

Consumerism – A Biblical Perspective

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

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

What is consumerism? Many people use the terms *materialism* and *consumerism* interchangeably. But there is a difference. Consumerism is much more than mere materialism. It is a way of perceiving the world that has affected all of us (especially Americans)—young and old, rich and poor, believer and non-believer—in significant ways. Essentially it is a never-ending desire to possess material goods and to achieve personal success.

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

Even secular writers see the problems with consumerism. The writers of *Affluenza* say that it is a virus that "is not confined to the upper classes but has found its way throughout our society. Its symptoms affect the poor as well as the rich

. . . Affluenza infects all of us, though in different ways.”[{4}](#)

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

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

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

In an attempt to find happiness and contentment by pursuing “the good life,” Americans have instead found it empty. Consumerism seems to promise fulfillment, but alas, it is merely an illusion. Consumerism does not satisfy.

Inverted Values and Changing Attitudes

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

Debt and waste also show skewed priorities. More Americans

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

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

Americans do recognize the problem and are trying to simplify their lives. A poll by the Center for a New American Dream showed a change in attitudes and action. The poll revealed that eighty-five percent of Americans think our priorities are out of whack. For example, nearly nine in ten (eighty-eight percent) said American society is too materialistic. They also found that most Americans (ninety-three percent) feel we are too focused on working and making money. They also believed (ninety-one percent) that we buy and consume more than we need. More than half of Americans (fifty-two percent) said they have too much debt.{10}

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

Perhaps Americans are coming to the realization that more consumer goods don't make them happy. Think back to the year 1957. That was the year that the program *Leave it to Beaver*

premiered on television. It was also the year that the Russians shot Sputnik into space. That was a long time ago.

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

Undermining the Family and Church

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

The family has been adversely affected by the time pressures created by a consumer mentality. Family time used to be insulated to a degree from employment demands. That is no longer true. “We no longer hesitate to work weekends and evenings or to travel Sundays, for example, in order to make the Monday-morning meeting.”^{12} As we have already mentioned, Americans are working more hours than ever before. The signal that is being sent throughout the corporate world is that you must be willing to sacrifice time with your family in order to get ahead. And that is exactly what is taking place.

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

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

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

Craven points out that those who are dissatisfied with a consumerist-created lifestyle turn to church for meaning and purpose. Unfortunately, they think that "by integrating a 'little religion' into their lives they will balance and perfect the lifestyle. Tragically, they do not realize it is not their lifestyle that is in need of salvation, it is their very souls."[\[14\]](#)

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

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

Undermining the Community and Character

What has been the impact of consumerism? Craven talks about how consumerism has undermined community and how it has also

undermined virtue and character. "With the increased priority given to the marketplace, there follows a decreased commitment to neighbors, community, and connections to extended family; children are displaced in pursuit of opportunities, and familial priorities become subverted to company demands." [\[15\]](#)

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

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

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

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

As we have already noted, consumerism does not satisfy. In fact, it can be argued that a consumerist mentality puts us in an emotional place where we are perpetually discontent. We are unable to rest in that which is good because we always want

more. This is made even more difficult in our world where advertising images provide a seemingly endless series of choices that are promoted to us as necessary in order to achieve the perfect life.

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

A Biblical Perspective on Materialism and Consumerism

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

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

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

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

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

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

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

Notes

1. John DeGraaf, David Wann, and Thomas Naylor, *Affluenza: The All-Consuming Epidemic*, 2nd ed. (San Francisco: Berrett-Koehler, 2005).
2. Michael Craven, *Uncompromised Faith: Overcoming Our*

Culturalized Christianity (Colorado Springs, CO: NavPress, 2009).

3. Richard John Neuhaus, *Doing Well and Doing Good: The Challenge to the Christian Capitalist* (New York: Doubleday, 1992), 52-53.

4. *Affluenza*, xviii.

5. *Ibid.*, 3.

6. U.S. Census Bureau, *Statistical Abstract of the United States* (Washington, DC: U.S. Government Printing Office, 2004-2005).

7. *Affluenza*, 4.

8. *Ibid.*, 42.

9. *Ibid.*, 4.

10. Center for a New American Dream, 2004 survey, www.newdream.org/about/pdfs/PollRelease.pdf.

11. David Myers, *The American Paradox* (New Haven, CT: Yale University Press, 2000), 136. 12. Craven, *Uncompromised Faith*, 79.

13. L.C. Sayer, et. All, "Are Parents Investing Less in Children?", paper presented at the American Sociological Association annual meeting, August 2000.

14. *Affluenza*, 80.

15. *Ibid.*

16. Francis Schaeffer, *How Should We Then Live?* (Old Tappan: NJ: Fleming Revell, 1976), 205.

17. *Affluenza*, 81.

18. *Ibid.*, 83.

19. James Kunstler in discussion with David Wann, March 1997, quoted in *Affluenza*, 65.

Frasier Worldview Check

I got hoodwinked tonight.

I was watching re-runs of the old NBC television show Frasier—based on the minor character from *Cheers*, Frasier Crane—when I found myself agreeing with Frasier's words describing Judaism. It wasn't until later that night, as I passed those words through my worldview filter, that I came to realize something was wrong about Frasier's comments. Frasier (at least the writers) was not giving Judaism a fair shake.

In the episode, Frasier's son Freddy is celebrating his thirteenth birthday. Freddy's mother is Jewish, which makes Freddy Jewish as well. The thirteenth birthday is a special one for Jewish children; it is the point in their lives when they become adults. To commemorate their passage into adulthood, a celebration is in order: a *bar-mitzvah*.

Frasier's friend Roz knows that he is not Jewish, and asks him what that's like for him. His response is what hoodwinked me:

Roz: Is it weird to have a son brought up in a different religion from yours?

Frasier: Not at all, Roz. It's a faith that espouses love, compassion, duty, education, and art. All values which I cherish.

What tricked me was not what Frasier said but what he didn't say. Jewish culture definitely espouses love, compassion, duty, education, and art. I completely agree. Several friends who have helped me through dark times in my life have been Jewish. I feel a special affinity for the Jews as a Christian because I read the Hebrew Bible as a part of my own Christian Bible—essentially the first five books (Genesis, Exodus, Leviticus, Numbers, and Deuteronomy).

But Frasier made no mention of the Hebrew God, who is the central figure of their faith. He is their Creator, Sustainer, Protector, and Savior. The Hebrew Bible is the story of this God and his special, chosen people. How then could Frasier have completely ignored Him?

To be fair, Frasier was merely speaking about the points of Judaism with which he agrees. We all understand that intuitively as soon as we read the dialogue. However, if these aspects of love, compassion, duty, education, and art are the only elements of Judaism that resonate with him, then I suspect he does not truly identify with the heart of the Hebrew faith because he has not mentioned anything about their God.

Granted, this represents one comment in one episode. However, there may be something else going on beneath Frasier's words. When asked about the apparent conflict between Frasier's religious beliefs and his son's, in some sense he responds by saying that they are not so different. But he only says they are not so different in those five specific aspects: love, compassion, duty, education, and art. If he's saying that's all there is to Judaism, then I would have to disagree.

