Transhumanism and Artificial Intelligence

Kerby Anderson provides an overview of transhumanism and AI, considering its impact on us and our families.

Over the last few years, we have heard more pundits and futurists talk about transhumanism. What is this philosophy? How will it affect our families and us? How should a Christian think about transhumanism?

Transhumanism is an intellectual and cultural movement that seeks to transform the human condition. The leaders of this movement want to use the developing technologies to eliminate aging and enhance human potential (physical, psychological, and mental).

Nick Bostrom explains that transhumanism views human nature as a "work-in-progress, a half-baked beginning that we can learn to remold in desirable ways." He goes on to explain the transhumanist vision: "Transhumanists hope that by responsible use of science, technology, and other rational means we shall eventually manage to become posthumans, beings with vastly greater capacities than present human beings have." {1}

Two primary ways they want to do this is through genetic engineering and artificial intelligence. They want to genetically create "the new man," and they want to use technology to merge humans with machines.

The genetic part of this equation claims that we can use gene splicing and other genetic modification techniques so that genes can be easily transferred between species. But we should be concerned about geneticists who want to create a superhuman race. Leon Kass warned that "Engineering the engineer seems to differ in kind from engineering the engine." {2}

The other part of the equation concerns technology. The leaders of transhumanism believe we are on the cusp of a technological threshold in both artificial intelligence and human-machine technology.

The "humanism" in transhumanism reminds us that this is a philosophy rooted in Enlightenment humanism. But it is different. Whereas the goal of humanism was to develop the ideal human, the goal of transhumanism is to transcend what we have traditionally considered human.

The Transhumanist Declaration provides eight key points to describe what the signers believe should be the future of humans. {3} It begins with this claim: "Humanity stands to be profoundly affected by science and technology in the future. We envision the possibility of broadening human potential by overcoming aging, cognitive shortcomings, involuntary suffering, and our confinement to planet Earth."

Two Principles of Transhumanism

Now I would like to look at the two foundational principles of transhumanism.

The first principle is "metaman." Futurists predict that our current human condition will evolve into being a cyborg (short for cybernetic organism). Our bodies will be joined to machines as we "evolve" through technological progress.

Transhumanists believe we will have immense knowledge and information because of the rapid advances in artificial intelligence and computing power. These advances will eventually exceed human intelligence. Meanwhile, advances in genetic engineering will allow scientists to modify the human body to keep pace with these technological advances.

This is the two-fold hope of the transhumanists: artificial intelligence and genetic engineering. One represents biological change through mixing and matching genes. The other

presents the merging of human intelligence with artificial intelligence.

In fact, the hope is to create a superorganism through the transference of genes between species. This may even eradicate the differences between species. One scientist even suggested that tampering with the genetic codes of all plants and animals on this planet would cause the "definition of human beings to drift." [4] Humans would merge with the rest of nature, thereby creating a planetary superorganism he calls "Metaman."

In essence, transhumanists would like to erase any distinction between human, other forms in nature, and machines. Humans would now control the future direction of evolution and merge all forms of life and non-life together in one enormous superorganism.

The second principle is "the singularity." Transhumanists wait for the arrival of a technological threshold that will be achieved through artificial intelligence. Futurists predict that sometime in the middle of this century, we will achieve what transhumanists call "the singularity." {5} The current distinction between humanity and nature and machine will fade and there will no longer be any barriers between the natural world and artificial world.

This utopian view assumes that humans will be able to transcend the limitations of our biological bodies and brains. There will no longer be any distinction between humans and machines. And this, say the transhumanists, will allow humanity to no longer be resigned to death as the end. All of this, they predict, will usher in a technological millennium.

History of Artificial Intelligence

The term artificial intelligence was coined in 1956 by the American computer scientist John McCarthy. He defines it as

"getting a computer to do things which, when done by people, are said to involve intelligence." Unfortunately, there is no standard definition of what constitutes AI. Part of the problem is the lack of agreement on what constitutes intelligence and how it relates to machines.

McCarthy proposes that "Intelligence is the computational part of the ability to achieve goals in the world. Varying kinds and degrees of intelligence occur in people, many animals, and some machines." [6] This would include such capabilities as logic, reasoning, conceptualization, self-awareness, learning, emotional knowledge, planning, creativity, abstract thinking, and problem solving.

Researchers have for decades hoped to build machines that could do anything the human brain could do. Progress was slow for many decades but has accelerated in the last few years. A significant breakthrough occurred in 2012, when an idea called the neural network shifted the entire field. This is a mathematical system that learns skills by finding statistical patterns in enormous amounts of data.

The next big step came around 2018 with large language models. Companies such as Google, Microsoft, and OpenAI began building neural networks trained on vast amounts of text including digital books, academic papers, and Wikipedia articles. Surprisingly, these systems learned to write unique prose and computer code and to carry on sophisticated conversations. This breakthrough has been called "generative AI."

These AI algorithms are based on intricate webs of neural networks and allow for what is considered "deep learning." These advanced AI systems collect huge amounts of data and can correct mistakes and even anticipate future problems.

The benefits are significant. Factory automation, self-driving cars, efficient use of resources, correlating massive amounts of data, and fewer errors in medical diagnoses are just a few

of the many ways in which AI will improve our lives in the 21st century.

Unfortunately, AI poses dangers to us.

Dangers of Artificial Intelligence

Although artificial intelligence offers some significant benefits, it also poses many dangers. The authors of the open letter on AI warn that human beings are not ready for a powerful AI under present conditions or even in the foreseeable future. What happens after AI becomes smarter than humans? That is a question that bothered Eliezer Yudkowsky. In his opinion piece for *Time* magazine, he argued that "We Need to Shut It All Down."{7}

He warned that "Many researchers steeped in these issues, including myself, expect that the most likely result of building a superhumanly smart AI, under anything remotely like the current circumstances, is that literally everyone on Earth will die." He doesn't think this is merely a possibility but believes it is a virtual certainty.

He uses this illustration to drive home his point: "To visualize a hostile superhuman AI, don't imagine a lifeless book-smart thinker dwelling inside the internet and sending ill-intentioned emails. Visualize an entire alien civilization, thinking at millions of times human speeds, initially confined to computers—in a world of creatures that are, from its perspective, very stupid and very slow."

Bill Gates understands both the benefits and dangers of AI. He explains that the "development of AI is as fundamental as the creation of the microprocessor, the personal computer, the Internet, and the mobile phone." While these changes in how we work, learn, and communicate are good, there is also "the possibility that AIs will run out of control." [8]

He asks, "Could a machine decide that humans are a threat,

conclude that its interests are different from ours, or simply stop caring about us?" He recognizes that "superintelligent AIs are in our future" and that they "will be able to do everything that a human brain can, but without any practical limits on the size of its memory or the speed at which it operates." However, these "strong AIs" will "probably be able to establish their own goals." Those would likely conflict with our best interests.

Notice the number of dystopian movies where the machines have taken over. That would include movies like 2001: A Space Odyssey, Avengers: Age of Ultron, I, Robot, the Matrix series, and the Terminator series. That is why many people fear how AI will be used in the future.

Biblical Perspective

How should Christians respond to transhumanism? We should begin by looking at the philosophical foundation of this movement. It begins with a belief that there is no God and we are responsible for our own destiny. It also is based upon an evolutionary foundation that assumes that we are the product of millions of years of chance process.

The leaders of transhumanism see genetic engineering as a tool to be used to speed up the process of evolution. We can use genetics to enhance and improve the human race. If we believe that humans are merely the product of the undirected force of evolution, then certainly intelligent scientists can "improve on nature."

The evolutionary argument goes like this. Humans die due to some technological glitch (e.g., heart stops beating). Therefore, "Every technical problem has a technical solution. We don't need to wait for the Second Coming in which to overcome death. A couple of geeks in a lab can do it. If traditionally death was the specialty of priests and theologians, now the engineers are taking over." {9}

The leaders of transhumanism believe we should use technology to improve the human race so that we are perfect and immortal. In many ways, this technological imperative harkens back to the Tower of Babel (Genesis 11). Instead, we should use technology wisely as we exercise dominion over the world (Genesis 1:28).

Here are a few biblical principles. First, we begin with the reality that each human being in created in God's image (Genesis 1:26-27, Psalm 139:13-16, Isaiah 43:6-7, Jeremiah 1:5, Ephesians 4:24). We have been given dominion and stewardship over the creation (Genesis 1:28, Colossians 1:16) and should reject any form of technology that would usurp or subvert that stewardship responsibility.

Second, humans are created as moral agents. Computer technology can aid us in making moral decisions because of its powerful ability to process data. But we can never cede our moral responsibility to those same computers. God will hold us responsible for the moral or immoral decisions we make (Roman 2:6-8, Galatians 5:19-21, 2 Peter 1:5-8). We should never give computers that authority.

We should reject the vision of transhumanism that looks forward to the day in which man and machine become one in the singularity. We must reject the idea that this is the next step in human evolution. We should reject the worship of technology and reject the idea that AI will make us more human. And we should reject the false utopian vision of a world when machines are given co-equal value to humans created in the image of God (Genesis 1:26-27).

Notes

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For Further Reading

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Loneliness and the Lockdown

Kerby Anderson looks at the isolation and longing for human contact that has become endemic even before the pandemic.

America was already facing a crisis of loneliness, and then the coronavirus pandemic hit. People sheltering at home had even less human contact. That made the crisis of loneliness even worse. The best thing people could do to protect themselves from the virus was to isolate themselves. But that is not the best thing they could do for their physical or mental health.

A study by Julianne Holt-Lunstad found that loneliness can be as bad for your health as smoking 15 cigarettes a day. Another study by the National Academies of Sciences, Engineering, and Medicine found that social isolation in older adults increased their risk of heart disease, stroke, dementia, high cholesterol, diabetes, and poor health in general. {1}

More than a quarter century ago (1994), I wrote a book (Signs of Warning, Signs of Hope) making a number of predictions for the future. Chapter eight set forth the case for a coming crisis of loneliness. {2} Years earlier Philip Slater wrote about The Pursuit of Loneliness. The US Census Bureau documented the increasing number of adults living alone. Dan Kiley talked about living together loneliness in one of his books. Roberta Hestenes coined the term "crowded loneliness." The trend was there for anyone to see if they began reading some of the sociological literature.

