poverty and welfare dependency.

Why teenage girls become sexually involved with adult males is sometimes difficult to discern. A desire for a mature male and teenage insecurity are significant reasons. Teenage girls from broken homes or abusive homes often are easy prey for adult men, which may explain why adult men seek out teenager girls. In many cases, teen sex is not consensual. Girls under the age of 18 are victims of approximately half the rapes each year.

Stemming the tide of teen pregnancy, and reforming the current welfare system that often encourages it, are important action points. But doing so must take into account that adult males are a significant reason why teenage girls are becoming pregnant.

Whether we look at the increase in illegitimate births in general or teenage pregnancy in particular, we can see a disturbing trend. In essence, Americans have been conducting a social experiment for the last three decades. And the evidence clearly points to major problems when children are reared in families without two parents. Illegitimate births are part of the reason for the breakdown of the family; divorce is the other.

We must honor and promote sexual abstinence.

Thus far we have been talking about the problems. Now it's time to propose a solution. There are two parts to this approach. First, we must teach sexual abstinence. A fundamental reason for the increase in unwed births is teenage sexual promiscuity. Reduce teenage sexuality and you will reduce illegitimacy. Fortunately, the abstinence message seems to be gaining in popularity and getting the media attention it deserves.

For example, the front page of the Sunday *New York Times* Style section featured the surprising headline: "Proud to Be a Virgin: Nowadays, You Can be Respected Even if You Don't Do It." And the March 1994 issue of *Mademoiselle* featured an article proclaiming "The New Chastity." The article wondered if "saying no to sex might turn out to be the latest stage in the sexual revolution." *Mademoiselle* found that views on sexuality seem to be changing. Virgins, for example, are no longer seen as individuals who are fearful or socially inept. In fact, abstinence is now being equated with strength of will and character. Those once labeled "carefree" are now considered "careless" in light of the AIDS and STDs.

One of the most visible campaigns for abstinence has come from the "True Love Waits" campaign by the Southern Baptist Convention (SBC) begun in the spring of 1993. Students pledge: "Believing that true love waits, I make a commitment to God, myself, my family, those I date, my future mate, and my future children to be sexually pure until the day I enter a covenant marriage relationship."

A grassroots movement to promote abstinence through a variety of programs has been spreading throughout the country. Crisis Pregnancy Centers provide speakers to address the issue of abstinence. Untold groups—with names like "Aim for Success" and "Best Friends" and "Athletes for Abstinence"—are spreading the positive message of abstinence to teens who need to hear an alternative to the safe sex message.

There are substantial personal benefits to abstinence. But the greatest benefit to society is a reduction in the illegitimate birth rate which drives nearly all of the social problems discussed in this book.

We must target teen pregnancy.

Now we must address the second part of the problem; that is, we must target teen pregnancy. The problem with teenage sex is not simply that teens are having sex. In approximately half the cases, adults are having sex with teenagers. State laws governing statutory rape are often called a "fictitious chastity belt" since law enforcement often ignore the laws.

The reasons for lax enforcement are varied, but they surely include the fallout from the sexual revolution and the children's rights movement. As a society, we have come to accept the notion that even young teenagers are engaging in consensual sex. While there may be some tawdry publicity when a high profile entertainer like Woody Allen or Kelsey Grammar is accused of sex with a teenager, generally the issue is ignored.

But the issue cannot be ignored. "Welfare reform, sex education and teen pregnancy prevention

programs and welfare reform are doomed to failure when they ignore the prevalence of adult-teen sex." Education about the problem and enforcement of statutory rape laws would substantially reduce the number of unwed teens.

We must honor and promote strong marriages.

Now I would like to propose additional solutions to the problem of family breakdown. First, we must teach marriage principles. Marriages are falling apart and other marriages never begin as sexual partners choose to live together rather than get married. Churches and Christian organizations must teach marriage principles so that marriages will last. Once built on commitment, today's marriages are a contract: as long as love shall last. Sound, biblical education is necessary to put marriages back on a firm foundation.

Fortunately, a growing number of effective organizations are providing that needed education. Family Life Ministry holds weekend Family Life Conferences through out the country and the world to packed audiences eager to learn more about how to build strong marriages and families. The Marriage Encounter program has been providing the same important teaching in church and retreat settings. And lots and lots of books, tapes, videos, and other seminars are focusing needed attention on the principles that will build strong marriages and allow them to flourish.

We must honor and support fatherhood.

Second, we must emphasize fatherhood. As more and more children grow up in single-parent homes (which are primarily female-headed homes), fathers appear irrelevant and superfluous. Not only are they seen as expendable; they are often seen as part of the problem.

Yet the consequences of fatherless homes is devastating. "More than 70 percent of all juveniles in state reform institutions come from fatherless homes." Children who grow up without fathers are more likely to be involved in criminal behavior because they lack a positive male role model in their lives. Fathers are not irrelevant. They may indeed spell the difference between success and failure for their children.

Often fatherless homes feed the cycle of illegitimacy itself. "Young white women who grow up without a father in the home are more than twice as likely to bear children out of wedlock. And boys living in a single-parent family are twice as likely to father a child out of wedlock as boys from intact homes."

Fortunately, there are many ministries encouraging men to stand with their families. Gatherings like the Promise Keepers conferences nationwide are highly visible symbols of a much greater movement of men (individual churches or parachurch organizations) who have dedicated themselves to running their families on biblical principles. Groups like Mad Dads (Men Against Destruction Defending Against Drugs and Social disorder) have been organized to encourage fathers in high crime urban areas. Especially critical are young urban (often black) youths who do not have strong male role models to emulate. One organizer said, "They saw pimps and hustlers and dope dealers and gang bangers and hypersexual individuals who like to make babies but didn't assume the responsibility of taking care of them—so why should the kids? And so our first goal was just to mobilize strong, black fathers who were drug-free, who were willing to stand up and be role models, giving our kids another group of men they could look at."