Philosophers have a fancy name for what Frasier did: *reductionism*. He has reduced Judaism down to smaller constituent parts which, when reassembled, do not recreate the whole. It seems unfair to equate Judaism solely with these five aspects because many other causes, beliefs, or even organizations can be characterized as espousing precisely the same principles, but not be Jewish in the least.

For example, Ancient Greece had a culture that espoused all such principles, yet it had no particular religious affiliation at all. Culturally we could also consider Italy during the Renaissance, or even the Chinese under the Tang dynasty.

Yet, cultures like these that valued love, compassion, duty, education, and art are in other ways very dissimilar to Judaism. Similarities do not equate to identity. That is, just because a religion or culture shares certain attributes does not mean that they are the same in essence. However, *reductionism* falsely makes them seem equivalent just because they share some traits.

So there must be more to Judaism than just these five aspects mentioned by Frasier.

Frasier's religious synopsis may not seem like a very big deal because it is, after all, only one statement. But this one sentence is not what bothers me. I run across people making claims like these all the time in conversation, in magazines, news, practically everywhere. It's sloppy thinking, really. I just want to encourage us not to slip into *reductionism* ourselves—and further, to be even more careful about what we take in, keeping that worldview filter on at all times.

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Tough Economic Times

The Bailout

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

Who would have imagined a year ago we would be talking about spending such enormous amounts of money on a bailout? The

first bailout was for \$700 billion. When these numbers are so big, we lose all proportion of their size and potential impact. So let me use a few comparisons from a recent *Time* magazine article to make my point.[\[1\]](#)

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

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

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

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

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

billion).

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

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

What Caused the Financial Crisis?

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

First, there was risky mortgage lending. Some of that was due to government influence through the Community Reinvestment Act which encouraged commercial banks and savings associations to loan money to people in low-income and moderate-income neighborhoods. And part of it was due to the fact that some mortgage lenders were aggressively pushing subprime loans. Some did this by fraudulently overestimating the value of the homes or by overstating the lender's income. When these people couldn't pay on their loan, they lost their homes (and we had a record number of foreclosures).

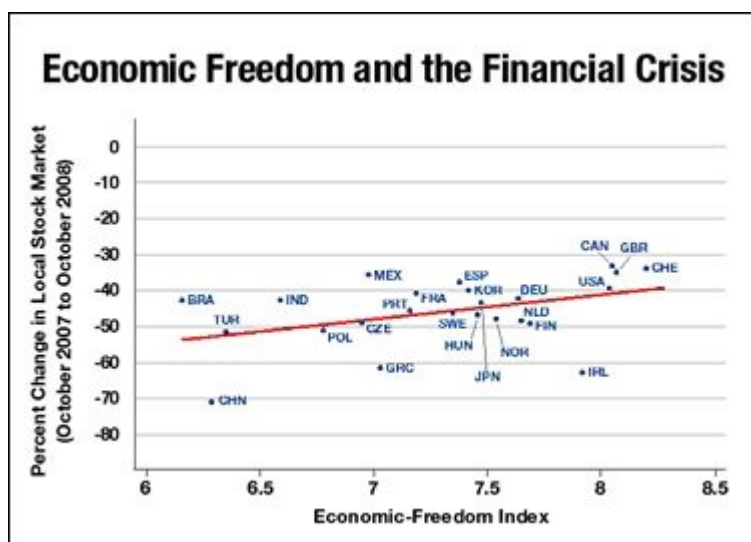
Next, the lenders who pushed those bad loans went bankrupt. Then a whole series of dominoes began to fall. Government sponsored enterprises like Fannie Mae and Freddie Mac as well as financial institutions like Bear Stearns, Lehman Brothers, Merrill Lynch and AIG began to fail.

As this was happening, commentators began to blame government,

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

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

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



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

If the crisis were a result of deregulation, then the line should be downward sloping (meaning that countries that are freer economically had a biggest collapse in their stock

markets). But the line slopes up. That seems to imply that countries that are economically free have suffered less than countries that are not. While it may be true that a single graph and a statistical correlation certainly does not tell the whole story, it does suggest that the crisis was not due to deregulation.

The End of Prosperity

It is interesting that as the financial crisis was unfolding, a significant economic book was coming on the market. The title of the book is *The End of Prosperity*.[\[4\]](#)

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

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

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

Arthur Laffer, in a column in the *Wall Street Journal*, believes that “financial panics, if left alone, rarely cause much damage to the real economy.”[\[5\]](#) But he then points out

that government could not leave this financial meltdown alone. He laments that taxpayers have to pay for these bailouts because homeowners and lenders lost money. He notes: "If the house's value had appreciated, believe you me the overleveraged homeowners and the overly aggressive banks would never have shared their gain with the taxpayers."

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

The reason the authors wrote *The End of Prosperity* was to set forth what has worked in the past as a prescription for the future. They were concerned that tax rates were headed up and not down, that the dollar is falling, and that America was turning it back on trade and globalization. They also were concerned that the federal budget was spiraling out of control and that various campaign promises (health care, energy policy, environmental policy) would actually do more harm than good.

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

The Future of Affluence

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

Robert Samuelson, writing in *Newsweek* magazine, talks about "The Future of Affluence."[\[6\]](#) He begins by talking about the major economic dislocations of the last few months:

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

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

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

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

The authors say that the virus of affluenza "is not confined to the upper classes but has found its ways throughout our society. Its symptoms affect the poor as well as the rich . . . affluenza infects all of us, though in different ways."[\[7\]](#) The authors go on to say that "the affluenza epidemic is rooted in the obsessive, almost religious quest for economic expansion that has become the core principle of what is called

the American dream.”

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

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

Squanderville

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

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

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

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

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

Does this story sound familiar? It should. Squanderville is America.

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

He says: “If America had maintained a viable economy and continued to produce goods instead of merely consuming them, and if we had saved money instead of borrowing, our standard of living could rise with everybody else’s. Instead, we gutted our manufacturing, let our infrastructure decay, and encouraged our citizens to borrow with reckless abandon.”[\[9\]](#)

It appears we have been infected with the virus of affluenza. The root problem is materialism that often breeds discontent. We want more of the world and its possessions rather than more of God and His will in our lives. What a contrast to what Paul says in Philippians where he counts all things to be loss (3:7-8) and instead has learned to be content (4:11). He goes

on to talk about godliness with contentment in 1 Timothy 6:6-7. Contentment is an effective antidote to materialism and the foundation to a proper biblical perspective during these tough economic times.