In the last few years, many authors have written about the crisis of loneliness. Robert Putnam wrote about it in his famous book, *Bowling Alone*.{3} He argues that people need to be connected in order for our society to function effectively. Putnam concludes, "Social capital makes us smarter, healthier, safer, richer, and better able to govern a just and stable democracy." Senator Ben Sasse, in his book, *Them: Why We Hate Each Other—and How to Heal*, laments that our traditional tribes and social connectedness are in collapse.{4}

Living Alone

The reasons are simple: demographics and social isolation.

More people 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.

People have been 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 are living most 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), more than a third of all households is a single person household.

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 both sexes are likely to reject traditional attitudes toward marriage.

Marriage Patterns

The post-war baby boom created a generation that did 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.

The post-war generations are not only marrying less; they are also marrying later. The median age for first marriage for women in 1960 was 20 and for men it was 22. Today the median age for women is 27 and for men it is 29.

Another reason for a crisis in loneliness is marital stability. Not only are these generations marrying less and marrying later; they also stay married less than their parents. 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. That trend has continued into the 21st century.

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

Commitment is a foreign concept to many of the millions of 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, the current generations appear 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 Dan Kiley 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." {5}

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. 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.

To determine if a woman is a victim of LTL, Kiley employed 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.

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 lonelier than a person living alone. The fundamental issue is whether they reach out and develop strong relationship bonds.

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 farmhouses 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 observed that "we are seeing the breakdown of natural community network groups in neighborhoods like relatives." We don't know how to reach out and touch people, and this produces the phenomenon of crowded loneliness.

Another reason for social isolation is the American desire for privacy. Though many desire to have greater community and even long for a greater intimacy with others, 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 anymore?" 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 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.

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 loneliness in the 21st century. But they also present a strategic opportunity for the church. Loneliness will be on the increase in this century due to technology and social isolation. Christians have an opportunity to minister to people cut off from normal, healthy relationships.

The Bible addresses this crisis of loneliness. David called out to the Lord because he was "lonely and afflicted" (Psalm 25:16). Jeremiah lamented that he "sat alone because your hand was on me and you had filled me with indignation" (Jeremiah 15:17). And Jesus experienced loneliness on the cross, when He cried out, "My God, my God, why have you forsaken me?" (Mark 15:34).

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. We must help a lost, lonely world realize that their best friend of all is Jesus Christ.

Notes

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Money Management in a Crisis

The COVID pandemic caused a worldwide financial crisis, making stewarding God's money more important than ever. Kerby

Anderson provides a biblical view of money, giving, debt, and savings.

A number of years ago, I wrote a book with the appropriate title, Making the Most of Your Money in Tough Times.{1} Although there have been tough times in the past, we certainly need some biblical wisdom about our money and how to manage it in our current circumstances. Here are some key principles that I discuss in that book and in a more recent book on the subject of Christians and Economics.{2}

Biblical View on Money

Let's start by correcting a common cliché that money is the root of all evil. Actually, the biblical passage says: "The love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness" (1 Timothy 6:10).



Money is not evil, but the love of money can be a concern. Money can be used to promote good or evil. Money can provide for your family, feed the poor, and promote the gospel. It can also be used to buy drugs, engage in prostitution, and destroy individuals and society.

The real question is: What is your attitude towards money? What do you plan to do with the financial resources God has placed into your hands? Jesus warned us that we should not love money because we cannot serve God and Mammon (Matthew 6:24). In order to have a proper biblical perspective on money, we need to understand what the Bible teaches about wealth and poverty.

While we are talking about money, let's focus some attention on wealth. Within the Christian community, we are often 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 a rich Christian is a contradiction in terms.

What is a biblical view of wealth? First, wealth itself is not condemned. The Bible teaches that God gave material wealth to Abraham (Genesis 13), Isaac (Genesis 26), Jacob (Genesis 30), and Joseph (Genesis 39). Other characters in the Old Testament were also wealthy, such as Job (Job 42) and Solomon (1 Kings 3). In fact, we see in Job 42 that God once again blessed Job with material possessions after his trials. In Deuteronomy, Proverbs, and Ecclesiastes, wealth is seen as evidence of God's blessing (Deuteronomy 8; 28; Proverbs 22:2; Ecclesiastes. 5:19).

Even though wealth might be an evidence of God's blessing, believers are not to trust in it. Passages in the Old Testament and the New Testament teach that the believer should not trust in wealth but in God (Proverbs 11:4; 11:28; Jeremiah 9:23; 1 Timothy 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 many passages that wealth often tempts us to forget about God. Proverbs 30:8-9 says: "Give me neither poverty nor riches; Feed me with the food that is my portion, That I not be full and deny You and say, 'Who is the Lord?'" Hosea 13:6 says of those who were satisfied that "their heart became proud" and ultimately

Biblical View on Giving

In order to develop a biblical point of view on money, we should first focus on the subject of giving. The concept of the tithe in introduced in the Old Testament. The word tithe means "a tenth part." Once you understand that someone who, say, makes \$3000 a month and gives only \$100 a month is not tithing. A number of studies have found that only 2-3 percent of households tithe their income to their church.

There is no explicit command in the New Testament to tithe. The primary reason is that the tithe was for the Levites and the priests. The substitutionary death of Christ for our sins did away with the need for a temple and priests.

In the New Testament, we do see numerous verses calling for believers to give. For example, we are to give to those who minister (1 Corinthians 16:1; Galatians 2:10). We are to give to those who trust God to supply their needs (Philippians 4:19). We are to give as God has prospered them (1 Corinthians 16:2) and are to give cheerfully (2 Corinthians 9:7). And the Bible teaches that we will ultimately give account of our stewardship (Romans 14:12).

The first century believers set a high standard for giving. They sold their goods and gave money to any believer in need (Acts 2:45). They sold their property and gave the entire amount to the work of the apostles (Acts 4:36-5:2). And they also gave generously to the ministry of Paul (2 Corinthians 8:1-5) on a continual basis (Philippians 4:16-18).

Even though the tithe was no longer required, it appears that the early believers used the tithe as a base line for their giving. After all, a large majority of the first century believers were Jewish, and so they gave not only the tithe but above and beyond the requisite ten percent. Paul makes it clear that Christians are not to give "grudgingly or under compulsion" but as each believer has "purposed in his heart" (2 Corinthians 9:7). Although the tithe was no longer the mandatory requirement, it seems to have provided a basis for voluntary giving by believers.

There is also a correlation between sowing and reaping. 2 Corinthians 9:6 says: "Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully." Elsewhere in Scripture, we read that the size of a harvest corresponds to what we scatter. Proverbs 11:24-25 says: "There is one who scatters, and yet increases all the more, And there is one who withholds what is justly due, and yet it results only in want. The generous man will be prosperous, And he who waters will himself be watered." Notice that a spiritual harvest may be different from the kind of seed that is sown. For example, a material seed (giving to ministry) may reap a spiritual harvest (1 Corinthians 9:9).

Finally, we are to give according to what we have purposed in our hearts. 2 Corinthians 9:7 says: "Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver."

Biblical View on Debt - Part 1

The Bible has a number of warnings concerning debt. Proverbs 22:7 says: "The rich rule over the poor, and the borrower is a servant to the lender." When you borrow money and put yourself in debt, you put yourself in a situation where the lender has significant influence over you.

Many other verses in the Proverbs also warn about the potential danger of taking on debt, especially another person's debt (Proverbs 17:18; 22:26-27; 27:13). While this does not mean that we can never be in debt, it does warn us about its dangers.

If you are debt free you are free to follow the Lord's leading in your life. If you are in debt, you are constrained and become a servant to the lender. People who are in financial bondage are not emotionally or spiritually free. Their financial obligations wear heavy upon their mind and spirit.

The Bible also teaches that it is wrong to borrow and not repay. Psalm 37:21 says: "The wicked borrows and does not pay back, but the righteous is gracious and gives."

Some have taught that Christians should never go into debt. The basis for that teaching is usually the passage in Romans 13:8 because it says: "Owe nothing to anyone."

Although some have argued that this verse prohibits debt, the passage needs to be seen in context. This passage is not a specific teaching about debt but rather a summary of our duty as Christians to governmental authority. Paul is teaching that we should not owe anything to anyone (honor, taxes, etc.). But he is not teaching that we should never incur debt. While it is better that we are debt-free, this passage is not commanding us to never go into debt.

The Bible is filled with biblical passages that provide guidelines to lending and borrowing. If debt was always wrong, then these passages would not exist. After all, why have passages providing guidelines for debt if debt is not permitted? Certainly there would be a clear prohibition against debt. We should point out that the clear implication of Romans 13:8 is that we should pay our debts and it would be wise if we would pay our debts off a quickly as possible.

Biblical View on Debt - Part 2

One of the consequences of debt is that we can often deny reality. In order to realistically deal with the debt in our lives we need to get rid of some of the silly ideas running around in our heads. For example, you are NOT going to win the lottery. Your debt problem is NOT going to go away if you just ignore it. And a computer glitch in your lender's computer is NOT going to accidentally wipe out your financial records so that you don't have to repay your debt.

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

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

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

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

Biblical View on Savings



It is always important for us to get out of debt. I have written another booklet on the subject of debt. If you are in debt or want to learn more about government debt and personal debt, I encourage you to obtain that booklet. Email me your name and address at kerby@probe.org and I will send it to you.

We should not merely work to get out of debt and eventually break even. Savings and investing should be part of your budget and part of your life plan. Saving and investing are ultimately a means to an end. You may be saving for your kids' college or saving for your retirement.

America used to be a nation of savers. In fact, thrift was a foundational element of American society. The architect Louis Sullivan even carved the word THRIFT over the door of his bank. Thrift was seen as a private moral virtue that made public prosperity possible. Americans supported institutions that encouraged savings.

The Bible encourages us to save. In Proverbs it encourages those who do not save to consider how a lowly creature like the ant prepares for the future. "Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest" (Proverbs 6:6-8).