Building strong families must include building families with fathers. Fatherlessness is one of the primary causes of social disintegration. Parenting cannot be left to mothers and grandmothers. Fathers are essential.

Loneliness

Kerby Anderson discusses the pervasiveness of loneliness in our culture, particularly within marriage.

The baby boom generation is headed for a crisis of loneliness. The reasons are simple: demographics and social isolation. More boomers are living alone than in previous generations, and those living with another person will still feel the nagging pangs of loneliness.

In previous centuries where extended families dominated the social landscape, a sizable proportion of adults living alone was unthinkable. And even in this century, adults living alone have usually been found near the beginning (singles) and end (widows) of adult life. But these periods of living alone are now longer due to lifestyle choices on the front end and advances in modern medicine on the back end. Baby boomers are postponing marriage and thus extending the number of years of being single. Moreover, their parents are (and presumably they will be) living longer, thereby increasing the number of years one adult will be living alone. Yet the increase in the number of adults living alone originates from more than just changes at the beginning and end of adult life. Increasing numbers of boomers are living most or all of their adult lives alone.

In the 1950s, about one in every ten households had only one person in them. These were primarily widows. But today, due to the three D's of social statistics (death, divorce, and deferred marriage), about one in every four households is a single person household. And if current trends continue, sociologists predict that ratio will increase to one in every three households by the twenty-first century.

In the past, gender differences have been significant in determining the number of adults living alone. For example, young single households are more likely to be men, since women marry younger. On the other hand, old single households are more likely to be women, because women live longer than men. While these trends still hold true, the gender distinctions are blurring as boomers of both sexes reject the traditional attitudes towards marriage. Compared with their parents, boomers are marrying less, marrying later, and staying married for shorter periods of time.

Marriage Patterns

The most marriageable generation in history has not made the trip to the altar in the same percentage as their parents. In 1946, the parents of the baby boom set an all-time record of 2,291,000 marriages. This record was not broken during the late 1960s and early 1970s, when millions of boomers entered the marriage-prone years. Finally, in 1979, the record that had lasted 33 years was finally broken when the children of the baby boom made 2,317,000 marriages.

Instead of marrying, many boomers chose merely to "live together." When this generation entered the traditional years of marriageability, the number of unmarried couples living together in the United States doubled in just ten years to well over a million. The sharpest change was among cohabiting couples under 25, who increased ninefold after 1970. Demographers estimate that there have been as many as one-and-a-half to two million cohabiting couples in the U.S. Yet even high

figures underestimate the lifestyle changes of boomers. These figures merely represent the number of couples living together at any one time. Cohabitation is a fluid state, so the total number living together or living alone is in the millions.

Not only is this generation marrying less; they are also marrying later. Until the baby boom generation arrived on the scene, the median age of marriage remained stable. But since the mid-fifties, the median age of first marriage has been edging up. Now both “men and women are marrying a full eighteen months later than their counterparts a generation earlier.”

Another reason for a crisis in loneliness is marital stability. Not only is this generation marrying less and marrying later; they also stay married less than their parents. The baby boom generation has the highest divorce rate of any generation in history. But this is only part of the statistical picture. Not only do they divorce more often; they divorce earlier. When the divorce rate shot up in the sixties and seventies, the increase did not come from empty nesters finally filing for divorce after sending their children into the world. Instead, it came from young couples divorcing before they even had children. Demographer Tobert Michael of Stanford calculated that while men and women in their twenties comprised only about 20 percent of the population, they contributed 60 percent of the growth in the divorce rate in the sixties and early seventies.

Taken together, these statistics point to a coming crisis of loneliness for the boom generation. More and more middle-aged adults will find themselves living alone. Thomas Exter, writing in *American Demographics*, predicts that

The most dramatic growth in single-person households should occur among those aged 45 to 64, as baby boomers become middle-aged.

These households are expected to increase by 42 percent, and it appears the number of men living alone is growing faster than the number of women.

The crisis of loneliness will affect more than just the increasing number of baby boomers living alone. While the increase in adults living alone is staggering and unprecedented, these numbers are fractional compared with the number of baby boomers in relationships that leave them feeling very much alone.

The “C” word (as it was often called in the 80s) is a significant issue. Commitment is a foreign concept to most of the million-plus cohabiting couples. These fluid and highly mobile situations form more often out of convenience and demonstrate little of the commitment necessary to make a relationship work. These relationships are transitory and form and dissolve with alarming frequency. Anyone looking for intimacy and commitment will not find them in these relationships.

Commitment is also a problem in marriages. Spawned in the streams of sexual freedom and multiple lifestyle options, boomers may be less committed to making marriage work than previous generations. Marriages, which are supposed to be the source of stability and intimacy, often produce uncertainty and isolation.

Living-Together Loneliness

Psychologist and best-selling author Dan Kiley has coined the term “living-together loneliness,” or LTL, to describe this phenomenon. He has estimated that 10 to 20 million people (primarily women) suffer from “living together loneliness.”

LTL is an affliction of the individual, not the relationship, though that may be troubled too. Instead,

Dan Kiley believes LTL has more to do with two issues: the changing roles of men and women and the crisis of expectations. In the last few decades, especially following the rise of the modern feminist movement, expectations that men have of women and that women have of men have been significantly altered. When these expectations do not match reality, disappointment (and eventually loneliness) sets in. Dan Kiley first noted this phenomenon among his female patients in 1970. He began to realize that loneliness comes in two varieties. The first is the loneliness felt by single, shy people who have no friends. The second is more elusive because it involves the person in a relationship who nevertheless feels isolated and very much alone.