Notes

1. "What Else You Could Spend \$700 Billion On," *Time*, September 2008, www.eandppub.com/2008/09/what-else-you-c.html.
2. Barry Ritholtz, "Big Bailouts, Bigger Bucks," *Bailouts, Markets, Taxes and Policy*, www.ritholtz.com/blog/2008/11/big-bailouts-bigger-bucks/.
3. Kevin Hassett, "The Regulators' Rough Ride," *National Review*, 15 December 2008, 10.
4. Arthur Laffer, Stephen Moore, and Peter Tanous, *The End of Prosperity* (New York: Simon and Schuster, 2008).
5. Arthur Laffer, "The Age of Prosperity Is Over," *Wall Street Journal*, 27 October, 2008, A19, online.wsj.com/article/SB122506830024970697.html.
6. Robert Samuelson, "The Future of Affluence," *Newsweek*, 10 November 2008, 26-30.
7. John DeGraaf, David Wann, and Thomas Naylor, *Affluenza: The All-Consuming Epidemic*, 2nd ed. (SF: Berrett-Koehler, 2005), xviii.
8. Warren Buffett, "America's Growing Trade Deficit Is Selling the Nation Out From Under Us," *Fortune*, 26 October 2003.
9. Kirk Shinkle, "Permabear Peter Schiff's Worst-Case Scenario," *U.S. News and World Report*, 10 December 2008, tinyurl.com/63sqkh

On Engaging Culture

In the late 1940s, conservative Christians were called to come out of the forts to which they had retreated under the onslaught of modernistic thinking and to re-engage their culture. The call was heard, and evangelical Christians have been increasingly involved in academia, the arts, the media, medical ethics, politics, and other strategic areas of our culture. Of course, there's also been significant involvement in pop culture with examples ranging from Christian trinkets sold in Christian bookstores to some pretty good music.

A phrase that is often used for this cultural involvement is "engaging culture." In fact, that phrase forms a third of Probe's abbreviated mission statement: "renewing the mind, equipping the church, engaging the world." What does it mean to "engage" culture? The phrase might give the impression that Christians stand outside their culture and need to re-enter it. This is a simplistic understanding. With the exception of a few such as the Amish, we are all embedded in American culture. We buy food from the same grocery stores as non-Christians and eat the same kinds of food. We watch the same ballgames, wear the same kinds of clothes, drive the same kinds of cars, speak the same language, visit the same museums, take advantage of the same medical care—we could go on and on. In fact, even the Amish don't stand totally outside American culture. Participation is a matter of degree.

To note this participation is not to denigrate it; this is the way life is on this planet. People have divided into different groups and developed different cultures, and within those cultures there are both Christians and peoples of other faiths or no faiths at all.

Christians have always had to deal with the issue of living in a world that isn't in tune with Christian beliefs and morality. When we become actively involved in our culture, our

differences become more acute. Given these differences, how are we to “engage” our culture? What should that look like? It’s doubtful whether those who first sounded the evacuation order would approve of how deeply some Christians have embedded themselves in contemporary society. Polls by the Barna Group show how much evangelicals look like their non-Christian neighbors. What is a proper involvement in culture?

A new book on the subject has gained a lot of attention: *Culture Making* by Andy Crouch. Crouch presents two sets of concepts which together form a framework for how we might interact with our culture. He names five strategies and two ways of employing these strategies.

First, the five strategies for interacting with culture are condemning, critiquing, copying, consuming, and cultivating. *Condemning* is finding fault with a thing or practice or person. *Critiquing* refers to analyzing culture. *Copying* is bringing cultural goods into our own subculture and forming a parallel culture. *Consuming* is simply enjoying the fruits of our culture. *Cultivating* refers to creating and nurturing. I’ll come back to cultivating later.

Second, the two ways of *employing* the strategies Crouch calls *postures* and *gestures*. These are metaphors taken from our physical stances and motions. *Posture* is the way one stands when not paying attention to how one is standing. Some people have a very erect posture and some slouch. *Gestures* are ad hoc motions we make throughout the day. I need the book on my desk, so I pick it up. I greet someone by shaking hands. I get someone’s attention by waving my arms over my head. I don’t constantly use the gestures of arm waving or hand shaking or picking up; I only use them when needed.

Now let’s put the strategies together with the stances. The first four of the strategies are the ones most commonly practiced. All of them have their places as gestures. Occasionally we need to *condemn*. Some things are bad, and we

need to say so. *Critiquing* is something we need to do as well from time to time. Some law is being debated, for example, and those involved have to analyze the proposal from a variety of angles. *Copying* our culture is something we do sometimes that is okay. Because we live alongside non-Christians in our broader culture, we will be influenced to some extent by musical styles or styles of clothing. In the area of sports, some churches have softball teams and compete against teams from other churches. *Consuming* is something we all do routinely. I go to movies that don't have distinctly Christian messages. I eat at a local Italian restaurant without checking the religious credentials of the owners or employees. I drive on our interstate system without worrying about the fact it wasn't created with distinctly Christian purposes in mind.

A serious problem for Christians is that we often allow these *gestures* to become *postures*. That is, what should only be an occasional behavior becomes a lifestyle or character trait. For example, some people adopt a posture of *condemnation*. They condemn constantly. You've seen the facial expression: eyebrows up, piercing eyes staring, head shaking. Such people seem incapable of finding anything good in culture.

Other people adopt a posture of *critiquing*. Everything is put under the microscope for analysis. Nothing is simply enjoyed. Occupying one's time with critiquing leaves no place for actually bringing about change.

The posture of *copying* is often seen in our Christian subculture. Whatever is new in clothing or hair styles or music, we're all over it. On our t-shirts we print Christian slogans (sometimes cheapening the gospel by a cheesy use of company logos, such as T-shirts with "Christ is King" in the style of the Burger King crown logo). Christian lyrics are written for the latest styles in music. We master the latest marketing techniques. When we are always copying, we are getting our cues from people who don't share our values. Another problem is that we are always following behind. This

posture also reveals a separatist mindset; we can enjoy “their” music, but we have to bring it over the wall into “our” world.

Consuming as a posture results in us becoming indiscriminant in what we “eat.” Others are always deciding for us what is good. There is such a concern with keeping up with the latest, with not being left behind, that we are often unaware of how what we consume affects us. A posture of consuming also leaves little room for creating something new.

These strategies are the same ones non-Christians employ. The difference is the values which determine *how* they are employed. All of *our* condemning, critiquing, copying, and consuming are to be governed by scriptural norms.

If we stop here, we will miss the major point of Andy Crouch’s book. While these strategies have their places, there’s one which we can leave out completely to our detriment and the detriment of our society. That is *cultivation*. Cultivating involves creating and nurturing. Crouch uses the metaphor of gardening to illustrate. The gardener looks at what is there—landscape, sunlight, etc.—and considers what could be grown. Weeds are removed, the soil is tilled, and the seeds are planted. Water is provided to enable growth. This is the stuff of culture making. We aren’t just to react to what is there, but to bring new things into existence and to care for what is there that is good.

Crouch has some questions for Christians:

I wonder what we Christians are known for in the world outside our churches. Are we known as critics, consumers, copiers, condemners of culture? I’m afraid so. Why aren’t we known as cultivators—people who tend and nourish what is best in human culture, who do the hard and painstaking work to preserve the best of what people before us have done? Why aren’t we known as creators—people who dare to think and do

*something that has never been thought or done before,
something that makes the world more welcoming and thrilling
and beautiful?*

I suspect that one problem some Christians might have with this has to do with eschatology. Those who hold to a premillennial, pretribulational view of end times see this world as being doomed for destruction, and some wonder why we should put any effort into cultural engagement beyond witnessing for Christ. A big problem with that is that no one knows when the end is coming. In the meantime, cars and factories spew pollution into the air that is harmful to our health and to the well-being of other living things. Cancer still ends lives way too soon and is often attended by much suffering. The decay of inner cities is depressing to its inhabitants. Are Christians engaged in making cars that don't pollute? Fighting cancer? Cleaning up and reversing the decay of declining neighborhoods?

