

The Great Reset

The Great Reset means different things to different people. Kerby Anderson provides an overview and a biblical perspective.

Is the idea of “The Great Reset” merely a conspiracy theory? That seems unlikely, given the fact that if you type in those three words in a search engine you will find more than 900 million hits. But the phrase “great reset” apparently means different things to different people, so getting a clear definition is important.

In 2020, the founder of the World Economic Forum co-authored and published a book called *COVID-19: The Great Reset*.[\[1\]](#) This organization is composed of political, economic, and cultural elites who meet regularly in Davos, Switzerland. The two authors of this book see the current situation in the world as a means of dealing with the “weaknesses of capitalism” supposedly exposed during the pandemic.



But to understand the history of “The Great Reset” you need to go back to the beginning of the World Economic Forum. Klaus Schwab introduced the idea of “stakeholder capitalism.”[\[2\]](#) This is a term sometimes used by progressives to reset the management goals in corporations from shareholders to stakeholders.

The actual term “Great Reset” can be found in a book by that title written by urban studies scholar Richard Florida.[\[3\]](#) He argued that the 2008 economic crash was the latest in a series of great resets that included the Great Depression of the 1930s. A few years later, the book and its ideas became the basis for wanting to “push the reset button” on the world economies.

As you might expect, the pandemic and lockdowns have provided a context in which a reset could take place. The goal would be to make the world greener, more digital, and fairer. Given what the world has been through these last few years, the proponents hope to change the economies of nations, so that they benefit not only shareholders but employees, consumers, communities, and the environment.

Some of the comments proponents have made about “The Great Reset” have become fodder for various conspiracy theories. But it is probably fair to say that the phrase “The Great Reset” means different things to different people. Environmental groups want to reset how we use resources and focus on sustainability. Business leaders want banks and corporations to use an ESG index (environmental, social, and governance index). Globalists want to reset the economy and move us toward a different view of [capitalism](#).

Critics talk about some of the other factors associated with “The Great Reset.” That would include such things as the promotion of uncontrolled immigration along with significant money printing that results in such problems as open borders and uncontrolled inflation.

In this article we look at this important issue from an economic, political, and biblical perspective. As you will see, Christians need to pay attention to this issue in the news.

The Great Reset of Capitalism

The primary focus from the World Economic Forum has been on the attempt to move our current economic system into “stakeholder capitalism.” Some critics have renamed it “corporate [socialism](#)” or even “communist capitalism.”

The plan is to change the behavior of corporations to no longer benefit shareholders but to focus on stakeholders. This

would be done by requiring businesses and corporations to take a more central role when a crisis, like the recent pandemic, adversely affects society.

[Climate change](#) is another “crisis” that corporations need to address. Put simply, corporations need to be involved in social justice issues. That is why we are seeing major corporations getting more involved in political issues and expressing their opinions on issues ranging from transgenderism to voter integrity laws. One effective tactic being used is to rate businesses and corporations with an ESG index (environmental, social, and governance index).

The ESG index can be used to force businesses to comply with a [woke](#) agenda or else be squeezed out of the market. Some have suggested that the ESG index is essentially a social credit score being applied to businesses and corporations.

Andy Kessler, writing in the *Wall Street Journal*, argues that ESG is a loser and that you pay higher expenses for a fund with similar stocks but worse performance.[{4}](#) In fact, he encourages [investors](#) to buy stocks of companies with great prospects over the next decade at reasonable prices.

Aren't the companies and countries with a high ESG score better investments? A professor at the University of Colorado evaluated the system in the *Harvard Business Review* and made four key points about ESG.[{5}](#)

First, ESG funds have underperformed. Second, companies that tout their ESG credentials have worse compliance records for labor and environmental rules. Third, ESG scores of companies that signed the UN Principles of Investment, didn't improve after they signed, and their financial returns were lower for those who signed. His final point was even more significant. He concluded that often companies publicly embrace ESG as a cover for poor business performance. In other words, when earnings are bad, the company cites its ESG score.

Klaus Schwab believes that companies should try and optimize for more than short-term profits and focus on achieving the goals set forth by the UN for sustainable development. That may sound like a good idea until you look at the economic data behind it.

Why Now?

Why has there been such a push for significant changes in this decade? Activists wanting to make changes in society and our economy see the pandemic and governmental response as a political opportunity. It is the familiar phrase, "Never let a crisis go to waste."

Most social and political change occurs gradually. The crisis of the pandemic forced big government and big pharma to move at a much faster rate. Public acceptance of larger governmental control became a paradigm shift that allowed political leaders and even corporate leaders to move faster than the incremental pace of the past. The pandemic threw open the window for change. The only question is how much of "The Great Reset" will be put in place before it closes.

The pandemic is the external reason for pushing "The Great Reset" but there is also an internal reason. An entire generation of college students learning woke ideology in the universities are now filling positions in various companies. Many commentators naively suggested that once coddled college students enter the "real world," they will drop their woke ideas and face the reality of making a living in the business world and the free market.

Instead, those woke students brought their ideas into corporate boardrooms and embraced attempts to reset capitalism and corporations. Their professors taught them that capitalism is evil, and that America is riven with racism, sexism, homophobia, and xenophobia. It is time, they believe, to join

arms with activists and reformers and bring about “The Great Reset.” We might add that the American consumer hasn’t been so accepting of these ideas, which is why we sometimes hear the phrase “go woke, go broke.”

The push for a “Great Reset” is also taking place during what many commentators refer to as the fourth industrial revolution. The first industrial revolution was a mechanical revolution. The second and third revolutions were electrical and digital revolutions. This fourth industrial revolution brings together diverse technologies like artificial intelligence, robotics, nanotechnology, and biotechnology. It also includes philosophical ideas like [transhumanism](#).