According to Kiley, "There is nothing in any diagnostic or statistical manual about this. I found out about it by listening to people." He has discovered that some men have similar feelings, but most tend to be women. The typical LTL sufferer is a woman between the ages of 33 and 46, married and living a comfortable life. She may have children. She blames her husband or live-in partner for her loneliness. Often he's critical, demanding, uncommunicative. The typical LTL woman realizes she is becoming obsessed with her bitterness and is often in counseling for depression or anxiety. She is frequently isolated and feels some estrangement from other people, even close friends. Sometimes she will have a fantasy about her partner dying, believing that her loneliness will end if that man is out of her life.

To determine if a woman is a victim of LTL, Kiley employs a variation of an "uncoupled loneliness" scale devised by researchers at the University of California at Los Angeles. For example, an LTL woman would agree with the following propositions: (1) I can't turn to him when I feel bad, (2) I feel left out of his life, (3) I feel isolated from him, even when he's in the same room, (4) I am unhappy being shut off from him, (5) No one really knows me well.

Kiley also documents five identifiable stages of LTL which are likely to affect baby boom women. A typical LTL woman who marries at about age 22 will feel bewildered until she is 28. At that point, isolation sets in. At 34, she begins to feel agitated. This turns to depression between the ages of 43 and 50. After that, a woman faces absolute exhaustion.

Women may soon find that loneliness has become a part of their lives whether they are living alone or "in a relationship," because loneliness is more a state of mind than it is a social situation. People who find themselves trapped in a relationship may be more lonely than a person living alone. The fundamental issue is whether they reach out and develop strong relationship bonds.

Male Loneliness

In recent years, social psychologists have expressed concern about the friendless male. Many studies have concluded that women have better relational skills which help them to be more successful at making and keeping friends. Women, for example, are more likely than men to express their emotions and display empathy and compassion in response to the emotions of others. Men, on the other hand, are frequently more isolated and competitive and therefore have fewer (if any) close friends.

Men, in fact, may not even be conscious of their loneliness and isolation. In his book *The Hazards of Being Male: The Myth of Masculine Privilege*, Herb Goldberg asked adult men if they had any close friends. Most of them seemed surprised by the question and usually responded, "No, why? Should I?"

David Smith lists in his book *Men Without Friends* the following six characteristics of men which prove to be barriers to friendship. First, men show an aversion to showing emotions. Expressing feelings is generally taboo for males. At a young age, boys receive the cultural message that they are

to be strong and stoic. As men, they shun emotions. Such an aversion makes deep relationships difficult, thus men find it difficult to make and keep friendships.

Second, men seemingly have an inherent inability to fellowship. In fact, men find it hard to accept the fact that they need fellowship. If someone suggests lunch, it is often followed by the response, "Sure, what's up?" Men may get together for business, sports, or recreation (hunting and fishing), but they rarely do so just to enjoy each other's company. Centering a meeting around an activity is not bad, it is just that the conversation often never moves beyond work or sports to deeper levels.

Third, men have inadequate role models. The male macho image prevents strong friendships since a mask of aggressiveness and strength keeps men from knowing themselves and others. A fourth barrier is male competition. Men are inordinately competitive. Men feel they must excel in what they do. Yet this competitive spirit is frequently a barrier to friendship.

Fifth is an inability to ask for help. Men rarely ask for help because they perceive it as a sign of weakness. Others simply don't want to burden their family or colleagues with their problems. In the end, male attempts at self-sufficiency rob them of fulfilling relationships.

A final barrier is incorrect priorities. Men often have a distorted order of priorities in which physical things are more important than relationships. Success and status is determined by material wealth rather than by the number of close friends.

Men tend to limit their friendships and thus their own identity. H. Norman Wright warns:

The more a man centers his identity in just one phase of his life—such as vocation, family, or career—the more vulnerable he is to threats against his identity and the more prone he is to experience a personal crisis. A man who has limited sources of identity is potentially the most fragile. Men need to broaden their basis for identity. They need to see themselves in several roles rather than just a teacher, just a salesman, just a handsome, strong male, just a husband.

Crowded Loneliness

Loneliness, it turns out, is not just a problem of the individual. Loneliness is endemic to our modern, urban society. In rural communities, although the farm houses are far apart, community is usually very strong. Yet in our urban and suburban communities today, people are physically very close to each other but emotionally very distant from each other. Close proximity does not translate into close community.

Dr. Roberta Hestenes at Eastern College has referred to this as "crowded loneliness." She says:

Today we are seeing the breakdown of natural "community" network groups in neighborhoods like relatives, PTA, etc. At the same time, we have relationships with so many people. Twenty percent of the American population moves each year. If they think they are moving, they won't put down roots. People don't know how to reach out and touch people. This combination produces crowded loneliness.

Another reason for social isolation is the American desire for privacy. Though many boomers desire community and long for a greater intimacy with other members of their generation, they will choose privacy even if it means a nagging loneliness. Ralph Keyes, in his book *We the Lonely People*, says that above all else Americans value mobility, privacy, and convenience. These three values make developing a sense of community almost impossible. In his book *A Nation of Strangers*, Vance Packard argued that the mobility of American society contributed to social isolation and loneliness.

He described five forms of uprooting that were creating greater distances between people.

First is the uprooting of people who move again and again. An old Carole King song asked the question, "Doesn't anybody stay in one place any more?" At the time when Packard wrote the book, he estimated that the average American would move about 14 times in his lifetime. By contrast, he estimated that the average Japanese would move five times.