To some, this will sound suspiciously like the "social gospel" of the mid-twentieth century. It isn't. For one thing, it is grounded in Christian theology. We are created in the image of *the* Creator and have been made creative ourselves. For another, because we are made in the image of God we should care about the health and well-being of all people. Consider, too, that God Himself is interested in beauty (Ex. 28:2, 40).

Most of us will never invent something that will drastically alter people's lives. We won't do anything really big like find the cure for Alzheimer's or solve the nation's economic crisis. But we can do small things. We can tutor a child who has trouble reading, fix up our yards and houses so they aren't eye-sores to our neighbors, join a local civic chorale or orchestra. In short, it's just a matter of using our talents to make our world a better place, and in doing so to enrich the lives of other people and point to the glory of God.

In doing so, we may also find that non-Christians are more apt to listen to our reason for doing so.

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Critique of “The Shack” – A Christian Theologian’s Perspective

Dr. Zukeran commends the author on attempting to make the gospel accessible. However, from a Christian theologian’s perspective, he also warns us that the book presents confused pictures of the nature of God, the Son, and the way to salvation. The book can act as a great starting point for discussion, but do not rest your theology upon the pages of this fictional book.

The Shack by William Young has become a *New York Times* bestseller. Eugene Peterson, Professor Emeritus of Spiritual Theology at Regent College, Vancouver, B.C. writes, “The book has the potential to do for our generation what John Bunyan’s *Pilgrim’s Progress* did for his. It’s that good.” Many Christians say that the book has blessed them. However, others have said that this book presents false doctrines that are heretical and dangerous. The diversity of comments and questions about the book created a need to research and present a Biblical critique of this work.

William Young creatively writes a fiction story that seeks to

answer the difficult question of why God allows evil. In this story the main character, Mackenzie Allen Philips, a father of five children, experiences the unthinkably painful tragedy of losing his youngest daughter to a violent murder at the hands of a serial killer. Through his painful ordeal he asks the questions, "How could God allow something like this to happen?" and "Where was God in all this?"

One day he receives an invitation to meet God at the shack where his daughter was molested and killed. There he meets God the Father who appears as a large African-American woman named Papa, God the Son who appears as a Middle Eastern Man in a leather tool belt, and God the Holy Spirit who appears as an Asian woman named Sarayu. In this place over the course of a few days Mack asks each member of the triune God difficult questions about life, eternity, the nature of God, evil, and other significant issues with which every person struggles in their lifetime. Through several dialogues with each member of this "Trinity," Mack receives answers, and through these answers we learn about the nature of God and the problem of suffering and evil.

COMMENDABLE FEATURES

The Shack creatively addresses a relevant and difficult issue of God and the problem of evil. Young answers the problem of God and evil with the free will argument, which states that God created people with the free will to commit evil. Young also emphasizes that God has an ultimate plan for our lives which cannot be overcome, even by acts of evil. As humans, we are limited finite creatures who cannot see how all things can fit together or how even evil events might somehow fulfill God's ultimate plan. God is good, and God is love. Therefore, what He allows is filtered through His love and infinite wisdom. God permits individuals to exercise their free will even if they choose to go against His commands. In His love, He does not impose His will on us. When we choose to do evil, these actions hurt Him deeply. Often we cannot understand

events that happen in our lives; however, we are asked to trust God even when we cannot see or comprehend why He allows things to happen. In fact Young points out that taking away our freedom would not be the best thing for God to do. I believe Young does a decent job of tackling the difficult issue of evil. He does attempt to answer a very difficult question in a creative way that many will find engaging.

Young also emphasizes the intimate relationship we are to have with God. There is a danger that a believer's faith can become cerebral and neglect the emotional, heart aspect of one's walk with God. A faith that is only centered on knowing doctrine only can be a cold kind of faith (Rev. 2:4-5).

CRITICISMS OF *THE SHACK*

I commend Young for attempting to wrestle with a difficult issue in a creative manner. Young is not a trained theologian or Bible scholar. He wrote this book for the purpose of sharing his experience and insight as he worked through personal tragedy in his life. He does attempt to be orthodox in his theology but there are some apparent errors. I do not doubt his sincerity or his relationship with God. He is a brother in Christ and it is my goal to present an accurate critique of his work.

In seeking to address the issue of God and the problem of evil, the author presents flawed theological views that confuse the nature of God. One of my concerns is the emphasis on experience and how it is given emphasis equal to or stronger than the Bible. Young refers to the Bible superficially; however, his primary focus in this work is on experience. In fact, he unfortunately makes some critical remarks regarding the sole authority of the Word and the training needed to interpret it properly:

In seminary he had been taught that God had completely stopped any overt communication with moderns, preferring to

have them only listen and follow sacred scripture, properly interpreted, of course. God's voice had been reduced to paper, and even that paper had to be moderated and deciphered by the proper authorities and intellects. It seemed that direct communication with God was something exclusively for the ancients and uncivilized, while educated Westerners access to God was mediated and controlled by the intelligentsia. Nobody wanted God in a box, just in a book. (p. 65)

Throughout the book, he criticizes Biblical teachings as “religious conditioning” or “seminary teaching” (p. 93). Young’s intention may be to encourage the audience to break stereotypes in their thinking about God. This is commendable, for we must constantly examine our theology of God and evaluate whether we have adopted false stereotypes in our understanding of God. It may not have been the author’s intent to devalue the word of God or theological training. However, comments like these give that impression.

Our theology must be consistent with God’s Word. God will not reveal Himself or communicate in ways that are contrary to His Word. God is not limited to words on a page; He also communicates through His creation or general revelation (Rom. 1). However, God has given us special revelation and communicated specific truths about His character in His Word. If God reveals and communicates information that is contrary to His Word, then He could not be a God of truth. There are truths that are not mentioned in the Bible, but those facts should be consistent and not contrary to the Word of God. It was unfortunate that there were more critical remarks made on biblical training and not a stronger emphasis to study and exhort believers to be diligent students of the word (2 Tim. 2:15).

Confusion Regarding the Nature of God

Young presents several incorrect and confusing teachings regarding the nature of God and salvation. In this story, God the Father appears as a large African-American woman. In contrast, the Bible teaches that the Father never takes on physical form. John 4:24 teaches that God is spirit. 1 Timothy 4:16 states, "God, the blessed and only ruler, the King of kings and Lord of lords, who alone is immortal and who lives in unapproachable light whom no one has seen or can see." To add to this, God appears as a woman named "Papa." It is true that God is neither male nor female as humans are, and both feminine and masculine attributes are found in God. However, in the Bible God has chosen to reveal Himself as Father and never in the feminine gender. This gender distortion confuses the nature of God.