In previous programs, I have discussed the impact of surveillance on our [privacy](#). We warned about the influence of [Big Tech](#) and [Big Data](#). And we have also talked about [the merging of humans and machines](#). Each new technological development brings progress and benefits, but they also bring legitimate concerns about how these technologies can be abused in the wrong hands.

How then will this be accomplished?

Administrative State

It may be difficult to imagine how the great reset programs could be implemented in the US. Only a few members of Congress would support these ideas. As we have discussed above, many of these ideas have been implemented in woke corporations. But these programs could also be implemented by the administrative state or what some have called “the deep state.”

Two books document the deep state. Michael Glennon (Tufts University law professor) wrote about *National Security and Double Government*.[\[6\]](#) This dual-state system, he explained, began under President Bush but was continued under President Obama.

Mike Lofgren (former congressional aide) wrote about *The Deep State: The Fall of the Constitution and the Rise of a Shadow Government*.^[7] He argued that there is “the visible government situated around the Mall in Washington, and then there is another, more shadowy, more indefinable government that is not explained in Civics 101 or observable to tourists at the White House or the Capitol.” He explained that it wasn’t a “secret, conspiratorial cabal” but rather “the state within a state is hiding mostly in plain sight.”

The reason we have an executive bureaucracy is to benefit from the research and experience of public servants who have devoted their lives to understanding the social and political implications of federal policies. This has always been a necessary function, but especially with the last few presidents. The experts in the bureaucracy can provide context and prevent presidents and their cabinets from making huge mistakes.

But there is another side to the federal bureaucracy. We may suppose that bureaucrats are there to implement the policies of the President and administration. Political appointees to the cabinet always say that they “serve at the pleasure of the president.”

That may be true for them. But a career civil servant has a different perspective and expects to be in government much longer than the four or eight years a president holds office. We may think of the bureaucracy as like a military unit (where every order is routinely obeyed). But the bureaucracy is often more like a university faculty (where you are part of a team but also have many of your own ideas about what should be done). Often the federal bureaucracy slows down the implementation of the president’s policies or even chooses to ignore them.

As I discussed in a previous program on [The Liberal Mind](#), even with the best of bureaucrats, the “[road to serfdom](#)” can be

paved with good intentions. Fredrick Hayek wrote his book with that title because he was concerned that most government officials and bureaucrats write laws, rules, and regulations with good intention. They desire to make the world a better place and may believe that the best way to achieve that is to implement many of the great reset policies. That is why we need to pay attention to the “deep state” and administration policies.

Biblical Perspective

What is a biblical perspective on the great reset? It would be easy to merely link all these ideas to end-time prophecy. It is easy to see how these emerging technologies and the concept of the “great reset” could be used by the Antichrist (2 Thessalonians 2, Revelation 13). Computer technology and enhanced surveillance would allow this future leader to control the world. But it is important to consider how we should respond in our current world to these proposals.

We are seeing many examples of leftist authoritarianism today and need to be alert and involved. James 4:7 says we have a responsibility to resist evil, and Paul tells us to fight the good fight (2 Timothy 4:7). Jesus teaches that we are to be the salt of the earth and the light of the world (Matthew 5:13-16).

Christians can agree with the goals of addressing economic inequality and the need to care for the environment. We are to defend the poor and oppressed (Psalm 82:3) and to be good stewards of God’s creation (Genesis 1:27-28). But we should also be concerned about the authoritarian impulses we see not only in government but in major corporations.

First, we should separate the message from the messenger. The World Economic Forum and its participants are sometimes naïve and they even propose disturbing solutions to very real

problems in our society. We can agree with their attempts to deal with poverty and economic inequality, but we must reject some of the ways in which they want to reset the world and bring about change.

Second, we should apply the Bible and a biblical worldview to each issue. For example, a biblical view of justice usually differs from many of the secular, progressive ways of working for justice that also includes such things as the promotion of sexual and gender identities.

Third, we should apply a biblical perspective to technology. The Bible does not condemn technology but often reminds us that tools and technology can be used for both good and evil. The technology that built the ark (Genesis 6) also was later used to construct the Tower of Babel (Genesis 11). A wise and discerning Christian should evaluate the benefits and drawbacks of each technology.

Christians will need discernment (Proverbs 18:15) in judging the ideas associated with the “great reset.” The phrase can mean different things to different people. Many of the ideas associated with it are bad for our country and us. But we can join hands with those who desire to make a better world and want to do it in ways that don’t contradict the Bible.

Additional Resources

Kerby Anderson, *A Biblical View on The Great Reset*, Point of View booklet, 2022.

Marc Morano, *The Great Reset: Global Elites and the Permanent Lockdown*, Washington, DC: Regnery, 2022.

Vivek Ramaswamy, *Woke, Inc.* New York: Center Street, 2021.

Michael Rectenwald, “What is the Great Reset?” *Imprimis*, December 2021.

Notes

1. Klaus Schwab and Thierry Malleret, *COVID-19: The Great Reset*, Agentur Schweiz, 2020.
2. Klaus Schwab, *Stakeholder Capitalism: A Global Economy that Works for Progress, People and Planet*, NY: Wiley, 2021.
3. Richard Florida, *The Great Reset: How the Post-Crash Economy Will Change the Way We Live and Work*, NY: Harper Business, 2011.
4. www.wsj.com/articles/esg-loser-funds-costs-basis-points-blackrock-500-environment-green-sec-11657461127
5. hbr.org/2022/03/an-inconvenient-truth-about-esg-investing
6. Michael Glennon, *National Security and Double Government*. Oxford University Press, 2016.
7. Mike Lofgren, *The Deep State: The Fall of the Constitution and the Rise of a Shadow Government*, NY: Penguin Books, 2016.