The second is the uprooting that occurs when communities undergo upheaval. The accelerated population growth during the baby boom along with urban renewal and flight to the suburbs have been disruptive to previously stable communities.

Third, there is the uprooting from housing changes within communities. The proliferation of multiple-dwelling units in urban areas crowd people together who frequently live side by side in anonymity.

Fourth is the increasing isolation due to work schedules. When continuous-operation plants and offices dominate an area's economy, neighbors remain strangers.

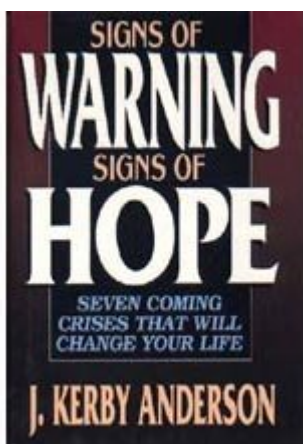
And fifth, there is the accelerating fragmentation of the family. The steady rise in the number of broken families and the segmentation of the older population from the younger heightens social isolation. In a very real sense, a crisis in relationships precipitates a crisis in loneliness.

Taken together, these various aspects of loneliness paint a chilling picture of the 1990s. But they also present a strategic opportunity for the church. Loneliness will be on the increase in this decade, and Christians have an opportunity to minister to people cut off from normal, healthy relationships.

The local church should provide opportunities for outreach and fellowship in their communities. Individual Christians must reach out to lonely people and become their friends. And ultimately we must help a lost, lonely world realize that their best friend of all is Jesus Christ.

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[Financial Security for the Future](#)



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

A major reason is demographics. The baby boom was preceded, and more importantly, succeeded by consecutive years of fewer births. Thirty-five percent more Americans were born during the baby boom than during the previous nineteen years. And 12 percent more were born than during the subsequent nineteen years. This nineteen-year blip in fertility has created more than just an oddity in social statistics. It has clouded the financial future of baby boomers. The elderly are supported, especially during the waning years of their old age, by members of the younger generation. The baby boom was immediately followed by a baby bust, or what many commentators have labeled a “birth dearth.” This disproportionate ratio between baby boomers and baby busters raises questions about the boom generation’s future and suggests it will face an impending crisis of financial security.

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

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

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

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

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

Savings

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

But they aren’t the only ones concerned. A survey by the American Academy of Actuaries echoed

boomers' fears. Seventy-two percent of pension-fund actuaries polled predict that half the baby boom won't have the wherewithal to retire at age 65.

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

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

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

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

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

Corporate Pensions

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

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

This apparent restlessness is born from both choice and necessity. Boomers are much less likely to

stay in a job that does not enhance personal development and self-expression. Unlike their fathers, who would often remain with a company “for the sake of the family,” the boom generation is much more likely to move on.

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

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

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

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

Social Security

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

When Social Security began in the mid 1930s, the ratio of workers to recipients was ten to one and life expectancy was two years below retirement age. The pay-as-you-go system could work with those kinds of numbers.

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

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

Both demographic changes are relevant. Americans are living longer, and ratios between generations are skewed. These two changes are certain to transform the current pay-as-you-go system into nothing more than an elaborate Ponzi scheme by the twenty-first century. The solutions to the Social Security crisis are few and all politically difficult to achieve. Either you have to change the supply of contributions or the demand of the recipients. Increasing the supply of contributors could be achieved by increasing the birth rate (unlikely, and probably too little too late) or allowing

more immigration of workers who could contribute to Social Security. The only other way to increase the supply of contributions is to increase FICA payments. But there will have to be an upper limit on how much Americans can be taxed. If benefits stay at their current levels, workers in the year 2040 could find Social Security taking as much as 40 percent of their paychecks.

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

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

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

Retirement

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

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

Even as late as the 1950s, the contemporary image we have today of retirement communities and the elderly sightseeing in recreational vehicles did not exist. Retirement still did not exist as an institution. Nearly half the men over age 65 were still in the workforce.

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

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

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

Second, the burden of providing retirement benefits will fall upon the younger, (and more to the

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

Today there are about 3.4 working Americans to support each retiree. But by the time the last boomer hits retirement age in 2029, the ratio of workers to retirees will drop to less than two to one. Obviously, baby boomers face much greater uncertainty than their parents did when they entered into the years now seen as the time of retirement.

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

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

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Drug Abuse - A Biblical Analysis

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

The statistics are staggering. The average age of first alcohol use is 12, and the average age of first drug use is 13. According to the National Institute on Drug Abuse, 93 percent of all teenagers have some experience with alcohol by the end of their senior year of high school, and 6 percent drink daily. Almost two-thirds of all American young people try illicit drugs before they finish high school. One out of sixteen seniors smokes marijuana daily, and 20 percent have done so for at least a month sometime in their lives. But Americans have changed their minds about drugs. A Gallup poll released on the 20th anniversary of Woodstock showed that drugs, once an integral part of the counterculture, are considered to be the number-one problem in America. Two decades before, young people tied drugs to their "search for peace, love and good times." But by 1989, Americans associated drugs with "danger, crime and despair." A similar conclusion could be found among the nation's teenagers. A Gallup poll of 500 teens found that 60 percent said concern over drug abuse was their greatest fear—outranking fear of AIDS, alcohol, unemployment, and war.

Nationwide surveys indicate that about 90 percent of the nation's youth experiment with alcohol—currently teenagers' drug of choice. An annual survey conducted by the University of Michigan has revealed that over 65 percent of the nation's seniors currently drink, and about 40

percent reported a heavy drinking episode within the two weeks prior to the survey.