In the story, God the Father has scars on His wrists (p. 95). This is contrary to Biblical teaching in which only Jesus became human and only Jesus died on the cross. It is true the Father shared in the pain of Christ's suffering, but God stood as the judge of sin, not the one who suffered on the cross. Christ bore the burden of our sins; God the Father was the judge who had to render His judgment on His Son.

God the Father says "When we three spoke ourselves into human existence as the Son of God, we became fully human" (p. 99). Young teaches that all three members of the Trinity became human. However, scripture teaches that only the Son, not all members of the Trinity, became human. This distorts the uniqueness and teaching of the incarnation.

Confusion Regarding the Son

In this story, Jesus appears as a Middle Eastern man with a plaid shirt, jeans, and a tool belt. In the Bible, Jesus appears as a humble servant veiling His glory (Phil. 2). After the resurrection, Jesus retains His human nature and body but is revealed in a glorified state. He appears in his glorified and resurrected body and His glory is unveiled (Revelation 1).

As the incarnate Son of God, Jesus retained His divine nature and attributes. His incarnation involved the addition of humanity, but not by subtracting His deity. During His incarnation He chose to restrict His use of His divine attributes, but there were occasions in which He exercised His divine attributes to demonstrate His authority over creation. However, in *The Shack* God says:

Although he is also fully God, he has never drawn upon his nature as God to do anything. He has only lived out of his relationship with me, living in the very same manner that I desire to be in relationship with every human being. He is just the first to do it to the uttermost – the first to absolutely trust my life within him, the first to believe in my love and my goodness without regard for appearance or consequence. . . . So when He healed the blind? He did so as a dependent, limited human being trusting in my life and power to be at work within him and through him. Jesus as a human being had no power within himself to heal anyone (p. 99-100).

First, it is not true that Jesus “had no power within himself to heal anyone.” Jesus, as the incarnate Son of God, never ceased being God. He continued to possess full and complete deity before, during, and after the incarnation (Colossians 2:9). He did do miracles in the power of the Spirit, but He also exercised His own power (Lk. 22:51; Jn. 18:6). Young appears to be teaching the incorrect view of the incarnation that Christ gave up His deity, or aspects of it, when He became human.

Confusion Regarding the Holy Spirit

In this story, the Holy Spirit appears as an Asian woman named Sarayu. In contrast, the Holy Spirit never appears as a person in the Bible. There is one time when the Holy Spirit appears in physical form as a dove at the baptism of Jesus. Moreover,

the Spirit is never addressed in the feminine but is always addressed with the masculine pronoun.

Confusion Regarding the Trinity

The first inaccuracy regarding the Trinity is that in this story, all three members of the Trinity take on human form. This confuses the doctrine of the incarnation, for Scripture teaches that only Jesus takes on human form.

The second inaccuracy presented in *The Shack* is the idea that the relationship taught between the members of the Trinity is incorrect. In the book, "God" says, "So you think that God must relate inside a hierarchy like you do. But we do not" (p. 124). Young teaches that all three members of the Trinity do not relate in a hierarchical manner (p. 122-124).

In contrast, the Bible teaches that all three members of the Trinity are equal in nature while there also exists an economy, or hierarchy, in the Trinity. It describes the relationship of the members of the Godhead with each other, and this relationship serves as a model for us. The Father is the head. This is demonstrated in that the Father sent the Son. The Son did not send the Father, (Jn. 6:44, 8:18, 10:36). The Son also is the one who sends the Holy Spirit (Jn. 16:7). Jesus came down from heaven, not to do his own will, but the will of the Father (John 6:38). The Father is the head of Christ (1 Cor. 11:3). 1 Cor. 15:27-28 speaks of creation being in subjection to Jesus, and then in verse 28, Jesus will be subjected to the Father. The Greek word for "will be subjected" is *hupotagasetai* which is the future passive indicative. This means that it is a future event where Jesus will forever be subjected to the Father. These passages teach that there is indeed a hierarchy within the Trinity in which all three members are equal in nature, yet the principle of headship and submission is perfectly displayed in the Trinity. This critical theological principle is incorrectly taught in *The Shack*.

Confusion Regarding Salvation

In this story, Young appears to be teaching pluralism, which is the belief that there are other ways to salvation beside faith in Jesus Christ. In this story Papa states:

Those who love me come from every system that exists. They are Buddhists or Mormons, Baptists or Muslims, Democrats, Republicans and many who don't vote or are not part of any Sunday morning or religious institutions. I have followers who were murderers and many who were self-righteous. Some are bankers and bookies, Americans and Iraqis, Jews and Palestinians. I have no desire to make them Christian, but I do want to join them in their transformation into sons and daughters of my Papa, into my brothers and sisters, into my Beloved. (p. 182)

Young states that Jesus has no desire to make people of other faiths Christians, or disciples of Christ. One then wonders what this "transformation into sons and daughters of my Papa" entails. What does it mean to be a son or daughter of Papa?

Jesus commanded us in the Great Commission to "Go into all the world and make disciples, baptizing them in the name of the Father and of the Son and of the Holy Spirit, and teaching them to obey all that I have commanded you." Being a disciple of Christ requires us to know and obey the teachings that God has revealed in His Word.

Mack asks Jesus, "Does that mean all roads will lead to you?" To this question, Jesus replies, "Not at all. . . . Most roads don't lead anywhere. What it does mean is that I will travel any road to find you" (p. 182). Although pluralism is denied here, there is confusion regarding salvation. It is a strange statement by Jesus to say, "Most roads don't lead anywhere." In actuality Jesus stated in the Gospels that most roads lead to destruction when in Mt. 7:13-14 He says, "Enter through the narrow gate. For wide is the gate and broad is the road that

leads to destruction, and many enter through it. But small is the gate and narrow the road that leads to life, and only a few find it." Young fails to mention eternal judgment for those who do not receive Jesus whereas Jesus makes it clear in John 14:6 that He is the only way to life; all other roads lead to destruction.

Things are further confused when the Jesus of *The Shack* states, "I will travel any road to find you." The message appears to teach that Jesus will reveal Himself to people no matter their road or religion. Jesus does not ask them to leave that road and follow the narrow path of salvation.

Moreover, in a later conversation on the atoning work of Christ on the cross, Mack asks, "What exactly did Jesus accomplish by dying?" Papa answers, "Through his death and resurrection, I am now fully reconciled to the world" (p. 191-2). Mack is confused and asks if the whole world has been reconciled or only those who believe. Papa responds by saying reconciliation is not dependent upon faith in Christ:

The whole world, Mack. All I am telling you is that reconciliation is a two-way street, and I have done my part, totally, completely, finally. It is not the nature of love to force a relationship but it is the nature of love to open the way" (p. 192).

Young appears to be saying all people are already reconciled to God. God is waiting on them to recognize it and enter into a relationship with Him. These dialogues appear to teach pluralism. Although it is denied on page 182, the ideas presented by Young that Jesus is not interested in people becoming Christians, that Jesus will find people on the many roads, and that the whole world is already reconciled to God presents the tone of a pluralistic message of salvation. Thus, the book presents a confusing message of salvation.