The writer of Proverbs also talks about how wise people save in contrast to foolish people who do not. "In the house of the wise are stores of choice food and oil, but a foolish man devours all he has" (Proverbs 21:20).

We should always have a budget. Author and speaker, John

Maxwell, has a great definition of a budget: "A budget is people telling their money what to do instead of wondering where it went." A budget is a plan for saving and spending.

The book of Proverbs admonishes us to plan. Proverbs 16:3 says, "Commit your works to the LORD And your plans will be established." But as we develop these plans for the future, we also need to be sensitive to the Lord's leading. "The mind of man plans his way, but the Lord directs his steps" (Proverbs 16:9).

The Bible promises that good things will happen when we plan. "Good planning and hard work lead to prosperity" (Proverbs 21:5, NLT). By contrast, the Bible also teaches that your plans will fail if these plans are not within the will of God. Isaiah 30:1 says, "'Destruction is certain for my rebellious children,' says the Lord. 'You make plans that are contrary to my will. You weave a web of plans that are not from my Spirit, thus piling up your sins.'"

If you do not have anything in savings, you need to begin by putting aside a cash reserve for emergencies. Proverbs 22:5 says, "The prudent sees danger and hides himself, but the simple go on and suffer for it." Everyone needs a cash reserve for major emergencies (fire, tornado, earthquake) and even for small emergencies and inconveniences (broken appliance, car repair, flat tire).

Most financial advisors suggest that you have six months' worth of income set aside for an emergency or unexpected expense. You may not have that set aside right now, but today is a good time to start setting aside some money. Make your first goal to set aside one month's worth of income.

This has been a brief overview of money management. I encourage you to read books{3} and visit websites that will give you even more direction on how to use your money. The Bible provides insight in giving, savings, and debt. Apply

these principles and allow God to bless you.

Notes

- 1. Kerby Anderson, *Making the Most of Your Money in Tough Times* *Eugene, OR: Harvest House), 2009.
- 2. Kerby Anderson, *Christians and Economics* (Cambridge, OH: Christian Publishing House), 2016).
- 3. Randy Alcorn, *Money, Possession and Eternity* (Wheaton, IL: Tyndale House), 2003.

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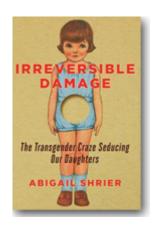
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Transgenderism

Kerby Anderson provides an overview of the transgender craze that has taken over the western world in the past ten years, drawing on startling insights from Abigail Shrier and Ryan Anderson.

Transgenderism is the belief that people have a "gender identity" that is distinct from their sex. If they feel there is a conflict between their gender and their sex, gender identity should take precedence. Although a very small fraction of the population may experience gender dysphoria, the current percentage of Americans identifying as transgender or nonbinary has exploded.

Gender Dysphoria Research



Abigail Shrier wrote about the transgender craze in her book *Irreversible Damage: The Transgender Craze Seducing Our Daughters*. When she joined me on my Point of View radio program, she explained that "gender dysphoria" was characterized by severe and persistent discomfort in one's biological sex. It typically begins in early childhood. In

previous generations, it afflicted a sliver of the population (roughly .01 percent) and occurred mostly in boys.

Prior to 2012, there was no scientific literature on girls (11-21) ever having developed gender dysphoria at all. Then the Western world experienced a sudden surge of adolescents claiming to have gender dysphoria and self-identifying as "transgender."

In 2016, Lisa Littman (an ob-gyn, public health researcher) was scrolling through social media when she noticed a statistical peculiarity. Several adolescents (most of them girls) from a small town in Rhode Island had come out as transgender. In fact, they were all from the same friend group.

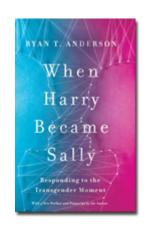
She admitted that she knew very little about gender dysphoria, but this statistical anomaly was interesting to her. And she then noticed there had been a sudden spike in the western world of girls experiencing gender dysphoria. She immersed herself in the scientific literature on gender dysphoria to try to understand what was happening. Perhaps it was due to increased social acceptance of LGBTQ people, but she suggested in a peer-reviewed paper that the girls might be rushing toward "transition" because of peer contagion. As you might imagine, her suggestion was roundly criticized. She was also accused of anti-trans bigotry.

In a subsequent research project, she collected data anonymously from 256 parents whose kids had not met the criteria of gender dysphoria in childhood, but suddenly identified as transgender in adolescence. She identified 16 traits in common. Here are a few.

- The vast majority have zero indicators of childhood gender dysphoria.
- Almost a third of them did not seem at all gender dysphoric.
- A majority had one or more psychiatric diagnosis and almost half were engaged in self-harm prior to the onset of dysphoria.
- Nearly 70 percent of the teenagers belonged to a peer group in which at least one friend had also come out as transgender.
- Among parents who knew their children's social status, over 60 percent said the announcement brought a popularity boost.
- Over 88 percent of the parents surveyed reported being supportive of transgender rights.

How to Respond to the Transgender Moment

Ryan Anderson is the author of the book, When Harry Became Sally: Responding to the Transgender Moment. He explains how transgender ideology promotes the opportunity for children to change their gender with surgery and drugs. And parents "are told that puberty blockers and cross-sex hormones may be the only way to prevent their children from committing suicide."



Ryan Anderson countered that the best studies of gender dysphoria have found "that between 80 and 95 percent of

children who express a discordant gender identity will come to identify with their bodily sex if natural development is allowed to proceed." He also documented that even children going through "transitioning" treatment still have an extraordinarily high rate of suicide attempts compared to the general population.

He reminded us that we should be tolerant and loving toward children (and adults) who struggle with their gender identity. But we should also be aware of the potential harm when transgender identity is normalized.

Unfortunately, we are living in a world where transgender activists want more than tolerance and kindness. They demand affirmation. We aren't allowed to question whether using medical treatments to aid in transgender transformation is positive for children. In his book, Ryan Anderson shows that the best biology, psychology, and philosophy support an understanding of sex as a bodily reality. As he puts it: "Biology isn't bigotry."

Abigail Shrier also offers several suggestions. First, don't get your kid a smartphone. She explains that nearly every problem teenagers face traces itself back to the introduction of the smartphone years ago.

Second, don't relinquish your authority as a parent. You don't have to go along with every idea your teenager has, nor do you have to go along with every educational or psychological fad being promoted in society.

Third, don't support gender ideology in your child's education. She provides an example of what happens when schools do a seminar on anorexia or suicide. Often the prevalence increases. A small number of students may have gender confusion or gender dysphoria. But talking about it will spread confusion.

Finally, don't be afraid to admit that it's wonderful to be a

girl.

While she talks about the benefits and opportunities of being a girl, Christians can go even further. We believe God is responsible for who we are and what we are. Each one of us is created in God's image (Genesis 1:26). We can celebrate girls and boys and encourage them to use their gender and their gifts to the glory of God (1 Corinthians 1:31).

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Blessings and Judgment

The Bible offers principles concerning blessing and judgment concerning the nation of Israel. Do any of them apply to the United States? Kerby Anderson examines this question.

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

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

When we think about this topic, often we are in two minds. On one hand, we believe that God is on our side and blessing us.

After the attacks on 9/11, for example, we launched a war on terror and were generally convinced that God was on our side. At least we hoped that He was. Surely God could not be on the side of the terrorists.

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

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

In the 1980s and 1990s we heard many suggest that AIDS was a judgment of God against homosexuality. In my book *Living Ethically In the 90s* I said that it did not look like a judgment from God. First, there were many who engaged in homosexual behavior who were not stricken with AIDS (many male homosexuals and nearly all lesbians were AIDS-free). Second, it struck many innocent victims (those who contracted the disease from blood transfusions). Was AIDS a judgment of God? I don't think so.

When Hurricane Katrina struck New Orleans in 2005, people called into my talk show suggesting this was God's judgment against the city because of its decadence. But then callers from the Gulf Coast called to say that the hurricane devastated their communities, destroying homes, businesses, and churches. Was God judging the righteous church-going people of the Gulf Coast? Was Hurricane Katrina a judgment of

God? I don't think so.

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

Seven Principles (Part 1)

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

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

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

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

Contrast this with what God said in the Old Testament. God gave Israel a choice of either being blessed or being cursed. "See, I am setting before you today a blessing and a curse; the blessing, if you obey the commandments of the Lord your God, which I command you today; and the curse, if you do not obey the commandments of the Lord your God, but turn aside

from the way that I am commanding you today, to go after other gods that you have not known" (Deuteronomy 11:26-28).

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

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

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

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

Seven Principles (Part 2)

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

Israel was blessed with undeserved opportunities, yet were disobedient. God reveals to Isaiah that God would use the wicked nation of Assyria to judge Israel. "Ah, Assyria, the rod of my anger; the staff in their hands is my fury! Against a godless nation I send him, and against the people of my

wrath I command him, to take spoil and seize plunder, and to tread them down like the mire of the streets" (Isaiah 10:5-6). In another instance, God reveals to Habakkuk that He was raising up the Chaldeans to march through the land, plundering, killing, and stealing (Habakkuk 1:5-11).

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

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

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

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

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

wonder if "God is judging our families just the same. He is judging us for our immorality."

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

Seven Principles (Part 3)

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

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

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

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

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

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

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

Conclusion

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

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

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

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

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

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

We can take comfort in knowing that this isn't just a problem in the twenty-first century. Apparently it was even a problem in the first century. The tower of Siloam fell and killed a number of people. It appears that those around Jesus thought it was a punishment for their sins. He counters this idea by saying: "Or do you suppose that those eighteen on whom the tower in Siloam fell and killed them were worse culprits than all the men who live in Jerusalem? I tell you, no, but unless you repent, you will all likewise perish" (Luke 13:4-5).

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

Notes

1. Erwin Lutzer, Is God on America's Side? (Chicago: Moody,

2008), 11.

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

We are witnessing some dramatic changes in this country. The U.S. is experiencing various kinds of realignment: marriage and cohabitation, geography, political and economic.

In this article I want to talk about the realignment of America. We are witnessing some dramatic changes in this country. Some are political changes; some are economic changes; and some are geographic changes. If you are building a business, planting a church, or just trying to understand some of these fundamental changes, you need to pay attention to these changes in America.