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

For example, 88 percent of the unchurched young people reported drinking beer compared with 80 percent of churched young people. When asked how many had tried marijuana, 47 percent of the unchurched young people had done so compared with 38 percent of the churched youth. For amphetamines and barbiturates, 28 percent of the unchurched youth had tried them as well as 22 percent of the churched young people. And for cocaine use, the percentage was 14 percent for unchurched and 11 percent for churched youth.

Types of Drugs

Alcohol

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

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

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

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

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

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

Alcohol is also a prime reason for the breakdown of the family. High percentages of family violence, parental abuse and neglect, lost wages, and divorce are tied to the abuse of alcohol in this country.

In one poll on alcohol done for *Christianity Today* by George Gallup, nearly one-fourth of all Americans cited alcohol and/or drug abuse as one of the three reasons most responsible for the high divorce rate in this country.

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

The toxic effects of alcohol are also well known: they often cause permanent damage to vital organs like the brain and the liver. Death occurs if alcohol is taken in large enough amounts. When the blood alcohol level reaches four-tenths of 1 percent, unconsciousness occurs; at five-tenths of 1 percent, alcohol poisoning and death occurs.

Marijuana

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

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

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

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

Cocaine

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

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

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

In recent years, snorting cocaine has given way to smoking it. Snorting cocaine limits the intensity of the effect because the blood vessels in the nose are constricted. Smoking cocaine delivers a much

more intense high. Smoke goes directly to the lungs and then to the heart. On the next heartbeat, it is on the way to the brain. Dr. Anna Rose Childress at the University of Pennsylvania notes that “you can become compulsively involved with snorted cocaine. We have many Hollywood movie stars without nasal septums to prove that.” But when cocaine is smoked “it seems to have incredibly powerful effects that tend to set up a compulsive addictive cycle more quickly than anything that we’ve seen.”

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

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

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

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

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

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

Hallucinogens

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

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

PCP is often sprayed on cigarettes or marijuana and then smoked. Users report a sense of distance and estrangement. PCP creates body-image distortion, dizziness, and double vision. The drug

distorts reality in such a way that it can resemble mental illness. Because the drug blocks pain receptors, violent PCP episodes may result in self-inflicted injuries.

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

Synthetic Drugs

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

Other drugs have been marketed as a variation of the painkillers Demerol and Fentanyl. The synthetic variation of the anesthetic Fentanyl is considered more potent than heroin and is known on the street as "synthetic heroin" and "China White."

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

Biblical Analysis

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

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

Galatians 5:19-21 says:

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

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

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

How Parents Can Keep Their Children Off Drugs

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

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

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

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

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

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

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

How Parents Can Recognize Drug Abuse

Most parents simply do not believe that their child could abuse drugs. But statistics suggest

otherwise. Each year, thousands of young people get hooked on drugs and alcohol. Parents must learn to recognize the symptoms of drug abuse.

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

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

What Parents Should Do If Their Children Are on Drugs

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

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

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

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

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

What the Church Can Do about Drug Abuse

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

Practical Suggestions for the Church Staff

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

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

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

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

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

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

Biblical Principles for Counseling Drug Abusers

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

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

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

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

How Society Can Fight the Drug Problem

In addition to what the family and the church can do, society must fight America's drug epidemic on five major fronts. Each one has to be successful in order to win the overall battle.

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

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

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

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

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

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

A third battlefield is drug testing. Many government and business organizations are implementing testing on a routine basis in order to reduce the demand for drugs.

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

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

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

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

Crime in America

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

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

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

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

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

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

Current Trends in Crime

1. The Crime Rate Is Increasing.

The recent string of heinous crimes does not represent a sudden wave of crime in America. Violent crime actually has been steadily increasing since the 1960s (though violent crime rates did dip for a

time during the early 1980s). But in addition to the steady increase of crime has been the changing nature of these crimes. For example, there has been a pronounced increase in the prevalence of stranger-on-stranger robberies and drive-by shootings.

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

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

3. The Median Age of Criminals Is Dropping.

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

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

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

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

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

- 500,000 burglaries take place each month

- 250,000 of these are reported to the police

- 35,000 arrests are made

- 30,450 prosecutions take place

- 24,060 are convicted

- 6,010 are sent to prison; the rest paroled

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

How to Fight Crime

1. Put More Police on the Street.

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

2. Put More Criminals in Prison.

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

- That incarceration is cheaper than letting a criminal out on the streets.
- That although the crime rate is high, the rate of increase has been going down since we started putting more people in prison.
- That blacks and whites are treated equally and that the vast majority of law-abiding African-Americans would gain most from more incarceration of criminals because African-Americans are more likely to be victims of violent crime.

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

3. Focus on Habitual Criminals.

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

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

4. Keep Violent Criminals in Prison Longer.

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

Government statistics (for 36 states and the District of Columbia) show that although violent offenders received an average sentence of seven years and eleven months imprisonment, they actually served an average of only two years and eleven months in prison—or only 37 percent of their imposed sentences. The statistics also show that, typically, 51 percent of violent criminals were discharged from prison in two years or less, and 76 percent were back on the streets in four years or less.

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

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

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

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

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

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

6. Provide Alternative Sentencing for Non-Violent Offenders.

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

7. Develop Community Programs Which Deter Crime.

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

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

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

Notes

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[The Occult Connection - A Christian View](#)

Occult philosophy has permeated nearly every area of our society. I believe that Christians need to think clearly about these issues and apply a biblical worldview to them.

Consider the pervasive influence of the occult. Students are involved with role-playing fantasy games that introduce them to occult concepts. Universities offer courses in paranormal and occult science. Occultic themes provide popular material for television shows and movies. Police departments are beginning to realize that many of the crimes they investigate have occult origins. Everywhere we go, it seems that the occult is present.