Emphasis on Relationship

Throughout the book, Young places an emphasis on relationships. He downplays theological doctrines and Biblical teaching and emphasizes that a relationship with God is what is most important. However, Jesus stated, "Yet a time is coming and has now come when the true worshipers will worship the Father in spirit and truth, for they are the kind of worshipers the Father seeks. God is spirit, and his worshipers must worship in spirit and in truth" (Jn. 4:23-24).

It is not possible to have a relationship with God that is not based in truth. In order to have a meaningful relationship with God, one must understand the nature and character of God. Truth is rooted in the very nature of God (John 14:6). A relationship with God comes through responding to the truths revealed in His Word. Thus, a believer must grow in his relationship with God through seeking emotional intimacy as well as growing in our understanding of the Word of God.

Throughout his book Young emphasizes the relational aspect of our walk with God and downplays the need for proper doctrinal beliefs about God. It is true that Christians are to have a vibrant relationship with God, but this relationship must be built on truth as God has revealed in His Word. Seeking a relationship and worship of God built on false ideas of God could lead one to discouragement and even false hope. As one grows in Christ, one's understanding of God should move toward a more accurate understanding of God's character that is revealed in His word.

An essential part of growing a deep intimate relationship with God involves the learning of Biblical and doctrinal truths about God. The Apostle Paul refers to this in Ephesians 4:13 when he says, "until we all reach unity in the faith and in the knowledge of the Son of God and become mature, attaining to the whole measure of the fullness of Christ."

Simply knowing doctrine without the involvement of the heart leads to a cold faith. I believe Young was trying to emphasize

this point. However, a heart religion without truth as its guide is only an emotional faith. We must have both heart and mind. In fact, Jesus commanded Christians in Matthew 22:37 to “Love the Lord with all your heart, with all your soul, and with all your mind.”

Conclusion

The Shack attempts to address one of life’s toughest issues: the problem of God and evil. Although this is a work of fiction, it addresses significant theological issues. However, in addressing the problem of evil, Young teaches key theological errors. This can lead the average reader into confusion regarding the nature of God and salvation. I found this to be an interesting story but I was disturbed by the theological errors. Readers who have not developed the skills to discern truth from error can be confused in the end. So although the novel tries to address a relevant question, it teaches theological errors in the process. One cannot take lightly erroneous teachings on the nature of God and salvation.

I believe this book would make a great subject for discussion groups. The topics presented in the book such as the problem of evil, the nature of God, and salvation are worthwhile topics for all believers to discuss. We can often learn and become more accurate in our beliefs when we analyze error, compare it with scripture, and articulate our position in light of the Bible. I do not believe Christians need to run from error as long as they read and study with discernment.

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Is America Going Broke?

Let me begin with a provocative question: Is America going broke? It is a question that has been asked many times before. And when an economist asks the question, it creates quite a stir. Back in 2006, Laurence Kotlikoff asked: "Is the United States Bankrupt?"[\[1\]](#) He concluded that countries can go broke and that the United States is going broke due to future obligations to Social Security and Medicare. At the time, his commentary generated lots of discussion and controversy.

Two years later that same economist writing for *Forbes* magazine asked the question in a slightly different way: "Is the U.S. Going Broke?"[\[2\]](#) He pointed out that the federal government's takeover of Fannie Mae and Freddie Mac represented a major financial challenge. These two institutions issue about half of the mortgages in America, so that part of the bailout put the government on the hook for \$5 trillion (if you consider the corporate debt that is owed and the mortgage debt that is guaranteed).

But \$5 trillion is effectively pocket change when you consider the real liabilities that are facing our government. He estimates that is on the order of \$70 trillion. I have seen others estimate our unfunded liabilities at anywhere from \$50 trillion to as high as more than \$90 trillion. Let's for the sake of discussion use the \$70 trillion figure.

The \$70 trillion figure actually represents the fiscal difference between the government's projected spending obligations and all its projected tax receipts. He notes, "This fiscal gap takes into account Uncle Sam's need to service official debt-outstanding U.S. government bonds. But it also recognizes all our government's unofficial debts, including its obligation to the soon-to-be-retired baby boomers to pay their Social Security and Medicare benefits."[\[3\]](#)

When we are talking about such large dollar amounts, it is hard to put this in perspective. Let's focus on the challenge that the baby boom generation creates. There are approximately 78 million baby boomers who will be retiring over the next few decades. Each of them can expect to receive approximately \$50,000 each year (in today's dollars) during their retirement. OK, so let's multiply 78 million by a \$50,000 annual payment and you get an annual cost of \$4 trillion per year.

Of course, these are just the obligations we know about. There are others potential costs and obligations that aren't even calculated into the national debt. Housing prices certainly fit into that category. We know some of the obligations that were written into law but cannot predict what might take place in the future. And we don't know how many banks in the future will fail and what that cost might be to the American taxpayer.

Fannie Mae and Freddie Mac

I would imagine that if you asked most people a year ago what they know about Fannie Mae and Freddie Mac they would probably respond that they know very little about these two corporations. But after congressional debates about various bailouts, most Americans know a lot more about these two institutions.

Fannie Mae is the Federal National Mortgage Association, and Freddie Mac is the Federal Home Loan Mortgage Corporation. They are stockholder-owned corporations and referred to as government sponsored enterprises, known as GSEs. The two of them are considered the largest financial companies in the world with liabilities of approximately \$5 trillion.

The bailout of these institutions has been controversial for a few reasons. First, these two GSEs are private companies which

the government wants to help with taxpayer money. Economist John Lott believes "this whole approach is pretty dubious. If you subsidize risk, you get more of it. If you don't have to bear the cost of the risk, why not shoot for the moon?"

Former House Majority Leader Dick Armey says we are "privatizing gains while socializing losses." Stockholders of Fannie Mae and Freddie Mac already receive higher interest rates than Treasury securities because of higher risk of repayment. He suggests that the government repay 90 cents on the dollar rather than 100 percent.

In the midst of the debates about bailouts, we learned some vital lessons about the economy. For example, some have talked about the proposal to suspend the accounting rules of the Sarbanes-Oxley Act known as "mark to market." Trying to understand this proposal forced us to get up-to-speed on economics and accounting.

We also learned that sometimes a regulatory agency may not have done a good job warning us of dangers. The Office of Federal Housing Enterprise Oversight employs 200 people to oversee Fannie Mae and Freddie Mac which are the government-sponsored entities that own or guarantee nearly half of the nation's residential mortgages. Just a few months before the collapse of Fannie and Freddie, the OFHEO issued a report that saw clear sailing ahead.

We also learned that in trying to do some good, government can do harm. During the 1990s the Treasury Department changed the lending rules for the Community Reinvestment Act. This was an attempt to get middle-income and low-income families into homes. Unfortunately, these families lacked the resources to make their payments. It was only a matter of time before many of those families defaulted on their loans.

Medicare

Usually when we talk about unfunded liabilities, the conversation usually turns to Social Security. It turns out that the Social Security shortfall is a problem, but it pales in comparison to the shortfall for Medicare.