Notes

1. Klaus Schwab and Thierry Malleret, *COVID-19: The Great Reset*, Agentur Schweiz, 2020.
2. Klaus Schwab, *Stakeholder Capitalism: A Global Economy that Works for Progress, People and Planet*, NY: Wiley, 2021.
3. Richard Florida, *The Great Reset: How the Post-Crash Economy Will Change the Way We Live and Work*, NY: Harper Business, 2011.
4. www.wsj.com/articles/esg-loser-funds-costs-basis-points-blackrock-500-environment-green-sec-11657461127
5. hbr.org/2022/03/an-inconvenient-truth-about-esg-investing
6. Michael Glennon, *National Security and Double Government*. Oxford University Press, 2016.
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The Importance of Voting

Kerby Anderson provides reasons why it's so important for people of faith to exercise our stewardship of voting in what is probably the most consequential election in our lifetime.

This election season is like no other in recent memory. This was the first time in more than a century that two presidential candidates, who have served in that office, were running against each other. Now we have a previous president and vice-president running. This is similar to 1984 when President Reagan ran against the previous Vice-President in Jimmy Carter's administration (Walter Mondale).

Voters can compare four years of a Trump administration with three-and-half years of a Biden/ Harris administration. Of course, they can also compare a Republican-controlled Senate with a Democratic-controlled Senate. And they can do the same for the House of Representatives.

You can also compare the National Democratic Platform with the National Republican Platform. Here are links to both:

[Democratic](#)

[Republican](#)

The differences are stark and illustrate why so many people say this is the most consequential election in our lifetimes. Who we elect to office will determine our laws and our taxes. Judges that are appointed and confirmed will affect life, liberty, and property.

As Christians we need to consider what role we will play in the next election. We have a civic responsibility because we are both citizens of heaven and citizens of earth. To assess our involvement, let's look at a few issues.

Close Elections

We have had many close elections for federal office. For example, we have had close presidential elections in 1960, 1976, 2000, 2004, 2016, and 2020. The last two presidential elections illustrate this when we examine the vote totals in the six swing states (Arizona, Georgia, Michigan, Nevada, Pennsylvania, and Wisconsin).

In 2016, Donald Trump won three of those swing states (Michigan, Pennsylvania, and Wisconsin) by a mere 77,744 votes. In 2020, Joe Biden won three swing states (Arizona, Georgia, and Michigan) by 42,844 votes.

While we can have a debate about whether Joe Biden really won those states fairly, my point is to illustrate how close even the presidential elections have been. Change 42,844 votes in three states and we would have had a 269-269 electoral college tie.

We can also point to very close elections for federal, state, and local offices. The key point is we have close elections, and that's why all Christians should be registered to vote and then go out and cast their ballot.

Importance of the Christian Vote

Various polls suggest that religious voters could sway the race between Vice President Harris and former President Donald Trump. One CBN report documented that "President Biden is trailing Donald Trump among voters who regularly attend religious services, a phenomenon extending beyond the traditional support base of evangelical Christians." Senator Josh Hawley put it this way: "There's no majority for the Republican party without voters of faith. And they're going to decide this election. So we need to them to turn out."

Former member of Congress and former presidential candidate,

Tulsi Gabbard explains that the Democratic Party “is trying to erase God from every facet of our public life.” She also added that “Now more than ever, people of faith, people of spirituality, need to stand up, to defend this fundamental, God-given right and stop those who are trying to take it away from us.”

Stewardship of the Vote

Have Christians been a good steward of the vote? Over the years, I have provided statistics about how born-again Christians have done in previous elections. The percentages are relatively consistent. Approximately 85 percent of Christians of voting age are registered to vote. That means about 15 percent are not even registered to vote. Of those Christians registered to vote, about 65 percent actually vote.

In the New Testament, Jesus says that believers are the salt of the earth and the light of the world (Matthew 5:13-16). We have a stewardship responsibility when it comes to using our gifts, talents, and opportunities. Jesus also described the importance of this stewardship in His parable of the talents (Matthew 25:14-30). He was critical of the one servant who buried his talent (Matthew 25:26). We as voters should not “bury our talent” but use the opportunity God has given us to vote responsibly.

Educating Voters

Having accurate information is vital and can change an election. Unfortunately, [media bias](#) often prevents voters from knowing important information. A month after the 2020 election, the Media Research Center asked The Polling Company to survey 1,750 Biden voters in seven swing states (Arizona, Georgia, Michigan, Nevada, North Carolina, Pennsylvania, and Wisconsin). They tested the voters’ knowledge of eight news stories that liberal news media failed to report properly.

They concluded that this lack of information proved crucial. They discovered that one in every six Biden voters surveyed (17%) said they would have abandoned the Democratic candidate if they had known the facts in one or more of these news stories.

The eight news stories surveyed included three stories that reflected poorly on Joe Biden or Kamala Harris and five stories about Trump administration successes. For example, they found that more than a third (35.4%) didn't know of the Biden sex assault allegations. Nearly half (45.1%) did not know about the scandals involving Hunter Biden. And a quarter (25.3%) of them did not know that Senator Kamala Harris had the most left-wing record of any Senator in 2019.

When they surveyed the Trump successes, they found that anywhere from four in ten to five in ten did not know about economic growth, the creation of 11 million jobs, the Middle East peace deals, energy independence, and Operation Warp Speed.