The word *occult* comes from the Latin *occultus*, which means "concealed." In its ordinary usage, it means "beyond the bounds of ordinary knowledge—the mysterious, the concealed, or that which is hidden from view." The occult involved such practices as magic, divination, incantations, paranormal experiences, and the New Age concept of the expansion of consciousness.

Students of the occult frequently divide occult phenomena into three areas: (1) forms of divination, (2) types of mystical experience, and (3) magical manipulation.

The most common form of divination is astrology. Other examples of divination would include palmistry, ouija boards, tarot cards, biorhythm, crystal balls, and interpretation of dreams. Divination is evil and is strictly forbidden in Deuteronomy 18.

Types of mystical experience would include any paranormal attempt to transcend the bounds of our physical world. The out-of-body experiences reported by psychics fit into this category. Other examples would be telekinesis, clairvoyance, and psychic trances. This would also include seances, necromancy, and psychic healing.

The final category would be magical manipulation. This is not to be confused with the art of illusions used by professional magicians. By contrast, occultists say they can use hidden forces in the spiritual realm to manipulate people and circumstances.

Practitioners would include sorcerers, witches, and witch doctors. Many of these practitioners are mentioned in the Bible. In the Old Testament we find Jezebel as well as the magicians in Egypt. In the New Testament are Simon (Acts 8) and Bar-Jesus (Acts 13).

Finally, let me address how Christians should respond to the occult. We should be equipped to counteract its influence in society. First, Christians should know God's word. The best way to discover a counterfeit is to know the real thing. The fear of the Lord is the beginning of wisdom. Know God's word and put on the whole armor of God.

Second, resist Satan and all of his influence in your life. If we resist the devil, the Bible teaches that he will flee from us. Third, destroy occult books and paraphernalia in your possession. Confess and repent any involvement you have had with the occult.

Fourth, submit your life totally to Jesus Christ. As we yield to Him and allow the Holy Spirit to dwell within us, we are fortified for spiritual warfare. The Bible teaches that greater is He who is in you, then he who is in the world. Lean not on your own strength but on the strength of the Lord. You can have victory over the forces of darkness if you know the enemy and marshal God's spiritual resources for the battle.

Halloween

Next I would like to focus on Halloween. Most people see Halloween as nothing more than a harmless festival that allows kids to collect candy. Yet Halloween is much more than a harvest festival. Its origins are deeply rooted in the occult, and the various practitioners of the black arts identify Halloween as a significant event in the pagan calendar. The following questions and answers should help you be more aware of the occultic nature of Halloween.

The date, October 31st, has long been known as "The Festival of the Dead." The Celtic tribes and their priests, the Druids, celebrated this day as a marker for the change from life to death. Today, the modern celebration of Halloween is usually performed by adherents of witchcraft who use the day (and especially the night) for their rituals.

Witches celebrate Halloween as the "Feast of Samhain"-the first feast of the witchcraft year. Being a festival of the dead, Halloween is a time when witches attempt to communicate with the dead through various forms of divination.

Witches believe that this day marks the time when the Mother Goddess (also known as Mother Nature, Goddess of the Earth) returns to the underworld to sleep under a blanket of snow. In her place comes another god-the Horned God-who emerges to begin his reign of death. Witches believe this is a time when the life of summer is replaced by the death of winter. Halloween is a high feast day to celebrate the end of summer and the coming of winter.

In later centuries, the Catholic Church attempted to redeem this pagan holiday by designating it as

“All Saints Day.” Protestant churches during the Reformation chose not to celebrate this day, seeing it as an attempt to Christianize a pagan holiday.

For example, let’s look at the practice of dressing up on Halloween. During most of the 20th century, children in America have been dressing up on Halloween so they can go out and “trick- or-treat.” This tradition has been self- perpetuating for decades, but if we go back to the origins of Halloween, we can again see the occult connection.

Occultists who revered Halloween as a pagan holy day saw this day as a time of transition between life and death. They believed that during this transition from life to death, the two worlds were momentarily in contact with one another. The veil between these two worlds (the land of the living and the land of the dead) was very thin, and so many believed they would come in contact with the spirit world.

Some occult practitioners practiced divination and believed one could learn the secrets of life and wisdom by lying on a grave and listening to the messages from the long-departed. Others taught that spirits and ghosts left the grave during this night and would seek out warmth in their previous homes. Villagers, fearful of the possibility of being visited by the ghosts of past occupants, would dress up in costumes to scare the spirits on their way. They would also leave food and other treats at their doors to appease the spirits so they would not destroy their homes or crops but instead move on down the road.

Another technique used to scare away the spirits was to carve a scary face into a pumpkin. People hoped this horrible visage would move the spirit on to another home or village and spare their home from destruction. Sometimes the villagers would light a candle and place it within the pumpkin and use it as a lantern (hence the name “Jack-o-Lantern”). Then they would walk from the local grave yard to their homes in an effort to scare off evil spirits that might be walking down the road after leaving the grave.

Within witchcraft there are four pagan festivals celebrated throughout the year. The first festival in the witchcraft calendar is Halloween (October 31). This is the celebration of life and death. It is also known as Hallowmas. Second is Candlemas (February 2) which honors the “God of Death.” This festival gives thanks to him for keeping them from sickness and wishes him well as he journeys back to the underworld. The third festival is Beltane on May eve (April 30). This celebration welcomes new life and involves fertility rituals. A final festival is Lammis (August 1), which is a festival of the harvest. Witches give thanks to the Goddess of the Earth for making the crops grow.

The pagan origins of Halloween should be sufficient to cause Christian parents to question the wisdom of allowing their children to participate in a witchcraft festival. Given this information, parents really have only two choices: fight the celebration of Halloween and provide alternatives.