Medicare is a pay-as-you-go program. Although some members of Congress warned about future problems with the system, most politicians simply ignored the potential for a massive shortfall. Medicare comes in three parts. Medicare Part A covers hospital stays, Medicare B covers doctor visits, and Medicare D was recently added as a drug benefit.

How big is the financial shortfall? Let me quote from a speech given Richard Fisher (President and Chief Executive Officer, Federal Reserve Bank of Dallas). He says:

The infinite-horizon present discounted value of the unfunded liability for Medicare A is \$34.4 trillion. The unfunded liability of Medicare B is an additional \$34 trillion. The shortfall for Medicare D adds another \$17.2 trillion. The total? If you wanted to cover the unfunded liability of all three programs today, you would be stuck with an \$85.6 trillion bill. That is more than six times as large as the bill for Social Security. It is more than six times the annual output of the entire U.S. economy.[*{4}*](#)

There are a number of factors that contribute to this enormous problem. First, there are the demographic realities that are also affecting Social Security. From 1946 to 1964 we had a baby boom followed by a baby bust. Never has such a large cohort been dependent on such a small cohort to fund their entitlement programs. Second, there is longevity. People are living longer lives than ever before. Third, the cost of medical treatment and technology is increasing. We have better drugs and more sophisticated machines, but these all cost

money. Finally, we have a new entitlement (the prescription drug program) that is an unfunded liability that is one-third greater than all of Social Security.

Richard Fisher says that if you add the unfunded liabilities from Medicare and Social Security, you come up with a figure that is nearly \$100 trillion. "Traditional Medicare composes about 69 percent, the new drug benefit roughly 17 percent and Social Security the remaining 14 percent."[{5}](#)

So what does this mean to each of us? We currently have a population over 300 million. If we divide the unfunded liability by the number of people in America, the per-person payment would come to \$330,000. Put another way, this would be a bill to a family of four for \$1.3 million. That is over 25 times the average household's income.

Is America going broke? What do you think?

Consumer Debt

We've been answering the question, Is America Going Broke? But now I would like to shift the focus and ask a related question. Are Americans going broke? While government debt has been exploding, so has consumer debt.

Let's look at just a few recent statistics. Nearly half of all American families spend more than they earn each year. Personal bankruptcies are at an all-time high and increasing. It is estimated that consumers owe more than \$2 trillion.

It is important to remember that although many Americans are significantly in debt, many others are not. In my earlier article on ["Debt and Credit,"](#) I pointed out how some of the statistics about credit card debt are misleading.[{6}](#)

The current statistics say that the average U.S. household has more than \$9,000 in credit card debt. We also read that the

average household also spends more than \$1,300 a year in interest payments. While these numbers are true, they are also misleading. The average debt per American household with at least one credit card is \$9,000. But nearly one-fourth of Americans don't even own credit cards.

We should also remember that more than thirty percent of American households pay off their most recent credit cards bills in full. So actually a majority of Americans owe nothing to credit card companies. Of the households that do owe money on credit cards, the median balance was \$2,200. Only about 1 in 12 American households owe more than \$9,000 on credit cards.

The statistic is true but very misleading. That is also true of many other consumer debt statistics. For example, nearly two-thirds of consumer borrowing involves what is called "non-revolving" debt such as automobile loans. Anyone who has ever taken out a car loan realizes that he or she is borrowing money from the bank for a depreciating asset. But it is an asset that usually has some resale value (unlike a meal or a vacation purchased with a credit card).

But even in this case, the reality is different than perception. Yes, many families have car payments. But many other families do not have a car payment and owe nothing to the bank. So we have to be careful in how we evaluate various statistics about consumer debt.

The bottom line, however, is that government, families, and individuals are spending more than they have. Government is going broke. Families and individuals are going broke. We need to apply biblical principles to the subject of debt.

Biblical Perspective

Proverbs 22:7 says, "The rich rule over the poor, and the borrower is a servant to the lender." When you borrow money

and put yourself in debt, you put yourself in a situation where the lender has significant influence over the debtor. This is true whether the debtor is an individual or an entire nation.

Many of the Proverbs also warn about the potential danger of debt (Proverbs 1:13-15; 17:18; 22:26-27; 27:13). While this does not mean that we can never be in debt, it does warn us about its dangers. It is never wise to go into debt, and many are now wondering if America and individual Americans are going broke.

Romans 13:8 says, "Owe nothing to anyone." This passage seems to indicate that we should quickly pay off our debts. That would imply that Christians have a duty to pay their taxes and pay off their debts.

But what should we do if government continues to get further and further in debt? I believe that we should hold government officials responsible since it appears that they do not have any real desire to pay off its debt. Psalm 37:21 says, "The wicked borrows and does not pay back." We should repay our debts as individuals, and government should pay its debts as well.

In the Old Testament, debt was often connected to slavery. Isn't it interesting that both debts and slavery were cancelled in the year of Jubilee? It is also worth noting that sometimes people even put themselves in slavery because of debt (Deuteronomy 15:2, 12).

Since we live in the New Testament age, we do not have a year of Jubilee, but we need to hold government and ourselves accountable for debt. If we see a problem, we should address it immediately. Proverbs 22:3 says, "The prudent sees the evil and hides himself, but the naïve go on, and are punished for it." It is time for prudent people to take an honest appraisal of our financial circumstances.

When government is in debt this much, it really has only three options. It can raise taxes. It can borrow the money. Or it can print the money. While it is likely that government will raise taxes in the future, there does seem to be an upper limit (at least politically) to raising taxes. Borrowing is an option, but it is also unlikely that the U.S. government can borrow too much more from investors and other countries. That would suggest that the Federal Reserve will print more money, and so our money will be worth less.

In this article we have given you an honest appraisal of where we are as a country. The responsibility is now in our hands to hold government accountable and to take the necessary steps in our own financial circumstances.

Notes

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4. Richard W. Fisher, "Storms on the Horizon," remarks before the Commonwealth Club of California (San Francisco, CA, May 28, 2008), www.dallasfed.org/news/speeches/fisher/2008/fs080528.cfm.
5. Ibid.
6. Kerby Anderson, "Debt and Credit," [an article on Debt and Credit](#).

Hurricane Ike and God's Commands

Hurricane Ike barreled down on Texas a few days ago, leaving millions of our neighbors without power or safe water, causing huge amounts of wind and water damage, and forcing countless numbers from their homes, some permanently.

Government officials ordered Galveston residents, along with other coastal cities and towns, to evacuate. The National Weather Service tried to express the seriousness of their warning, promising "certain death" to those who stayed. People who lived in one- or two-story homes were told to pin their names and social security numbers to their chests to make identifying their corpses easier. Thousands decided to ride it out, wondering just how bad it could really be.

They found out.

Hurricane Ike left many parts of Galveston a broken, crumpled mess. The aftermath is much worse than residents imagined: no water, no power, no food, no phones. The smell is awful as sewage backs up into waterlogged streets. With no running water, people can't shower, much less flush toilets or even wash their hands after using one. A fetid smell rises from the sludge that's everywhere, a disgusting concoction of mud, sewage, asbestos, lead and gasoline. Not only are officials concerned about the health problems from the stuff, but gigantic bugs are emerging from it. Adding insult to injury is the growing number of mosquitoes.