First, we need to understand the times in which we are living. 1 Chronicles 12:32 says that the sons of Issachar were "men who understood the times, with knowledge of what Israel should do." Likewise



we need to understand our time with knowledge of what we as Christians should do.

Second, we should also plan for the future. Isaiah 32:8 says that "the noble man devises noble plans, and by noble plans he stands." You, your family, and your church should have plans for the future based upon some of the things we will be discussing.

Proverbs 16:9 says "the mind of man plans his way, but the Lord directs his steps." So we should not only plan for the future, but commit those plans to the Lord and be sensitive to His leading in our lives.

One place where we see a dramatic shift in both attitudes and behavior is marriage. America is in the midst of redefining marriage. Some of these redefinitions are taking place in the legislatures and courtrooms. But marriage is also being redefined through cohabitation.

Over the last few decades, the U.S. Census Bureau has documented the increasing percentage of people who fit into the category of "adults living alone." These are often lumped into a larger category of "non-family households." Within this larger category are singles that are living alone as well as a growing number of unmarried, cohabiting couples that are "living together." The U.S. Census Bureau estimated that in 2000 there were nearly ten million Americans living with an unmarried opposite-sex partner and another 1.2 million Americans living with a same-sex partner.

These numbers are unprecedented. It is estimated that during most of the 1960s and 1970s, only about a half a million Americans were living together. And by 1980, that number was just 1.5 million. {1} Now that number is more than twelve million.

Cohabiting couples are also changing the nature of marriage. Researchers estimate that half of Americans will cohabit at

one time or another prior to marriage. And this arrangement often includes children. The traditional stereotype of two young, childless people living together is not completely accurate; currently, some forty percent of cohabiting relationships involve children. {2}

Marriage may not yet be in the endangered species list, but many more couples are choosing to live together rather than get married. This is just one example of the realignment of America.

Geographic Realignment

Another realignment in America is geographic realignment. If you haven't noticed, people move around quite a bit. And I am not just talking about your neighbors who drove off the other day in a U-Haul truck. I am talking about the realignment of America.

I think we have all heard that the U.S. population is flowing from the Snow Belt to the Sun Belt. But Michael Barone in an article in *The Wall Street Journal* explains that the trends are a bit more complex than that. {3} Let's start with what he calls the "Coastal Megalopolises" (New York, Los Angeles, Miami, etc.). Here you find that Americans are moving out and immigrants are moving in with a low net population growth.

Contrast this with what he called "the Interior Boomtowns." Their population has grown eighteen percent in six years. And this means that the nation's center of gravity is shifting. Dallas is now larger than San Francisco, Houston is larger than Boston, Charlotte is now larger than Milwaukee.

Another section would be the old Rust Belt. The six metro areas (Detroit, Pittsburgh, Cleveland, Milwaukee, Buffalo, Rochester) have lost population since 2000. And you also have "the Static Cities." These eighteen metropolitan areas have little immigrant inflow and little domestic inflow or outflow.

The political impact of this realignment is significant. Many of the metro areas voted in significant proportions for John Kerry in 2004 while the Interior Boomtowns voted for George W. Bush. But there is more at stake than just the presidential election.

In less than two years we will have another census, and that will determine congressional districts. House seats and electoral votes will shift from New York, New Jersey, and Illinois to Texas, Florida, Georgia, Arizona, and Nevada.

That is why Michael Barone says in another column that it is time to throw out the old electoral maps. {4} The old maps with red states and blue states served us well for the last two presidential elections, but there is good evidence that it is now out-of-date. In 2000 and 2004, the Republicans nominated the same man, and the Democrats nominated men with similar views and backgrounds. All of that has changed in 2008.

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

Social scientists say: "Demography is destiny." That is a simple way of saying that demographic changes alter our future. But you don't have to be a social scientist to see the impact. We all know that people move around, and that changes the political landscape.

Political Realignment

In addition to marriage and geographical realignment, political realignment is also taking place due to differences in fertility. Does fertility affect voting patterns? Apparently it does much more than we realize. And this has

been a topic of discussion for both liberals and conservatives, Democrats and Republicans.

Arthur Brooks wrote about the "Fertility Gap" in a column in The Wall Street Journal. [5] He said: "Simply put, liberals have a big baby problem: They're not having enough of them . . . and their pool of potential new voters is suffering as a result."

Brooks noted that "...if you picked 100 unrelated politically liberal adults at random, you would find that they had, between them, 147 children. If you picked 100 conservatives, you would find 208 kids." That is a "fertility gap" of fortyone percent.

We know that about eighty percent of people with an identifiable party preference grow up to vote essentially the same way as their parents. Brooks says that this "fertility gap" therefore "translates into lots more little Republicans than little Democrats to vote in future elections." He also points out that over the past thirty years this gap has not been below twenty percent which he says explains to a large extent the current ineffectiveness of liberal youth voter campaigns.

Brooks also points out that the fertility gap "doesn't budge when we correct for factors like age, income, education, sex, race—or even religion." Even if all these factors are identical between a liberal and a conservative, "the liberal will still be 19 percentage points more likely to be childless than the conservative." This fertility gap is real and will no doubt affect politics for many years to come.

So what could this mean for future presidential elections? Consider the key swing state of Ohio which is currently split fifty-fifty between left and right. If current patterns continue, Brooks estimates that Ohio will swing to the right and by 2012 will be fifty-four percent to forty-six percent.

By 2020, it will be solidly conservative by a margin of fiftynine percent to forty-one percent.

Now look at the state of California that tilts in favor of liberals by fifty-five percent to forty-five percent. By the year 2020, it will be swing conservative by a percentage of fifty-four percent to forty-six percent. The reason is due to the "fertility gap."

Of course most people vote for politicians, personalities, and issues, not parties. But the general trend of the "fertility gap" cannot be ignored especially if Democrats continue to appeal to liberals and Republicans to conservatives.

Economic Realignment

Earlier we talked about political and geographical realignment in America. It turns out that some of that realignment is due to economic factors.

A recent survey by United Van Lines uncovers some interesting patterns of movement in America. {6} An average of twenty thousand Americans relocate across state lines each day for a record eight million Americans each year. The general pattern is for people to move from the Northeast and Midwest to the South and West. But the details are even more interesting than the general trends.

The survey found that the most reliable indicator of movement was income tax. People tend to move from states with high income-tax rates to states with little or no income taxes. Families are leaving Michigan, New York, New Jersey, Ohio, Pennsylvania, and Illinois. Now consider the eight states that have no income tax (Florida, Nevada, New Hampshire, South Dakota, Tennessee, Texas, Washington, and Wyoming). Every one of these states gained in net domestic migrants. And each one except Florida (which has sky-high property taxes) "ranked in the top 12 of destination states."

In order to see the phenomenon in action, compare North Dakota to South Dakota. Both states are essentially the same in terms of geography and climate. But they couldn't be more different in terms of migration. North Dakota lost a greater percentage of citizens than any other state except Michigan. South Dakota ranked in the top twelve states in terms of net domestic migration. People are moving out of North Dakota, but they are moving to South Dakota in droves. North Dakota has an income tax. South Dakota does not.

For many years now, demographers have noted the flight of upper income, educated families from California. California is the only Pacific Coast state to lose migrant population in 2007. One of the major reasons is the fact that California has the highest state income tax in the nation. So now more than one and a half million Californians have left the state in the last ten years.

So where are many of these people going? They are moving to neighboring Nevada, which has no income tax. "High income Californians can buy a house in Las Vegas for the amount they save in three or four years by not paying California income taxes."

An old adage says high taxes don't redistribute income, they redistribute people. Once again we see the realignment of America. People vote with their feet, and it seems that taxes are one of the reasons they leave one state for another state.

Income Realignment

I would like to conclude by looking once again at economic statistics, but this time focus on family income. If you turn on a television or open a newspaper, and you are certain to hear or read someone say that the rich are getting richer, and the poor are getting poorer. But would it surprise you to know that other governmental data says just the opposite?

The latest data from the U.S. Census Bureau does seem to indicate that the rich are getting richer while the poor are getting poorer. But these numbers do not reflect the economic improvement of individuals and families.

Data from the Internal Revenue Service does show this movement. It shows that people in the bottom fifth have nearly doubled their income in the last ten years. It also shows that the top one percent saw their incomes decline by twenty-six percent. {7}

Why do these two set of governmental statistics differ? It turns out that the IRS tracks people over time. After all, people don't stay in the same income brackets throughout their lives. Millions of people move from one bracket to another.

The IRS tracks people each year and thus reflects real changes to real people while the Census Bureau merely creates the illusion of tracking people. The best way to follow people is to actually follow people. That's what the IRS statistics do, and so they are more accurate.

What about the claims that family income has stagnated? First, we need to make a distinction between household income and per capita income. Household or family income can remain essentially unchanged for a decade while per capita income is increasing.

The reason is simple: the number of people per household and per family is declining. If annual household income is \$60,000, the per capita income for a family of six would be \$10,000 but for a family of three would be \$20,000.

The difference in the number of people also affects economic statistics for different ethnic groups. Hispanics have higher household incomes than African-Americans. But blacks have higher individual incomes than Hispanics. The reason for the different is family size.

Second, we should also take a second look at the statistics that say income has stagnated. If we go back to the IRS numbers, we find that the average taxpayer's real income has increased by twenty-four percent in the last decade.

The point to all of this is that economic statistics can sometimes be misleading. They may be true but they lead to misleading conclusions.

As we've seen, there have been some dramatic shifts in the social, political, economic, and geographic nature of this country. A wise and discerning Christian will pay attention to this realignment and make wise plans for the future. Isaiah 32:8 says that "the noble man devises noble plans, and by noble plans he stands." As Christians we need to wisely plan for the future.

Notes

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The Emerging Generation

Kerby Anderson examines the characteristics of the millennial generation and how pastors, Christian leaders, and the church can reach out to this emerging generation.

Millennial Generation and Faith

Awhile back *USA Today* had a front page article on the millennial generation and faith. {1} It demonstrates that even mainstream newspapers are noticing a disturbing trend that many of us in the Christian world have been talking about for some time.