At a time when schools are removing any religious significance from Christmas (now often merely called winter break) and Easter (spring break), it is ironic that most public schools still celebrate Halloween. Responsible parents should ask school administrators to restrict Halloween celebrations. Pictures of witches, haunted houses, and other occultic practices in the public schools are a promotion of pagan, religious practices.

Many churches have begun to develop creative alternatives. Church youth groups hold bowling or skating parties. Some groups spend the night going out and witnessing to those in the streets. Other churches hold a Fall Fun Festival and have children come to the church facilities in biblical costumes. Such programs keep children safe and focus their attention on the Bible rather than on a pagan, occultic ritual.

Astrology

Less conspicuous and more insidious than Halloween is the practice of astrology. Even occupants of the White House have failed to see its occultic connection.

Former White House chief of staff Don Regan said in his book that “virtually every major move and decision the Reagans made during my time as White House chief of staff was cleared in advanced with a woman in San Francisco who drew up horoscopes.” The friend was later identified as Joan Quigley, a San Francisco astrology author.

When Ronald Reagan scheduled the signing of the INF treaty for the afternoon of December 8th instead of during prime-time television hours, many were puzzled. Former chief of staff Don Regan said it was performed in the afternoon because Nancy Reagan said that was when “the stars were right.”

The Reagans were hardly the first national leaders to be interested in astrology. Teddy Roosevelt mounted his natal horoscope on a chessboard so he could study it each day. During World War II, Franklin Roosevelt, Winston Churchill, and Adolf Hitler shared at least one thing in common: they were all interested in horoscopes. And even Charles DeGaulle quoted a pre-war horoscope predicting he would rule France.

Even though astrology is unscientific and illogical, it is still very popular. Over 1200 daily newspapers carry horoscopes, and there are 12,000 full-time and about 175,000 part-time astrologers. Many people make it a daily ritual to consult their horoscopes, and some hire professional astrologers to help them make business and personal decisions.

Astrology had its beginnings in the fertile crescent in Mesopotamia. During the period from the Sumarians through the Chaldeans, astrology gained prominence and developed into the formalized occultic structure found today.

Astrology is based upon the questionable assumption that the fixed stars, sun, moon, and planets have an influence upon people and historical events. This influence can be determined once one knows the exact hour of one’s birth. In fact, the word *horoscope* means “a consideration of the hour.” Once the time and place of birth are known, the stars can be consulted and a forecast can be made.

There are good scientific reasons to question the basis of astrology. First, it is based upon a geocentric solar system rather than a heliocentric one. The basic premise of astrology is that the sun and planets rotate around the earth. Yet science tells us that the earth and planets rotate around the sun. Thus, the science of astronomy undermines the quackery of astrology.

Second, astrology is based upon the assumption that there are seven planets. Moreover it identifies the sun and moon as planets. Lacking telescopes and other astronomical instruments, the founders of astrology incorrectly identified some heavenly bodies as planets and were unaware of other planets. Thus, a second assumption of astrology fails to square with scientific data.

Third, astrology mixes and matches stars that should not be grouped together. The 12 signs of the zodiac are quite arbitrary. They mix together stars in one constellation that are actually quite far from each other—often in entirely different parts of our Milky Way galaxy. Moreover, since the stars are in motion, some of the constellations change shape over time. In essence, the zodiac of astrology is arbitrary and subject to change and hardly reliable as a guide for one’s future.

But in addition to the scientific problems with astrology, there are also logical problems. First is the well-documented fact that different astrologers sometimes cast different horoscopes for the same person. If astrology were an objective science, we would expect different astrologers to cast the same horoscope for the same person. Instead, they make vastly different predictions about the same person. If we can determine our destiny from the stars, we should not find such vastly different predictions. Since we do, we must conclude that astrology does not lead to logical conclusions.

A second logical problem related to the previous one is that if astrology were true, then twins would have the same destiny. Being born in the same place and at approximately the same time should ensure that twins would have the same destiny. Yet the history of twins shows that although there are similarities, there are also significant differences not readily predicted by astrology.

A third problem is the inability to predict accurately the future of people with known destinies. In order to test this idea, one researcher put together what he called a "test of destinies." He gave astrologers 40 birthdates. Twenty belonged to known criminals and 20 belonged to peace-loving citizens. He asked them to separate the birthdates into the two categories.

None of the astrologers separated them correctly. The researcher said, "The result is always great confusion: the astrologers invariably select a mixed bag of criminals and peaceful citizens in about the same proportion that a machine would pick randomly."

Finally, in addition to scientific and logical problems with astrology, there are also scriptural problems with astrology. In Deuteronomy 18:9-12, God lists five categories of detestable practices. These range from witchcraft to child sacrifice. They also include divination, which is the attempt to predict the future through such methods as reading the stars. All of these are listed as detestable practices.

Unfortunately we live in a society that sets up a dichotomy between hard-core occult activity like witchcraft and satanism and so-called soft-core occult such as reading horoscopes and playing with ouija boards. All are considered detestable practices and should be avoided. Don't be tempted to dabble in these activities. Instead, resist Satan and he will flee from you.

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The New Age Movement

Rudyard Kipling once wrote that "East is East, and West is West, and never the twain shall meet." But that can no longer be said now that a pantheistic Eastern philosophy has spread to this country. The primary vehicle for this transmission of ideas has been the New Age Movement.

Evidence of Eastern philosophy's arrival can certainly be seen in many ways. Statements by movie stars, the growth of Eastern cults, and the popularity of films like the Star Wars trilogy testify to the

growing influence of New Age ideas. In the movie *The Empire Strikes Back*, for example, Yoda espouses pantheistic ideas to his Jedi disciple, Luke Skywalker: "You must feel the Force around you. Here, between you and me. Between the rock . . . everywhere. Yes, even the land."