A total of 17 percent said they would have changed their vote if they had been aware of these issues. This would have moved every one of the swing states into Trump's column and given him 311 electoral votes. This study is illustrative of the impact the mainstream media had on the 2020 election.

Churches and Pastors

Another place where voters can be educated is in church. But pastors often want to know how IRS regulations affect what churches might want to do to educate the congregation. Fortunately, Kelly Shackelford and First Liberty Institute have put together a legal summary of what pastors can and cannot do during an election.

Because the church is a 501(c) (3) organization, there are two actions pastors cannot take during an election. First, a

pastor or a church may not use the organization to endorse one candidate over another. Second, a pastor or a church may not give its money to one candidate over another.

On the other side, pastors are free to do many things during an election. First, pastors can speak about political issues. “It is a misconception that pastors cannot address political issues—even ‘hot button’ issues like abortion, same-sex marriage, and gun control—from the pulpit.”

Second, pastors can educate their congregation about politics. “Pastors are fully protected when it comes to issues like educating members of their church about the political process, handing out non-partisan voter guides and flyers so members can read about each candidate’s platform, and even providing the opportunity for members to register to vote.”

Third, pastors can invite political candidates to speak at their church. “Contrary to popular belief, pastors and churches can invite political candidates to address their congregation from the pulpit, as long as all the candidates in a race are included in the invitation.”

This is a crucial election. It is time for Christians to get involved.

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Worldviews Through History – Compared to a Christian View

Kerby Anderson provides a summary of how mankind has viewed the world from the Romans until today. This summary provides us a perspective against which to compare and contrast a

Christian, biblical worldview based on New Testament principles.

Roman Worldview

On the Probe Web site we often talk about [worldviews](#). I want to explain how the worldviews we talk about developed through history. We will be using as our foundation an excellent book written by Professor Glenn Sunshine whom I have met and also had the privilege of interviewing. His book is *Why You Think the Way You Do: The Story of Western Worldviews from Rome to Home*. {1}

Glenn Sunshine is a member of the church that Jonathan Edwards attended when he was at Yale. Professor Sunshine gave a lecture about Jonathan Edward's worldview at a conference they held, and Chuck Colson invited him to teach with the Centurions program. He gave a talk about "How We Got Here" and then later turned it into *Why You Think the Way You Do*.



Since we will be talking about worldview, it would be good to begin with Glenn Sunshine's definition. "A worldview is the framework you use to interpret the world and your place in it." {2} You do not need to be a philosopher to have a worldview. All of us have a worldview.

Although Glenn Sunshine begins with the worldview of the Roman world, he quickly takes us back to neo-Platonism. It was the religion and philosophy based upon Plato's ideas. Neo-Platonism was the belief that the fundamental ground of reality is non-physical. Instead it is found in the world of ideas (and is known as *idealism*). These ideas cast shadows that cast other shadows until they arrive at the physical world.

According to this worldview, the whole universe exists as a hierarchy. The spiritual is superior to the physical. This

provides a scale of values for the world, but also provides a scale for humanity. In other words, those who are superior should rule over those who are inferior because they have demonstrated their ability to rule or conquer.

This view of hierarchy led to the idea of the father having superiority over all members of the family. It led to the idea that men are superior to women. It led to the idea that the emperor should rule and be worshipped. And it led to the idea that slaves are inferior to free people and nothing more than "living tools."[{3}](#)

This explains not only the success of Rome but also its ugly underside. Essentially there are two pictures of Rome: "the glittering empire and the rotten core."[{4}](#)

In Rome, human life did not have much value. While it is true that Romans abandoned human sacrifice, they engaged in other practices equally abhorrent. "They picked up the Etruscan practice of having people fight to the death in games in honor of the dead."[{5}](#)

Slavery provided the economic foundation for the empire. Abortion and infanticide were regularly practiced. "Roman families would usually keep as many healthy sons as they had and only one daughter; the rest were simply discarded."[{6}](#) And Roman law required that a father kill any visibly deformed child.

Transformation of the Pagan World

How did Christianity transform the pagan world? In AD 303, the Roman emperor Diocletian began a severe persecution of Christians. But because Christians were faithful and even willing to go to their deaths for their beliefs, their credibility increased. Eventually they were accepted and allowed to exercise their faith. Constantine even legalized the Christian faith by AD 313.

Once that took place, Christian ideas were allowed to percolate through society. One of the most important ideas was that human beings are created in the image of God. This idea has a profound impact. First, it meant that people are fundamentally equal to each other. No longer were there grounds for saying that some people are superior to others. In fact, "Christians were the first people in history to oppose slavery systematically." {7}

Christians (who believed that all are created in the image of God) treated the sick differently. They believed that even those who were deathly ill still deserved care. Dionysius of Alexandria reported that Christians (often at great risk to their own lives) "visited the sick fearlessly and ministered to them continually." {8} They would rescue babies abandoned in an act of infanticide. They would oppose abortion.

In economics, we can also see the influence of Christianity. The idea that God created the universe and then rested showed that God worked. That would mean that human beings (made in the image of God) are expected to work as well. God gave Adam and Eve intellectual work (in naming the animals) and physical work (in tending the Garden). Contrast this with the Roman world where physical work was seen as something that only slaves would do. Christians saw labor as something that was intrinsically valuable.

Labor is good; drudgery is bad. Drudgery is a result of the Fall (Genesis 3). So Christians were the first to develop technology to remove drudgery from work. Other civilizations had technology, but the West uniquely applied such things as water power to make work more valuable and worthwhile by eliminating the drudgery and repetitive nature of certain tasks.