The article started out by saying, "Most young adults today don't pray, don't worship and don't read the Bible." Those are conclusions that come not only from USA Today but from research done by the Barna Research Group, the Pew Forum on Religion & Public Life, and LifeWay Christian Resources. Although the numbers differ slightly between groups, they all come to essentially the same conclusion. This emerging generation is less religious and less committed to the Christian faith than any generation preceding it.

The LifeWay study concluded that two-thirds (65%) rarely or never pray with others. Two thirds (65%) rarely or never attend worship services. And two-thirds (67%) don't read the Bible or other sacred texts. As you might imagine, their theology is not orthodox. For example, when asked if Jesus is the only path to heaven, half say yes and half say no. Not surprisingly, only 17% say they read the Bible daily.

How important is faith or spirituality to the millennial generation? Apparently, it isn't very important. When asked what was "really important in life," two thirds (68%) did not

mention faith, religion, or spirituality. And that term "spirituality" is an important one to remember. Almost three-fourths (72%) agree that they're more spiritual than religious. This reflects their world. Lots of books, movies, and Web sites now promote spirituality that is anything but Christian.

Among the two thirds (65%) who call themselves Christians, "many are either mushy Christians or Christians in name only." That is the conclusion of Thom Rainer, president of LifeWay Christian Resources. "Most are just indifferent. The more precisely you try to measure their Christianity, the fewer you find committed to the faith."

This also shows up in behavior and personal morality. This generation is twice as likely as the baby boom generation to have had multiple sex partners by age eighteen. {2} Substance abuse and cheating are common. There is a tendency toward "short-horizon thinking" with a "live today, for tomorrow we die" ethic. After all, they live in a pop culture with no absolutes that is awash in moral relativism.

Thom Rainer believes the church needs to take responsibility. He says, "We have dumbed down what it means to be part of the church so much that it means almost nothing, even to people who already say they are part of the church."

It is time for Christian leaders and pastors to get serious about what is happening to this generation. They need to take note and develop creative ways to reach out to a generation that has not connected with church and basic Christian doctrine.

Psychological Characteristics

A special report on the millennial generation describes several aspects of what many are calling the emerging generation in addition to faith. <a>{3}

One characteristic is narcissism. Jean Twenge and Keith Campbell talk about the "narcissism epidemic" in their book to describe the soaring rates of self-obsession, attention-seeking, and an entitlement mindset among the youth. [4] They report that narcissistic personality traits have risen as fast as obesity from the 1980s to the present.

The emerging generation is also uninhibited. They are much more likely than previous generations to be open about the intimate details of their lives. They are casual about personal matters and lack understanding of appropriate boundaries and propriety. They also show disrespect for privacy. They will often post details online in an exhibitionist manner not found in previous generations. We will talk about this later when discussing their connectedness through social networks like Facebook and MySpace.

The emerging generation is overly self-confident. Millennials are rarely told no. They have also felt special and have inflated expectations of their own abilities and potential. Part of that optimism comes from the fact that they have rarely been allowed to fail. They have played in organized sports where everyone gets a trophy. They go to school where grade inflation is rampant.

The emerging generation is slow to make decisions. This generation is apt to explore all of the possibilities before making a commitment. This is understandable. If there is anything we have learned over the years in the social sciences, it is this: as choice increases, commitment decreases. The more choices I have, the less committed I will probably be to any one of those choices. In fact, I might even become more confused with those choices.

Some have argued that this difficulty in making decisions does two things. First, it causes members of this generation to doubt their own judgments. They live in the world of uncertainty. Second, it forces them to rely on authority figures to tell them what to do. <a>(5)

These characteristics of the emerging generation pose a challenge to the church but one that can be met by those who disciple and mentor them. Biblical teaching and interaction with members of this generation about their self-image and self-esteem is a key component. We should also be willing to address the complexity of the world with thoughtful biblical answers.

Social Characteristics

The emerging generation would like to change the world. Six out of ten (60%) say they feel personally responsible for making a difference in the world. [6] This is encouraging since there are other surveys that also show this generation to be isolated and self-focused. The church and Christian leaders may be able to focus on this desire to change the world in calling for them to become leaders and make a difference in their communities.

This generation is also driven by pragmatism. They want what works. The positive aspect of this is that they are focused on results and getting something done. But the negative part of this is that pragmatism easily can lead to an "end justifies the means" mentality that can rationalize immoral and unethical actions.

The emerging generation also lives in a world of complexity. David Kinnaman and Gabe Lyons talk about this in their book, unChristian: What a New Generation Really Thinks about Christianity. {7} They say those in this generation "relish mystery, uncertainty, ambiguity. They are not bothered by contradictions." When faced with a paradox or questions, they don't feel the need to rush to find answers.

Bill Perry, founder of the Recon generational college ministry, explains: "The established generation is more

interested in the bottom line (truth, biblical worldview, right answers, etc.) and in getting there as quickly as possible. Not so with the emerging generation. For them, it's as much the journey as the destination."

A fourth characteristic of this generation is most disturbing. They have a negative view of the church. David Kinnaman and Gabe Lyons describe this in some detail in their book unChristian. This generation sees themselves as "outsiders." They view the church as anti-homosexual, judgmental, political, and hypocritical. They see born-again Christians in a negative light.

We should not be surprised. Imagine if you grew up in a world where your perceptions of Christianity were informed by The Simpsons, Comedy Central, and Saturday Night Live. Imagine if whenever you went to the movies, any character who was a Christian was always portrayed in a negative light. New stories talk about scandals in government, scandals in business, and scandals in the church. It would be very hard to not be cynical about major institutions in society, including the church.

This is certainly a call for us to live a righteous and authentic life. If we do so, I believe we can have a positive impact on this emerging generation.

Social Connections

The emerging generation is extremely well connected. This is easily illustrated by their use of networking sites like Facebook and MySpace. They also value teamwork, even to the point of showing groupthink. They have lots of connections, but one wonders how many of these connections would actually be what most of us would consider to be "friends." Yes, they are called friends on these networking sites, but they may actually be fairly superficial.

This leads to another characteristic of this generation. Most in this generation are lonely. Sean McDowell, in his book Apologetics for a New Generation, calls them the "loneliest generation" because their relationships are mostly on the surface and don't meet the deepest need of their heart. {8} Shane Hipps has a different term. He calls them "digital natives." Those in the millennial generation are so accustomed to mediated interaction that they find face-to-face interaction increasingly intolerable and undesirable. This is especially true when discussing a conflict. {9}

The emerging generation multitasks. They are the consummate multitaskers. Nearly one-third of 8- to 18-year olds say they multitask "most of the time" by doing homework, watching TV, sending text messages, surfing the Web, or listening to music. And they do all of this simultaneously.

First, this is dangerous. Researchers have found that talking or texting is much more dangerous than many of us might even imagine. The Center for Auto Safety has released hundreds of pages of research documenting the dangerous impact of cell phone use on America's highways. {10} Talking or texting while driving is more dangerous than driving drunk.

Second, it is also relationally damaging. This generation thinks nothing of texting others while in the presence of other people. As we have just mentioned, they would rather send a text or e-mail than talk to a person face-to-face.

The emerging generation is overwhelmingly stressed out. One fourth of millennials feel unfulfilled in life, and nearly half say they are stressed out. This is twice the level of baby boomers. What is even more disturbing is that most parents are unaware of how stressed out their children are and how that is negatively impacting them. One very tragic result of this stress is the suicide rate. Suicide is the third leading cause of death among 15- to 24-year-olds.

Biblical Perspective

We noted that this is a generation that is narcissistic (2 Timothy 3:1-2) and overly self-confident. This is where the Bible and the church can provide perspective to a generation with great expectations and unwarranted confidence. Messages and Sunday school lessons along with discipleship programs aimed at issues like ego (Philippians 2:1-10), pride (Proverbs 16:18-19), and envy (Galatians 5:21) would be important to address some of these characteristics of the emerging generation.

This is a generation that finds it difficult to make decisions. Here is an opportunity to come alongside members of the emerging generation and provide them with biblical tools (2 Timothy 2:15) for wise and moral decision-making. Messages (sermons, lessons) on the importance of commitment and how following biblical principles concerning life decisions can develop confidence and responsibility would also be important.

Many in the emerging generation want to change the world. This is an opportunity for pastors, teachers, and mentors to challenge this generation to make an impact for Jesus Christ in our world. We should challenge them with the Great Commission (Matthew 28:19-20).

The emerging generation has a negative view of the church. When the institutional church has been wrong, we should be willingly to admit it. But we should also be alert to the fact that sometimes the criticisms we hear are unjustified. Skeptics might know someone who professes to be a Christian who they believe is a hypocrite. The person may not really be a Bible-believing Christian. Or he may not be representative of others in the same church.

We should also be willing to challenge the stereotype skeptics have of Christianity. If all they know of Christianity is what they see on television or read in the newspapers, they may not have an accurate view of Christianity.

This generation is also lonely and stressed out. They need to know how to develop deep, lasting relationships (Proverbs 18:24). They live in a world where relationships are disposable. It is a world where a "friend" on Facebook can "delete" them by hitting a key on their computer keyboard. They also need to learn how to develop friendships without becoming codependent.

They also need to know that a relationship with Christ provides a peace "which surpasses all comprehension" (Philippians 4:7). They may also need instruction on practical life issues and learn to develop healthy habits that develop their physical, emotional, and spiritual dimensions.

Pastors, church leaders, and individual Christians have an opportunity to make a positive impact on this emerging generation. Hopefully this has given you a better understanding of this generation and provided practical ideas for ministry.

Notes

2.

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Influential Intellectuals

Kerby Anderson examines four famous intellectuals—Rousseau, Marx, Russell and Sartre, looking for reasons they are worth following and not finding much.

Over the last two centuries, a few intellectuals have had a profound impact on Western Culture. British historian Paul Johnson writes about many of these influential intellectuals in his book, Intellectuals: From Marx and Tolstoy to Sartre and



Chomsky. In this article, we will look at four of the better-known intellectuals whose influence continues to this day.