Defining the New Age

The New Age Movement has taken on a variety of names including the Human Potential Movement, the Third Force, the Aquarian Conspiracy, Cosmic Consciousness, and Cosmic Humanism. Although most refer to it as the New Age Movement, many in the movement do not like that label, and many others would not even consider themselves part of the movement, even though they may hold to many of the core beliefs of the New Age Movement.

Accurately defining the New Age is a formidable task for several reasons. First, the New Age Movement is eclectic and diverse. It is not a cohesive movement but is exceedingly diverse in its composition and ideology. The unifying factors are shared ideology rather than a shared organizational structure.

Second, the New Age Movement is difficult to define because it emphasizes and encourages change. The New Age Movement is syncretistic and therefore evolutionary in its nature. Many proponents change their perspectives, and so it is frequently difficult to pin down the major beliefs of the New Age Movement.

Major Tenets of the New Age

Even given the diversity and transitory nature of the New Age Movement, there are still a number of major tenets generally held in common by most groups within this movement.

First is the belief in monism. New Agers believe that "all is one." Everything and everyone is interrelated and interdependent. Ultimately there is no real difference between humans, animals, rocks, or even God. Any differences between these entities are merely apparent, not real.

Second is the belief in pantheism. Since New Agers already believe that "all is one," the next logical assumption would be that "all is god." All of creation partakes of the divine essence. All of life (and even non-life) has a spark of divinity within.

The third major tenet of the New Age follows as a logical conclusion from the other two. If "all is one" and "all is god," then we should conclude that "we are gods." We are, according to New Agers, ignorant of our divinity. We are "gods in disguise." The goal, therefore, of the New Age Movement is to discover our own divinity.

Fourth, we discover our own divinity by experiencing a change in consciousness. The human race suffers from a collective form of metaphysical amnesia. We have forgotten that our true identity is divine and thus must undergo a change of consciousness to achieve our true human potential (hence the name, the Human Potential Movement).

A fifth tenet is reincarnation. Most New Agers believe in some form of reincarnation. In its classic form, the cycles of birth, death, and reincarnation are necessary to work off our bad "karma" and to reach perfection. The doctrine of karma says that one's present condition is determined by one's actions in a past life.

The Western version of reincarnation held by many New Agers places much less emphasis on bad karma and postulates an upward spiral towards perfection through reincarnation. This view has

been espoused by such people as Shirley MacLaine, Sylvester Stallone, George Patton, and Henry Ford.

A final major tenet is moral relativism. New Agers think in terms of gray, rather than black or white. Denying the law of non-contradiction, New Agers will often believe that two conflicting statements can both be true. They will therefore teach that "all religions are true" and "there are many paths to God."

A Biblical Evaluation

When the tenets of the New Age Movement are examined, they are not really new at all. The New Age is really old occultism in new linguistic garb. Many of these concepts can be found in basic form in Genesis 3. Notice these statements made to Eve in the Garden: "You will be like God" (pantheism), "You will not surely die" (reincarnation), "Your eyes will be opened" (change of consciousness), and "Did God really say" (moral relativism).

First, a Christian view of reality rejects the concept of monism. The Bible teaches that God's creation is not an undivided unity but a diversity of created things and beings. The creation is not unified in itself but held together by Christ in whom "all things hold together" (Col. 1:17).

Second, Christianity is theistic, not pantheistic. New Agers teach that God is an impersonal force, while the Bible teaches that God is an imminent, personal, triune, sovereign God. God is separate from His creation rather than merely a part of the creation as pantheism would teach.

Third, we are created in God's image (Gen. 1:26) and therefore have dignity and value (Psalm 8). New Agers teach that we are gods and thus have divinity within our humanity.

Fourth, New Agers flirt with the occult in their attempt to achieve a change in consciousness. Although these practices are frequently described in benign terms such as parapsychology, they involve direct contact with spiritual entities. The Bible warns against the danger of these practices and lists such activities as divination and spirit channeling as detestable practices (Deut. 18:9-13) that are to be avoided.

Fifth, the Bible teaches resurrection of the body (1 Cor. 15), not reincarnation of the soul. Likewise, the doctrine of karma is foreign to the gospel. Salvation comes from grace, not through the works in this life (Eph. 2:8-9) or in any other alleged past life. We will not be reborn after death. Hebrews 9:27 clearly teaches that "it is appointed for men to die once and after this come judgment."

Finally, the Bible teaches absolute truth. God has clearly communicated to us his moral law (Ex. 20:1-17), which we are to obey. Contrary to the New Age teaching that "there are many paths to God," Jesus clearly taught "I am the way, the truth and the life. No one comes to the Father except through me" (John 14:6).

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Wealth and Poverty - A Biblical Perspective

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

A Biblical View of Wealth

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

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

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

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

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

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

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

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

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

A Biblical View of Poverty

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

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

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

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

Poverty and Government

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

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

A second sphere for governmental action is in the area of misfortune. Many people slip into poverty through no fault of their own. In these cases, government must help to distribute funds.

Unfortunately, the track record of government programs is not very impressive. Before the implementation of many of the Great Society programs, the percentage of people living below the poverty level was 13.6 percent. Twenty years later, the percentage was still 13.6 percent.

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

Poverty and the Church

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

A Cooperative Effort

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

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

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

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

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

Breaking the Cycle of Poverty

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

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

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

programs. Businesspeople can impart job skills.

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

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

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

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

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

The Christian Lifestyle

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

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

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

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

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

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

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

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

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

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

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