Property rights were also well-developed during this period. "The medieval world under the influence of Christianity has a much stronger emphasis on property rights than other cultures

had.”{9}

These ideas come from a biblical worldview and began to be developed during the Middle Ages. This led to a complete transformation of western society and set it on a trajectory to our modern world.

Christianity and Politics

Glenn Sunshine points out that in the West, the dynamic between church and state is unique. Christianity was originally a persecuted minority religion. Even when Christianity was declared a legal religion, the church did not depend upon the state. So the question of the relationship between church and state has been an open question.

During the Middle Ages, two men helped shape political thinking. The first was Augustine, who described two realms: the City of God and the City of Man. He argued that human government is the result of sin. He believed that it is based upon selfishness. Government itself is corruption. In the absence of government, anarchy reigns. So government is a necessary evil.

The City of God is different in that it is not based upon force or coercion. It is based upon love, charity, and repentance. That doesn't mean that the City of Man and the City of God cannot work together. But overall, Augustine had a more pessimistic view of government.

Aristotle had a different view of government. As people in the Middle Ages began to rediscover Aristotle, they began to develop a different view of government. They saw government as a necessary institution that God has placed in the world. It had positive and legitimate functions.

Aristotle believed that government had a more positive role in society. But the Christian theologians had to also deal with

the problem of original sin. They wanted to find a way to prevent original sin from corrupting the government. The tension between these two views is what drives the discussion of western political theory.

Sunshine notes that “another check on civil government involved the idea of rights.”^{10} We normally associate the idea of rights, especially inalienable rights, with eighteenth century political theorists. However, John Locke’s idea that we have inalienable right to life, liberty, and property is already found in the writings of medieval theologians. The basis for this is a belief that all are created in the image of God. Therefore, all of us have a number of natural rights that the state cannot remove. Natural law was the idea that God wove moral laws into the fabric of the universe.

There also was the belief that there should be limitations on the jurisdiction of civil government and church government. One example is the Magna Carta, that stated that the English church was to be free and its liberties unimpaired by the crown.

The Renaissance and Enlightenment

What about the transformation into the modern world? In the early modern period, starting with the Renaissance in the fifteenth century to the seventeenth century, there are a whole series of events that shook the worldview consensus that developed in the Middle Ages.

Previously there were certain beliefs about truth: (1) that truth was absolute, (2) that truth is knowable to the human mind, and (3) that truth is necessary for society (a society could not be based upon a lie). The best good guide for truth would be the great civilizations of the past that lasted for so long and thus must have been based upon truth.

The idea was to go to the past to find truth. During the

Renaissance scholars were very successful in collecting manuscripts and finding ancient sources. Unfortunately, they found so many sources that they discovered there was not a coherent perspective. The ancient writers disagreed with each other. In a sense, the Renaissance was a victim of its own success. There was too much information. The more ancient sources they found, the less likely they would find agreement in the perspectives. Once it became obvious that this grand synthesis was not possible, the entire purpose of intellectual activity was thrown into question.

Then there were the wars of the Reformation in which various factions fought over who was the true follower of the prince of peace. The devastation of the religious wars left many people wondering if there really was religious certainty. No longer was the question "is Christianity true" but rather "which Christianity is true?" Now you had a multiplicity of options that left people confused. This also generated questions about the role of religion in society.

Then you also had the discovery of the New World and whole people groups that had never heard the gospel. Some began to ask questions like: Is it fair of God to send them all to hell because they had never heard of Christianity? Or, in light of biblical history, where did they come from? How do these people fit with the story of Noah? These discoveries called into question biblical morality and biblical history.

Also, people started using a new way of looking at knowledge. They began to use the scientific method to evaluate everything. This begins a significant shift in how we understand the world. There is a movement away from certainty toward probability. There is also a movement away from studying ancient authors toward scientific experimentation.

In the modern world, therefore, truth is not found in the past but in the present and future. With this is also questioning of biblical authority.

The Modern World and Christianity

Let me conclude by talking about our modern world and how Christians should respond. Sunshine concludes his book with chapters on “Modernity and Its Discontents” and “The Decay of Modernity.” Essentially the modern world has left humans with a loss of truth, certainty, and meaning in life. “Materialism provides a ready answer to the question of the meaning and purpose of life: there is none.”[\[11\]](#) From a Darwinian perspective, our only purpose is to pass our genes on to the next generation.

This rejection of spirituality and meaning has ushered in various other worldviews as alternatives. These would be such worldviews as postmodernism, neo-paganism, and the New Age Movement. Sunshine argues that in many ways we have been catapulted back to Rome.

Like Rome we value toleration as the supreme virtue. Rome believed that toleration was important because it kept the empire together. If you go beyond the lines of toleration, you are persecuted. This is similar to the mindset today. The highest value in a postmodern world is toleration. Toleration so defined means that we will embrace any and all lifestyles people may choose.

The Romans lived in an oversexed society.[\[12\]](#) So do we. Rome practiced abortion. So does our society. Rome was antinatal and made a deliberate attempt to prevent pregnancy. They focused on sexual enjoyment and did not want to bother with kids. In our modern world, birthrates in most of the western democracies are plummeting.

Western civilization is a product of ancient Roman civilization plus Christianity. Sunshine argues that once you removed Christianity, modern society reverted back to Roman society and a recovery of the ancient pagan worldview.

So how should Christians live in this world? Of course, we should live out a biblical worldview. Every generation is called to live faithfully to the gospel, and our generation is no exception.