Paul Johnson reminds us that over the past two centuries, the influence of these secular intellectuals has grown steadily. He believes it is the key factor in shaping the modern world. In fact, this is really a new phenomenon. It was only the decline of clerical power in the eighteenth century that allowed these men to have a more significant influence in society.

Each secular intellectual "brought to this self-appointed task a far more radical approach than his clerical predecessors. He felt himself bound by no corpus of revealed religion." {1} For the first time, these intellectuals felt they alone could diagnose the ills of society and cure them without a need to refer to religion or past tradition.

One important characteristic of these new secular intellectuals was their desire to subject "religion and its protagonists to critical scrutiny." And they pronounced harsh verdicts on priests and pastors about whether they could live up to their precepts.

After two centuries in which the influence of religion has declined and secular institutions have had a greater influence, Paul Johnson believes it is time to examine the record and influence of these secular intellectuals. In particular, he focuses on their moral and judgmental credentials. Do they have the right to tell the rest of us how to run our lives? How moral and just were they in their financial dealings and their sexual relationships? And how have their proposed systems stood up to the test of time?

I will give you a preview. These secular intellectuals lived decadent lives and mistreated so many people in their lives. Their proposed systems of politics, economics, and culture have been a failure and devastated millions of lives.

What a contrast to the Christian message. Jesus lived a sinless life (1 John 3:5) even though He was tempted as we are (Hebrews 4:15). Jesus called on His disciples to follow Him (Matthew 4:19). Even the Apostle Paul encouraged Christians to follow his example as he followed the example of Christ (1 Corinthians 11:1).

Paul Johnson concludes his book with a number of examples of how some of these secular intellectuals addressed current political and social issues. He also points out that these intellectuals saw no incongruity in moving from their own discipline (where they are masters) to public affairs (where they have no expertise). In the end, we discover that they "are no wiser as mentors, or worthier as exemplars, than the witch doctors or priests of old." {2}

Jean-Jacques Rousseau

Jean-Jacques Rousseau is a very influential intellectual. Many of our modern ideas of education were influenced to some degree by his treatise *Émile*. And even to this day many indirectly refer to some of his ideas found in the *Social Contract* that encapsulated his political philosophy.

Rousseau rejected the biblical narrative and instead believed that society was the reason we humans are defective. He argued, "When society evolves from its primitive state of nature to urban sophistication, man is corrupted." {3}

Rousseau believed that you could improve human behavior (and even completely transform it) by changing the culture and the forces that produced it. In essence, he believed you can change human beings through social engineering.

He was, no doubt, a difficult person to be around and very egotistical. Paul Johnson explains that "part of Rousseau's vanity was that he believed himself incapable of base emotions." [4] He also had a great deal of self-pity for his circumstances and had "a feeling that he was quite unlike other men, both in his sufferings and his qualities." [5]

Paul Johnson also reminds us that Rousseau "quarreled, ferociously and usually permanently, with virtually everyone with whom he had close dealings, and especially those who befriended him; and it is impossible to study the painful and repetitive tale of these rows without reaching the conclusion

that he was a mentally sick man." [6]

Apparently, he cared little for those around him. For example, his foster-mother rescued him from destitution at least four times. But later when he did much better financially, and she became indigent, he did little for her. {7} His five children born to his mistress were abandoned to the orphanage hospital. He did not even know the dates of their births and took no interest in them.

Rousseau even acknowledged "that brooding on his conduct towards his children led him eventually to formulate theory of education he put forward in *Émile*. It also clearly helped to shape his *Social Contract*, published the same year." [8]

The only woman who ever loved Rousseau summed him up this way: "He was a pathetic figure, and I treated him with gentleness and kindness. He was an interesting madman." {9}

In this article we are studying some of these secular intellectuals because they have had such a profound impact on our world even today. But as we can already see from the life of Rousseau and will see from some of the other men we will discuss below, they lived decadent lives. They really had no business telling the rest of us how to live our lives.

Karl Marx

Paul Johnson concludes that Marx "has had more impact on actual events, as well as on the minds of men and women, than any other intellectual in modern times." {10}

Marx claimed that his philosophy was scientific. Paul Johnson disagrees and says it was not scientific. "He felt he had found a scientific explanation of human behavior in history akin to Darwin's theology of evolution." {11} Although Marx obtained a doctorate in philosophy he really wasn't a scholar,

at least in the traditional sense. He actually spent more time organizing the Communist League and collecting material.

Paul Johnson says there were three strands in Marx: the poet, the journalist, and the moralist. He used poetic imagery which actually became part of his political vision. He was also a journalist and fairly good one at that. He also made use of aphorisms. Many of the most famous were borrowed from others. Two of the best known are: "The proletarians have nothing to lose but their chains," and "Religion in the opium of the people."

The moral impulse of Marx began with "his hatred of usury and moneylenders." {12} He believed that Jews had corrupted Christianity. His solution, therefore, was to abolish the Jewish attitude toward money. Ultimately, the Jews and the corrupted version of Christianity would disappear. Later Marx broadened his critique to blame the bourgeois class as a whole.

How did Marx treat others? "Marx quarreled with everyone with whom he associated" unless "he succeeded in dominating them completely." [13] He also collected elaborate dossiers about his political rivals and enemies." [14] Also, Marx "did not reject violence or even terrorism when it suited his tactics." [15] Later Lenin, Stalin, and Mao would practice such violence on an enormous scale.

Central to his hatred of capitalism was probably his incompetence in handling money. He never seriously attempted to get and hold down a job. Instead, Engels became the primary source of income for Marx and his family. In fact, Engels nearly ended the relationship when he once received a letter from Marx that virtually ignored the death of a woman Engels loved and focused the rest of the letter asking for money.

Life for his wife Jenny and their children was a nightmare. In time her jewelry ended up at the pawnshop. "Their beds were sold to pay the butcher, milkman, chemist and baker."{16} He even denied his daughters a satisfactory education. After his wife's death, the family nursery-maid became his mistress and conceived a child whom Marx would never acknowledge. Once again, we see the decadent lives of these secular intellectuals.

Bertrand Russell

Paul Johnson says that "No intellectual in history offered advice to humanity over so long a period as Bertrand Russell." {17} His first book was published when Queen Victoria was still alive, and his last book came out the year Richard Nixon resigned because of Watergate. He also wrote countless newspaper and magazine articles. He wrote so much because he found writing to be so easy, and he was well paid for it.

Russell was an orphan, but his parents (who were atheists) left instructions for him to be brought up on the teaching of John Stuart Mill. His grandmother, however, would have none of it and raised him in an atmosphere

of Bibles and Blue Books, taught by governesses and tutors. Nevertheless, he rejected religion as a teenager and remained an unbeliever the rest of his life.

"No man ever had a stronger confidence in the power of intellect, though he tended to see it almost as an abstract, disembodied force." {18} For much "of his life he spent in telling the public what they ought to think and do, and this intellectual evangelism completely dominated the second half of his long life." {19} On a number of occasions, he found himself in trouble with the law, being sued and fined for articles he wrote.

Paul Johnson remarked that "No one was more detached from physical reality than Russell. He could not work the simplest mechanical device or perform any of the routine tasks which even the most pampered man does without thinking." {20}

He said that the First World War caused him to revise the views he held about human behavior, in part because he could not understand how people's emotions function in wartime. Reading him produced "a sense of wonder in the normal reader that so clever a man could be so blind to human nature." {21}

Bertrand Russell believed "that the ills of the world could be largely solved by logic, reason, and moderation." But here was his inconsistency. "When preaching his humanist idealism, Russell set truth above any other consideration. But in a corner, he was liable—indeed likely—to try to lie his way out of it." {22}

As we have documented with other secular intellectuals, Russell also exploited women (especially his wives) as well as others who worked with him. This does seem to be a pattern. When students are required to read the works of many these men, they are never told about their lives. Although we are supposed to respect their intellect, once we study their lives we find that there was very little to respect.

Jean-Paul Sartre

Paul Johnson concludes that "no philosopher this century has had so direct an impact on the minds and attitudes of so many human beings, especially young people, all over the world." {23} Existentialism was a popular philosophy for decades. His plays were hits. His books sold in the millions.

He grew up as a spoiled child (his father dying when he was fifteen months), with his grandfather giving him the run of his library and his mother providing for him a childhood "paradise." He enjoyed one of the best educations and had a habit of reading three hundred books a year.

In some ways, World War II made Sartre, though the people

around him found little use for him. He "was notorious for never taking a bath and being disgustingly dirty. What he did was write." {24} He didn't do anything to save the Jews. Instead, he "concentrated relentless on promoting his own career. He wrote furiously, plays, philosophy and novels, mainly in cafés." {25}

Sartre is known for the philosophy of existentialism, though the word was not his. The press invented it, and he came to embrace it. He proposed his philosophy of human freedom at a time when people were hungry for it. But he also meant that the existentialist individual must live without excuses. That is the why he wrote that "Man is condemned to be free."

Sartre's companion through life was Simone de Beauvoir, who was a brilliant writer and philosopher. But he treated her "as a mistress, surrogate wife, cook and manager, female bodyguard, and nurse." {26} He was "the archetype of what in the 1960s became known as a male chauvinist." {27} He had numerous sexual liaisons that came and went with some regularity.

Paul Johnson concludes that "Sartre, like Russell, failed to achieve any kind of coherence and consistency in his views on public policy. No body of doctrine survived him." {28} Apparently he stood for very little other than to be linked to the liberal Left.

In this article we have taken a brief look at the lives of some of the secular intellectuals who have had an influence in the world. They still have some influence, and so it is worth asking if we should accept their prescriptions.

These men all lived decadent lives. Most of them mistreated people in their lives. But even more disturbing is the fact that they proposed systems of politics, economics, and culture that have been a failure and devastated millions of lives. They do not deserve the prominence they are often given in our

universities today. We are expected to revere them, but there is little in their lives to respect.

Notes

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A Biblical View on Inflation

For some time, we have been told that inflation is either insignificant or that it is transitory. But even now, most economists and government leaders will acknowledge that inflation is here to stay for the foreseeable future. How should we think about inflation from a biblical perspective? What lessons can we learn from the past? How can we prepare for the future?

History of Inflation

Most countries and empires have had to address the problem of inflation. This includes the nation of Israel. God (speaking through the prophet Isaiah) pronounced judgment on the land because the country that once was full of justice had debased the currency and its products. "Your silver has become dross, your best wine mixed with water" (Isaiah 1:22). People were cheating each other by adding cheaper metals to their silver and by adding water to their wine.

When people do this, it is called counterfeiting and is severely punished. It was punishable by the death penalty in the Roman Empire. Even today, counterfeiting in China warrants life imprisonment. Unfortunately, when governments debase the currency, it is merely called monetary policy and justified to keep the government functioning.

Governments insist on honest weights and measures, but usually exempt themselves from that requirement. Micah 6:11 asks, "Shall I acquit the man with wicked scales and with a bag of deceitful weights?" A government will prosecute someone who has dishonest weights and measures but allow its own government leaders and central bank to debase their currency.

In previous centuries, kings and citizens engaged in coinclipping. This form of inflation was more visible. Today, paying back investors and citizens with devalued dollars is less visible and more insidious.

In a statement by someone regarded as one of the most important economists of the twentieth century, British economist John Maynard Keynes noted how inflation affects a nation and its citizens. He said: "By a continuing process of inflation, governments can confiscate, secretly and unobserved, an important part of the wealth of their citizens."

He also added, "There is no subtler, no surer means of overturning the existing basis of society than to debauch the currency. The process engages all the hidden forces of economic law that come down on the side of destruction and does so in a manner that not one man in a million is able to diagnose."

What is the impact of inflation? The impact is felt in higher prices. In fact, the classical definition of inflation is "a rise in the general level of prices of goods and services in an economy over a period of time." If you want to calculate the impact of inflation on your family, you can use the mathematical "rule of 72." Take the current inflation rate and divide it into seventy-two. That will give you the number of years at that rate of inflation it will take for prices to double.

Consumer Price Index

Most Americans are starting to realize that the current inflation rate

is different than the consumer price index (CPI). The government uses a different methodology from the past. Here are a few reasons why the CPI is not an accurate measure of inflation.

First, the government's figures understate the inflation rate because they exclude food and fuel costs from its rate of "core inflation." The argument is that food and fuel are too unstable to be included in the inflation rate. But those costs are the ones we consumers feel the most. In fact, most of us spend one-third of our budgets on food and energy costs.

Second, the government also substitutes less expensive products when prices rise. In the past, economists used a "fixed basket of goods" to calculate the consumer price index. In other words, if I buy the very same goods every year, how much does the price rise? Now the government assumes that people will switch brands or foods if the price goes up. For example, if the cost of steak goes up, the consumer price index replaces the cost of steak with hamburger.

Third, in averaging the price of different commodities, the government uses the geometric mean rather than an arithmetic mean. We don't need to get into the math. All you need to know is that technique also decreases the inflation rate.

Fortunately, various websites do provide a more accurate view of inflation. Some of them, for example, use the same basket of goods used in 1980 to estimate the current inflation rate. They conclude that the real inflation rate is more than twice the CPI estimate.

Why did the government change the way it calculates inflation? One reason is that government officials wanted to reduce the cost-of-living adjustments for government pay outs such as Social Security. A lower consumer price index reduces the amount the government must pay beneficiaries for a cost-of-living adjustment.

Chuck E. Cheese

One of my guests, in trying to explain the impact of inflation, compared it to the experience kids and parents had at Chuck E. Cheese. In the past, they would arrive at the

arcade restaurant and purchase twenty dollars' worth of tokens. The kids spent their tokens and won certain games. At the end of the adventure, the kids counted their tickets and took them to the toy counter to purchase a prize.

They were thrilled that they had 1,700 points in children's currency. They were excited to trade those tokens for some real treasures. The toy counter was stocked with iPods, stuffed animals, and all sorts of prizes they are ready to take home. But their excitement faded quickly when they realized that it took 500 points just to purchase a Blow Pop. It took even more to earn a Chinese handcuff. The prizes they really wanted required hundreds of thousands of points.

This is the reality of inflation. If you type in "how much purchasing power has the dollar lost" into a search engine, you will read that "the US dollar has lost more than 96 percent of its purchasing power since the creation of the Federal Reserve in 1913." That would mean that a one-dollar bill from 1913 would have less than four cents of purchasing power today. The federal government has a CPI Inflation Calculator that will give you an estimate of the amount your money has been devalued based on the government's CPI calculations.

Causes of Inflation

Government leaders have been arguing that the current inflation is merely due to the disruption of supply chains. While that is partially true, it ignores the bigger picture. After all, inflation has been taking place long before the pandemic, lockdowns, and supply chain problems.

Business leaders acknowledge that providing a supply of goods due to the supply chain bottleneck has resulted in increased prices. Demand exceeds supply. Also, there are higher costs for employees and higher freight costs. Limited supplies of lumber and copper, for example, raised those costs.

But the bigger issue is the fact that the federal government and the Federal Reserve have been printing more dollars. In the past, other governments (e.g., China, Japan, etc.) would buy our treasuries. They have ceased buying those financial instruments, perhaps because they believe that this country is on an unsustainable trajectory with its high consumption, low-savings economy. This is easy to see on the graphs provided by the Federal Reserve. The M2 money stock has been increasing for many years. You will also notice that the amount of money printed shoots straight up in 2020. On some charts, you may notice something else. The weekly chart is discontinued and only updated monthly. That might give you some idea of what may be coming.

Is inflation good for you and the economy? That is what some pundits and politicians are telling us. Type in words like "inflation is good for you" or "inflation is good for the economy" and you will see the latest attempt to make us feel good about inflation.

On the one hand, inflation is good for the federal government awash in national debt. It is probably good for people in debt. You can pay back debts with devalued dollars. But inflation also allows the federal government to continue to expand without having to live within its means. State governments must live within their means and balance their state budgets. Families are supposed to live within their means, though many take on significant debt. Our previous books, A Biblical Point of View on Debt and A Biblical Point of View on Money are relevant to these concerns.

On the other hand, inflation is devastating for most people in society. Rich people can invest in appreciating assets (growth stocks, real estate, etc.) while people in the middle class or lower class are hurt by rising prices in food and energy (a significant portion of their monthly expenses). Most Americans are hurt because wages never rise as fast as inflation. Ultimately, inflation makes income inequality even worse.

Biblical View on Money and Inflation

Debt is one of the reasons for the increasing money supply that is causing inflation. The Bible has quite a bit to say about money, and a significant part of these financial warnings concern debt. Proverbs 22:7 says: "The rich rule over the poor, and the borrower is a servant to the lender." When you borrow money and put yourself in debt, you put yourself in a situation where the lender has significant influence over you. The government is spending more than it is bringing in through revenue. The national debt is increasing every day.

The Bible also teaches that it is wrong to borrow and not repay. Psalm 37:21 says: "The wicked borrows and does not pay back, but the righteous is gracious and gives." The printing of more money has no end in sight. The federal government has been borrowing money from US citizens, foreign governments, and the Federal Reserve. Will we ever repay our debt? Even if we do so, it will be with devalued dollars.

The Bible teaches that individuals (and governments) should have honest weights and measures. Deuteronomy 25:13 says, "You shall not have in your bag two kinds of weights, a large and a small" Proverbs 20:10 warns that "Unequal weights and unequal measures are both alike an abomination to the Lord." Ezekiel 45:10 says, "You shall have just balances, a just ephah, and a just bath."

How should Christians respond to rising inflation? We should begin by paying our debts. We cannot honestly call for the government to live within its means if we won't set the example and live within our means. We should, "Honor the Lord with your wealth and with the first fruits of all your harvest; then your barns will be filled with plenty, and your vats will overflow with new wine" (Proverbs 3:9-10).

We should also make wise investments. We should begin by diversifying. Solomon gives this investment advice: "Divide

your portion to seven, or even to eight, for you do not know what misfortune may occur on the earth" (Ecclesiastes 11:2). It makes sense to diversify your portfolio since no human being can accurately and consistently predict the future (James 4:13-15). By diversifying your investments, you minimize the risk to your entire portfolio.

We are heading for economic uncertainty. That is why we need to trust the Lord with our wealth (Proverbs 3:9) and be good stewards of the resources God has provided to us (1 Corinthians 4:2).

Additional Resources

Kerby Anderson, A Biblical Point of View on Debt, 2021

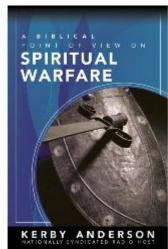
Kerby Anderson, A Biblical Point of View on Money, 2020

Kerby Anderson, *Christians and Economics*, Cambridge, OH: Christian Publishing House, 2016.

Bitcoin and Bible Group, chapter three: Inflation, *Thank God for Bitcoin*, Whispering Candle, 2020.

Satan

What does the Bible say about Satan, and what do Christians believe about him? Not only is this an important biblical doctrine, but it has also been used to determine if someone has a biblical worldview. Kerby Anderson explains the basics about Satan, how he catches us in his snares, how to resist his temptations.



The Barna Group has found that a very small percentage of born again Christians have a biblical worldview. They define a "biblical worldview" as having the following six elements: "The Bible is totally accurate in all of the principles it teaches; Satan is considered to be a real being or force, not merely symbolic; a person cannot earn their way into Heaven by trying to be good or do good works; Jesus Christ lived a sinless life on earth; and God is the all-knowing, all-powerful creator of the world who still rules the universe today." {1}

Various surveys (including the Barna surveys) show that many Christians think that belief in Satan is optional. After all, they argue, if I believe in Jesus that is enough. But if you believe that Jesus was God then you have to believe that Satan exists. Satan is mentioned in the Gospels twenty-nine times. And in twenty-five of those references, Jesus is the one talking about Satan.

It is also worth noting that Satan is mentioned many other times in the Bible. Satan is referred to in seven Old Testament books and every New Testament writer talks about Satan. Belief in Satan is not optional.