This is especially important today since we are facing a society that is not willing to accept biblical ideas. In many ways, we face a challenge similar to the early church, though not as daunting. From history we can see that the early church did live faithfully and transformed the Roman world. Christians produced a totally new civilization: western culture. By living faithfully before the watching world, we will increase our credibility and earn the respect from those who are around us by living in accordance with biblical principles.

Notes

1. Glenn Sunshine, *Why You Think the Way You Do: The Story of Western Worldviews from Rome to Home* (Grand Rapids, MI: Zondervan, 2009).
2. Ibid., 13.
3. Ibid., 31
4. Ibid., 20
5. Ibid., 30
6. Ibid., 33-34
7. Ibid., 43
8. Ibid., 44
9. Ibid., 76
10. Ibid., 91
11. Ibid., 177
12. Ibid., 33

Nuclear War

Kerby Anderson provides an overview of nuclear war from Annie Jacobsen's book Nuclear War: A Scenario with a biblical response.

Hell on Earth

Annie Jacobsen begins her book with a scenario: [{1}](#) a one-megaton thermonuclear bomb strikes the Pentagon and vaporizes the building and the 27,000 employees within it. A mile away the marble columns of the Lincoln and Jefferson memorials burst apart and disintegrate. Two and a half miles west at National Park, the clothes of a majority of the 35,000 people watching the ballgame catch on fire.

Her book, *Nuclear War: A Scenario*, takes you through, in a minute-by-minute description, what would happen if a “bolt out of the blue” nuclear attack took place on U.S. soil. This 370-page book isn't for the faint-hearted, but it is an in-depth investigation in how we got to this place in world history and what would happen if the unthinkable became reality. And the book provides a sequel to the 2023 biographical film, *Oppenheimer*.



Why are we discussing this difficult topic of nuclear war now? First, there is a need to educate a new generation. Although Americans talked about the danger of nuclear war during the Cold War years, much less has been said in recent years. Second, the threat of nuclear war is even greater today because of countries like North Korea that have nuclear weapons and other countries like Iran that are attempting to develop nuclear weapons. Third, this discussion is relevant because so many documents about nuclear war have been declassified. We know so much more about nuclear war than we knew just a few years ago.

It is impossible for our minds to comprehend what happens in a nuclear blast. The air heats to one hundred and eighty million degrees Fahrenheit. This is nearly five times hotter than the temperature in the center of the sun. The blast levels any structure within miles, but also creates winds travelling at several hundred miles per hour.

The nuclear fireball then rises like a hot-air balloon forming the iconic mushroom cloud with cap and stem. Then the inferno begins. Gas lines explode and look like giant blowtorches. Washington, D.C. has now become a mega-inferno. Asphalt streets turn to liquid from the intense heat. More than a million people are dead or dying within two minutes after the detonation.

Outside of the blast area, the electromagnetic pulse obliterates all radio, television, and the Internet. Cars with electric ignition systems cannot start. Water stations cannot pump water. And deadly radiation spreads to those who survived the initial blast.

Nuclear war may be unthinkable, but that is why we are thinking and talking about it.

Happens Too Fast

Nuclear war could develop unthinkably fast and devastate our world.

An intercontinental ballistic missile is a long-range missile that delivers nuclear weapons to political and military targets on the other side of the world. These ICBMs exist to do one thing: kill millions of people in another country.

Back when the ICBM was invented, Herb York, the Pentagon's chief scientist, wanted to calculate how many minutes it would take for it to reach the Soviet Union. [{2}](#) A group of defense scientists estimated that it would take 26 minutes and 40

seconds. From launch to annihilation takes just 1,600 seconds. Nuclear war happens too fast.

Today that estimate varies because we have nine countries that possess nuclear weapons: Russia, France, China, Pakistan, India, Israel, North Korea, the UK, and the US. Given North Korea's geographical location, the launch-to-target time frame from the Korean peninsula to the East Coast of the US would be about 33 minutes.

But a nuclear blast can come even sooner from nuclear-armed, nuclear-powered submarines. These submarines are called "boomers" or even have been called the "handmaidens of the apocalypse." They are undetectable under the sea and can sneak up very close to a nation's coast and launch a first-strike attack. This is why the president actually has only a six-minute window to decide on a nuclear counterattack.

Launch on Warning

America has a policy known as "launch on warning."^[3] What that means is that America will launch its nuclear weapons once its early-warning electronic sensor system warns of an impending nuclear attack. Put another way, the US won't wait to check if a warning is accurate, it will not wait and physically absorb a nuclear blow before launching its own nuclear weapons at whoever sent a missile to them.

This policy has been in place since the height of the cold war and represented an incredibly high risk. As one advisor explains, launch on warning during at time of intense crisis is a recipe for catastrophe.

Presidential candidates have promised to change this policy, but nothing has happened so far. George W. Bush in 2000 vowed to address this policy: "Keeping so many weapons on high alert may create an unacceptable risk for accidental or unauthorized launch." Barack Obama argued that "keeping nuclear weapons ready to launch on a moment's notice is a dangerous relic of

the Cold War.” President Biden has also encouraged to eliminate this perilous policy. No change has been made.

President’s Football

The decision to launch a nuclear strike comes from the president. How did the government decide to give the president the nuclear football? The story begins with Harold Agnew back in 1959.^{4} He visited a NATO base and noticed there were four F-84F aircraft at the end of the runway; each was carrying two nuclear gravity bombs. This meant that these nuclear bombs were in the custody of one U.S. Army private armed with a M1 rifle with eight rounds of ammunition. The only safeguard against unauthorized use of an atomic bomb was this single GI surrounded by numbers of foreign troops on foreign territory with thousands of Soviet troops just miles away.