When Satan is discussed in the New Testament, he is identified

by three titles. These three titles describe his power on earth and his influence in the world:

- 1. Ruler of the world Jesus refers to Satan as "the ruler of this world" (John 12:31; 14:30; 16:11). This means that he can use the elements of society, culture, and government to achieve his evil ends in this world. That doesn't mean that every aspect of society or culture is evil. And it doesn't mean that Satan has complete control of every politician or governmental bureaucrat. But it does mean that Satan can use and manipulate the world's system.
- 2. God of this world Paul refers to Satan as "the god of this world" who "has blinded the minds of the unbelieving so that they might not see the light of the gospel of the glory of Christ, who is the image of God" (2 Corinthians 4:4). Satan sets himself up as a false god to many. His power over religion and the ability to promote false religions keeps people from know the true gospel.
- 3. Prince of the air Paul reminds Christians that they were dead in their trespasses and since in which they "formerly walked according to the course of this world, according to the prince of the power of the air." Satan is the prince of the air and thus controls the thoughts of those in the world system. The Bible says: "The whole world lies in the power of the evil one" (1 John 5:19). So we should not be surprised that we find ourselves in the midst of spiritual warfare.

How Did Satan Fall?

The Bible doesn't say much about Satan and his fall. There are two passages in Scripture that many believe does describe Satan's fall but not all theologians are convinced. These passages are Ezekiel 28:11-19 and Isaiah 14:12-19.

Ezekiel predicts the coming judgment of the Gentile nations and refers to "the prince (or leader) of Tyre" and then later

to "the king of Tyre." These do not seem to be the same person. The first is obviously the earthly leader of the city Tyre. Ezekiel is predicting his ultimate downfall and the destruction of his kingdom.

The person referred to as the "king of Tyre" seems to be a different person. He has "the seal of perfection" and was "blameless." He is described as "full of wisdom and perfect in beauty." It also says that he was "in Eden, the garden of God."

It appears that the "king of Tyre" describes Satan who was serving God as an angel. The passage further says that Satan was "lifted up" because of his beauty which many commentators suggest mean that he was the greatest of all of God's creations. But he sinned. This passage says "you sinned" and "you corrupted your wisdom by reason of your splendor."

Another passage that appears to be talking about Satan is where the prophet Isaiah is predicting that God will bring judgment against Babylon. The first part of chapter 14 (verses 1-11) is directed at the king of Babylon. But many theologians and commentators believe that the subject changes in the next section (verses 12-19) because it focuses on the "star of the morning."

It worth mentioning that the "star of the morning" in verse 12 could just as easily be translated "the shining one." That connects with Paul's statement that Satan is an "angel of light" (2 Corinthians 11:14). The passage also says that he has "fallen from heaven." It seems like we are not talking about the Babylonian king but actually talking about Satan.

If this passage is talking about Satan, then it tells us more about his motivations that led to his fall. Five times in this passage we see the phrase "I will." He is prideful and wants to achieve a position "above the stars of God" (Isaiah 14:13). He also sought to be "like the Most High" (Isaiah 14:14). And

he wanted to "sit on the mount of assembly in the recesses of the north" (Isaiah 14:13). Each of these desires tells us more about his motivations.

From this passage we discover three things about Satan. First, Satan wanted to be superior to creation. Second, Satan wanted to be superior to the Creator. Third, Satan wanted a superior place to rule all of creation. {2}

What Do We Know About Satan's Character?

The Bible tells us a great deal about Satan through the various names that are given to him. Let's begin by looking at the name "Satan." In Hebrew the name means "adversary." He is opposed to God and His plans. And Satan is also opposed to God's plan in our lives. If we are to be successful in spiritual warfare, we must understand that he is our adversary. This characteristic of Satan is significant. The Old Testament uses this name for him eighteen times, and it is used thirty-four times in the New Testament.

Another common name for Satan is "the devil." This name in the Greek is diabolos and is derived from the verb meaning "to throw." The Devil throws accusations and lies at us. This is a significant part of spiritual warfare. He accuses believers while he slanders and defames the name of God. This name occurs thirty-six times in the New Testament.

There is one passage in the New Testament that uses both of these names for Satan. Peter warns believers about Satan who is an "adversary" and "the devil" who is on the prowl like roaring lion (1 Peter 5:8). He is a formidable adversary that believing Christians should not take lightly.

Satan is also known as the "tempter." He tempts us to follow him and his evil ways rather than follow God's plan for our lives. When he appears to Jesus in the wilderness, he is referred to as the tempter (Matthew 4:3). Also, Paul refers to Satan as "the tempter" (1 Thessalonians 3:5) and thus illustrates one of the key characteristics of Satan: he tempts humans to sin.

A related name is "serpent." Satan took the form of a serpent to tempt Adam and Eve in the Garden of Eden (Genesis 3). Paul talks about Satan tempting Eve due to his subtle tempting and craftiness (2 Corinthians 11:3).

In addition to tempting believers, Satan is referred to as the "accuser of the brethren" (Revelation 12:10).

Satan is also called "the evil one" both by Jesus (John 17:15) and John (1 John 5:18-19). Satan can control the world system, but believers are given the power to resist his temptations and evil designs. Satan is the source of much of the evil in the world, and that is why believers must reckon with his impact and content with spiritual warfare.

We also see his power in the names that describe his dominion. He is described as "the god of this world" in 2 Corinthians 4:4. He is also called "the prince of the world" (John 14:30) and "the prince of the power of the air" (Ephesians 2:2). And he is known as "the ruler of the demons" in Matthew 12:24.

How Are We Caught in the Snares of Satan?

The Bible teaches that Satan can capture our minds and divert us from God's purpose. This is called a snare. In certain biblical passages (for example, Psalm 124), we read about fowlers and the use of snares. They would capture birds by spreading a net on the ground that was attached to a trap or snare. When the birds landed to eat the seeds spread out, the trap would spring and throw the net over the birds.

A snare could be anything Satan uses that entangles us or impedes our progress. It could be roadblock or it could be a diversion. A wise and discerning Christian should be alert for

these snares that can prevent our effectiveness and even ruin our testimony.

The character of Satan gives us some insight into his methods and techniques. James gives us a perspective on this by telling us that when we are tempted we should not blame God. Instead we should understand the nature of temptation and enticement. "But each one is tempted when he is carried away and enticed by his own lust. Then when lust has conceived, it gives birth to sin; and when sin is accomplished, it brings forth death" (James 1:14-15).

James shows that temptation toward sin in usually a process rather than a single act. We are tempted and then carried away and enticed by our own lust. Like a fisherman who tries to catch a fish using bait, Satan tries to entice us by placing before us something that will cause us to be carried away. Then when lust has conceived, we do it again, and eventually experience death.

Satan is not only the tempter, but he is a subtle deceiver "who deceives the whole world" (Revelation 12:9). Jesus warned that there will be "false Christs and false prophets" who will "show great signs and wonders." They will be so convincing that they "shall deceive the very elect" (Matthew 24:24).

Paul teaches that Satan disguises himself as an "angel of light" and his demons transform themselves as "ministers of righteousness" (2 Corinthians 11:14-15). Satan's main strategy is to lie. Jesus said concerning Satan, "When he speaks a lie, he speaks from his own resources, for he is a liar and the father of it" (John 8:44). Paul prays that Christians would "no longer be children, tossed to and fro and carried about by every wind of doctrine, by the trickery of men, in cunning craftiness of deceitful plotting" (Ephesians 4:14).

How Did Jesus Resist the Temptations of Satan?

How can we resist Satan's temptations? We can learn some valuable lessons about how to deal with spiritual warfare by watching how Jesus was able to resist the temptations of Satan (Matthew 4; Mark 1; Luke 4) in the forty-day Temptation. The Bible records three attempts by Satan to get Jesus to act independently of His Father's will for Him.

1. Challenged God's provision — Satan first challenged Jesus to turn stones into bread (Matthew 4:3). The Bible tells us that Jesus was very hungry after fasting for forty days. While Jesus had the power to do so, He resisted because it was His Father's will that he fast in the wilderness for forty days and forty nights.

Instead Jesus quotes a portion of Deuteronomy 8:3 back to Satan. "But He answered and said, 'It is written, man shall not live on bread alone, but on every word that proceeds out of the mouth of God'" (Matthew 4:4).

2. Challenged God's protection — Satan next took Jesus into "the holy city and had Him stand on the pinnacle of the temple" (Matthew 4:5). He then commanded Jesus to throw Himself down in order for the angels to protect Him. In other words, Satan wanted Jesus to take His protection into His own hands and no longer trust in God's protection. Notice that Satan even quotes Scripture (Psalm 91) to Jesus (Matthew 4:6) in order to tempt Him.

Jesus, however, quotes a portion of Deuteronomy 6:16 back to Satan. "Jesus said to him, 'On the other hand, it is written, you shall not put the Lord your God to the test"" (Matthew 4:7).

3. Challenged God's dominion — Satan then took Jesus "to a very high mountain and showed Him all the kingdoms of the

world and their glory" (Matthew 4:8). And he said to Him, "All these things I will give You, if You fall down and worship me" (Matthew 4:9). Satan would give Jesus rule and dominion over all that the world could provide if he were turn away from His mission to save mankind and worship Satan.

Notice that Jesus did not challenge Satan's claim that he had the kingdoms of the world to give to Him. After all, Satan is the "prince of this world" (John 12:31). But instead Jesus said to him, "Go Satan! For it is written, you shall worship the Lord your God and serve Him only" (Matthew 4:10).

As believers we should remind ourselves that Satan is a defeated foe. Jesus tells us that "the ruler of this world has been judged" (John 16:11). But his influence is still felt. Jesus also refers to Satan as "the ruler of this world" (John 12:31). John tells us that "The whole world lies in the power of the evil one" (1 John 5:19). And Peter reminds us that "the Devil walks about like a roaring lion, seeking whom he may devour" (1 Peter 5:8). The good news is that "greater is He who is in you than he who is in the world" (1 John 4:4).

Notes

- 1. "Barna Survey Examines Changes in Worldview Among Christians over the Past 13 Years," March 2009, www.barna.org.

 2. You can find more information about Satan, demons, angels, and spiritual warfare in my book A Biblical Point of View on Spiritual Warfare (Eugene, OR: Harvest House Publishers, 2009).
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See Also

Probe Answers Our Email: Angels and Demons