When he got back to the U.S., Agnew contacted a project engineer at Sandia Laboratories and asked if they could put an electronic “lock” on the bomb’s firing circuits that would prevent others from arming the nuclear bomb. They produced a lock and coded switch that would be activated with a three-digit code.

They presented the idea and the device to the Joint Committee on Atomic Energy and then to President Kennedy who ordered it to be done. But the military objected. A general asked how a pilot somewhere in the world could get a code from the President of the United States to arm a nuclear weapon before being overrun by a massively superior number of Soviet troops? And why not have other nuclear bombs also coded?

The answer came in the creation of the President’s Football, which is an emergency satchel. This gave the president, not the military, control of America’s nuclear arsenal. The Football must always be near the president.

There is a story of how important it is for the president to have access to the Football.[{5}](#) When President Clinton was visiting Syria, President Hafez al-Assad's handlers tried to prevent Clinton's military aide from riding in an elevator with him. The Secret Service would not let that happen, and they did not let that happen.

Inside is a set of documents known as the Black Book. Robert "Buzz" Patterson served as a military aide to President Clinton, and I was able to interview him one time on [my radio program](#). He likened the Black Book to a "Denny's breakfast menu" because of how it looked. The president must choose retaliatory targets from a predetermined nuclear strike list on the menu.

Let me end with this question: Do you believe the current president has a mental capacity to make a rational decision of about launching nuclear weapons?

War Games

One question that was asked more than forty years ago was whether anyone could win a nuclear war. Spoiler alert: no one can. President Reagan ordered a simulated war game with the name Proud Prophet to explore the outcome and long-term effects of a nuclear war.[{6}](#)

The research used mathematical models to predict outcomes and was conducted at the National War College. Participants were cloistered away inside a secure location to prevent leaks. The results were only declassified in 2012, but much of the material was blacked out. Fortunately, this declassification allowed participants to discuss it without violating the Espionage Act of 1917.

Over the two weeks, every simulated scenario ended the same way. Sometimes they began with a tactical nuclear strike and a so-called limited nuclear war. Other times they simulated

exercises with NATO and then with other exercises without NATO. There were scenarios where the U.S. launched nuclear war preemptively. Sometimes that was when the Pentagon was supposedly in focused calm and other when in a crisis mode.

Sadly, the result was the same. Once a nuclear war starts, there is no way to win it or even end it. No matter how a nuclear war begins, it ends with complete Armageddon-like destruction. As one participant put it, this destruction "made all the wars of the past five hundred years pale in comparison." At least a half billion (and probably more like a billion) people die in the war's opening salvo. Then billions more die of radiation poisoning and starvation.

Nuclear Winter

When the bombs cease striking targets, the world turns cold and dark. Everything is on fire. Smoke produces noxious smog of pyrotoxins. Fires in the cities ignite other fires. Even in the less-populated areas, forest fires rage.

The density of soot reduces global temperatures by 20-40 degrees depending on the location. Earth plunges into the horror known as a "nuclear winter." This might be a familiar term for those of us who lived in the 1980s. Astronomer Carl Sagan wrote about it and warned us of the dangers of nuclear war.

A nuclear war would change the troposphere and thus the amount of sunlight reaching the earth. Once the radioactive fog and haze diminish, the ozone layer disappears, and the sun's warming rays are now killer UV rays.

Earth is no longer as hospitable for humans as it once was. After millennia of planting and harvesting, the few humans to survive return to a hunter-gatherer existence.

Biblical Perspective

We will conclude this discussion of nuclear war with a biblical perspective. Let's begin with the realization that God is sovereign and in control. But that doesn't mean that He would never allow a nuclear war to take place. Throughout history, we have had tyrants and armies destroy people groups and civilizations. God used pagan nations to judge the nation of Israel.

How should we respond? Since the first atomic bombings at the end of World War II, there has been a condition known as "nuclear anxiety." Jesus instructs us not to "be anxious about tomorrow" (Matthew 6:34), and Paul also tells us not to "be anxious about anything" (Philippians 4:6). Jesus even says that "if those days had not been cut short, no human being would be saved" (Matthew 24:22).

In the book of Daniel, we have another reminder of God's sovereignty that came in the second dream of Nebuchadnezzar. It reminded him of the fact that God "rules the kingdom of men and gives it to whom he will and sets over it the lowliest of men" (Daniel 4:17). Nebuchadnezzar knew more about human sovereignty than anyone and proclaimed God's sovereignty over the earth at the end of his days (4:34).

Some Christians have suggested that the Bible may be describing a nuclear war. In the book of Revelation, there is a description of the poisoning of the waters (8:11), death of the earth's vegetation (8:17), the end of ocean life (16:3), and the inability to block the sun's rays resulting in severe burns (16:8).

There is a description of stars of heaven falling to earth (6:13) that some have suggested might be describing nuclear missiles raining down on earth during a nuclear war. These would be visible as they enter the atmosphere and begin striking the cities on earth.

Even passages in the Old Testament might point to the effects of a nuclear war. For example, in Zechariah 14:12 we read that “the Lord will strike all the peoples that wage war against Jerusalem: their flesh will rot while they are still standing on their feet, their eyes will rot in their sockets, and their tongues will rot in their mouths.”

One prophecy yet to be fulfilled can be found in Ezekiel 38 that describes nations that will come against Israel. But critics point to the fact that it says they are riding horses, wearing helmets and armor, and wielding swords (38:4-5). That doesn't look like a modern army. But I remember a famous quote from Albert Einstein: “I know not with what weapons World War III will be fought, but World War IV will be fought with sticks and stones.” The world might look very different after a nuclear war.

In this article we have been discussing the unthinkable: a nuclear war. We should remember the words of Jesus: “In the world you will have tribulation. But take heart; I have overcome the world” (John 16:33).

Notes

1. Annie Jacobsen, *Nuclear War: A Scenario*, NY: Dutton, 2024, xvii.
2. Ibid., 53-55.
3. Ibid., 59-60.
4. Ibid., 86-87.
5. Ibid., 84-85.
6. Ibid., 173-178.

Worldview Deficiency

Kerby Anderson addresses the very sad and dire lack of a biblical worldview in the majority of people claiming to be Christians.

Over the last few months, I have been doing some interviews on books that document (in one way or another) a lack of moral behavior among evangelicals. If you read articles in *Christianity Today*, *Ministry Watch*, or *World* magazine, you see other examples.

As the authors document what is happening in the evangelical world, I always like to bring us back to why. The “why” question is probably more important than the “what” question. Why aren’t Christians acting like Christians? Of course, all have sinned and fall short of the glory of God. Christians are supposed to be different than the world, but there is abundant evidence that they are very much like the world around them.

Each year, George Barna posts [The American Worldview Inventory](#). His most recent report shows that very few Americans (including evangelicals) have a biblical worldview. About four percent have a biblical worldview with four percent more with a variety of different worldviews. The dominant worldview (encompassing 92 percent) is the worldview of syncretism.

The classic definition of syncretism is that it is an amalgamation of different religions, cultures, or schools of thought. In the Christian context, it is an acceptance and even affirmation of a diverse set of beliefs that aren’t biblical. That is best illustrated by the fact that a majority (58%) of American adults don’t believe in absolute truth and instead believe that moral truth is up to the individual to decide.

You would hope pastors might be able to correct some of this

theological confusion. But George Barna found that less than a majority (41%) of senior pastors have a biblical worldview. And the problem is worse with youth pastors. Only 12 percent of them have a biblical worldview.

We shouldn't be surprised at what is happening in the evangelical world when we understand the why behind it.

“Is Race a Social Construct?”

How do you respond to the assertion that race is a social construct?

Thank you for your question. It may surprise you, but this is one area where I think Christians can agree with some of the statements being made by woke progressives. Although they might want to say that many other issues (class, gender, etc.) are examples of social constructs, we could agree that race is an example.

In [my booklet on “A Biblical Point of View on Racism,”](#) I give many examples of why the term “race” is imprecise. First, the Bible only talks of one race: the human race. Superficial differences in skin color, hair color, hair texture, or eye shape may provide physiological differences between people groups, but the Bible does not provide any justification for treating people differently simply because of these physical differences.

The Bible teaches that God has made “from one blood every nation of men” (Acts 17:26). Here, Paul taught the Athenians that they came from the same source in the creation as everyone else. If you have ever watched people at an international airport, you can conclude that human beings come

in so many shapes, sizes, and colors. Yet all these differences go back to the parents of the human race (Genesis 1-3, 1 Corinthians 15).

Science has also shown us that “race” is not a precise term. Research on the human genome project shows us that such racial characteristics (such as skin color) are insignificant genetically. People of every race can interbreed and produce fertile offspring.

One study of human genetic material of different races concluded that the DNA of any two people in the world would differ by just 2/10ths of one percent. And of this variation, only six percent can be linked to racial categories. These “racial differences” are trivial when you consider there are 3 billion base pairs of human DNA.

Another reason the term “race” also lacks precision is because of interracial marriage, which is blurring distinctions even more. Consider one well-known athlete: Tiger Woods. His heritage is Thai, black, white, Chinese, and Native American.

As you can see, the term “race” is not very precise and thus I think qualifies as a social construct.

Kerby Anderson

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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 forget about the Lord.

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 is 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 as 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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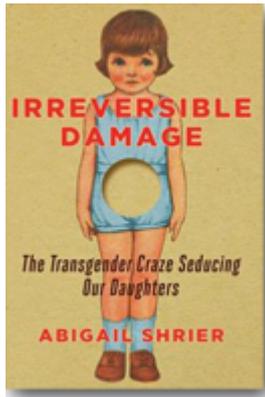
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Transgenderism

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.

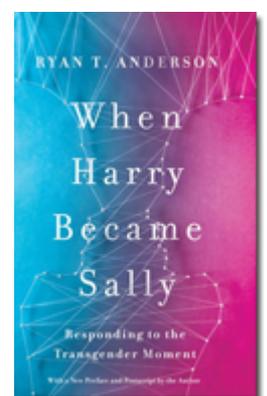
She admitted that she knew very little about gender dysphoria, but this statistical anomaly was interesting to her. And she then noticed there had been a sudden spike in the western world of girls experiencing gender dysphoria. She immersed herself in the scientific literature on gender dysphoria to 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 forty-one 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 fifty-nine 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 difference 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

1. U. S. Bureau of the Census, *Current Population Reports*, Series P20-537; America's Families and Living Arrangements: March 2000 and earlier reports.
2. Larry L. Bumpass, James A. Sweet, and Andrew Cherlin, "The Role of Cohabitation in the Declining Rates of Marriage," *Journal of Marriage and Family* 53 (1991), 926.
3. Michael Barone, "The Realignment of America," *The Wall Street Journal*, 8 May, 2007.
4. Michael Barone, "Throw Out the Old Electoral Maps in 2008," Townhall.com, 1 March 2008.
5. Arthur C. Brooks, "The Fertility Gap," *The Wall Street Journal*, 22 August 2006.
6. "States of Opportunity," *The Wall Street Journal*, 12 February 2008.
7. Thomas Sowell, "Income Confusion," Townhall.com, 21 November 2007.