One woman said, "Next time they should warn people about this, not the storm itself."

There are many reasons officials did everything they could to persuade people to evacuate. And this was one of them: the aftermath of a devastating storm is at least as bad as the battering winds and rain of the storm itself. The desire to spare residents from having to live in the post-hurricane nightmare was part of why officials urged residents to obey the evacuation order.

Surely this must grieve God's heart with pangs of familiarity. He sees every day—every moment!—the awful aftermath of our disobedience. Behind the gift of His commands is His desire to spare us from the pain and heartbreak that comes from disobedient independence. Behind the gift of His commands is a brilliant mind that knows every possible scenario about what would happen if we obeyed and if we disobeyed. He doesn't tell us on the front end what our disobedience will cost us; He doesn't owe it to us.

Government officials can't see the future. They could only assume the worst, given the computer models and even a rudimentary knowledge of the power of hurricanes. But God can.

May the awful post-hurricane stories remind us that God's rules and intentions are given to bless us, not because He's some sort of cosmic killjoy.

There are two truths He seems intent on wanting us to learn by heart: He is good, and He loves us. And that's why we can trust Him when He tells us what to do and what to avoid.

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Charity and Compassion: Christianity Is Good for Culture

Byron Barlowe looks at the impact of Christianity on the world. He concludes that applying a Christian, biblical worldview to the issues that we face in our world has resulted in a great amount of good. Apart from the eternal aspect of Christianity, people applying Christian principles to worldly issues have benefited all mankind.

Christian Religion: Good or Bad for Mankind?

Standing on the jetway boarding a flight out of Cuzco, Peru, I overheard an American college student say to his companion, "See that older guy up there? He's a professor. Came here to give lectures on Christianity. Can you believe that?" In an apparent reference to abuses perpetrated on local Indians by the *conquistadors* centuries earlier, he added, "Haven't Christians done enough to these people?"

He didn't know that I was the professor's companion. Turning around, I said, "Excuse me, I couldn't help but overhear. I'm with the professor and, yes, we were giving lectures at the university from a Christian worldview. But did you know that all these people in between us were helping with humanitarian aid in the poorest villages around here all week?"

He sheepishly mumbled something about every story having two sides. But his meaning was clear: what good could possibly come from Christians imposing their beliefs on these indigenous people? Their culture was ruined by their kind and should be left alone. Popular sentiments, but are they fair and accurate?

The church—and those acting in its name—has had its moments of injustice, intrigue, even murder. Unbiblical excesses during the Inquisitions, the Crusades, and other episodes are undeniable. Yet these deviations from the teachings of Christ and the Bible are overwhelmingly countered by the church's good works and novel institutions of care, compassion, and justice.

Carlton Hayes wrote, "From the wellspring of Christian compassion, our Western civilization has drawn its inspiration, and its sense of duty, for feeding the hungry, giving drink to the thirsty, looking after the homeless, clothing the naked, tending the sick and visiting the prisoner." As one writer put it, missionaries and other Christians lived as if people mattered.[\[1\]](#) Revolutionary!

Christianity exploded onto a brutal, heartless Greco-Roman culture. Believers in this radical new religion set a new standard for caring for the ill, downtrodden, and abused, even at risk of death. Through their transformed Christlike outlooks, they established countercultural ways that lead to later innovations: orphanages, hospitals, transcendent art and architecture, and systems of law and order based on fairness, to name a few. In the early church, every congregation had a list of needy recipients called a *matriculum*. Enormous amounts of charity were given.[\[2\]](#) "Pagan society, through its excesses, teetered on the brink of extinction. Christianity, however, represented . . . a new way."[\[3\]](#)

Compassion and charity are biblical ideals. "Early Christians set a model for their descendents to follow, a model that today's modern secular societies try to imitate, but without Christian motivation."[\[4\]](#) We take for granted the notion that it's good to help the needy and oppressed, but wherever it's found, whether in religious or secular circles, it can be traced right back to Jesus Christ and His followers.

Answering Atheists: Is Religion Evil?

“Religion poisons everything,” carps militant atheist Christopher Hitchens. Fellow atheist Richard Dawkins claims that “there’s not the slightest evidence that religious people . . . are any more moral than non-religious people.” True? Not according to social scientists from Princeton and other top universities.

As citizens, religious people generally shine. According to Logan Paul Gage, “for every 100 altruistic acts—like giving blood—performed by non-religious people, the religious perform 144.” Also, those active in religion in the U.S. volunteer in their communities more.[\[5\]](#) A Barna study reports that “more than four out of five (83%) gave at least \$1000 to churches and non-profit entities during 2007, far surpassing . . . any other population segment studied....”[\[6\]](#) This echoes studies from the past few decades.

Furthermore, studies show that religious youth have more self-control against cigarettes, alcohol and marijuana. “Religion also correlates with fewer violent crimes, school suspensions and a host of other negative behaviors.”[\[7\]](#)

It appears that Dawkins is very wrong. He lamented that “faith is . . . comparable to the smallpox virus but harder to eradicate.” People who care about our culture will hope he’s right about how hard religion is to eliminate, especially Christianity.[\[8\]](#)

So, what about the evil perpetrated by the church? Early Christians were admirable in their display of compassion and charity. But haven’t the centuries since witnessed a parade of continual religious wars (including “Christian wars”), persecutions, and mayhem? Among Christianity’s sins: forced conversions, expansion by so-called “Christian states” mingled with genocide, execution of accused heretics and witches, and the ever infamous Crusades. Regrettable, inexcusable, but

largely overblown.

Dinesh D'Souza writes that this popular refrain also “greatly exaggerates [crimes of] religious fanatics while neglecting or rationalizing the vastly greater crimes committed by secular and atheist fanatics.”[{9}](#) Historian Jonathan Riley-Smith disputes that the Crusaders were rapists and murderers. He and other historians document that they were pilgrims using their own funds to liberate long-held Christian lands and defend Europe against Muslim invaders.[{10}](#)

What about heretics who were burned at the stake? Author Henry Kamen claims that “much of the modern stereotype of the Inquisition is essentially made up. . . . Inquisition trials . . . were fairer and more lenient than their secular counterparts.”[{11}](#)

Atheism is associated with far more death and destruction than religion is, particularly Christianity. In *Death by Government*, R.J. Rummel writes “Almost 170 million men, women and children have been shot, beaten, tortured, knifed, burned, starved, frozen, crushed or worked to death; buried alive, drowned, hung, bombed or killed in any other of a myriad of ways governments have inflicted death on unarmed, helpless citizens and foreigners.”[{12}](#) Rummel directly attributes eighty-four percent of these to atheistic “megamurderers” like Stalin, Hitler, and Mao.

For perspective, consider that “the Crusades, Inquisition and the witch burnings killed approximately 200,000 people” over five hundred years. These deaths, tragic and unjust as many were, only comprise one percent of the deaths caused by atheist regimes during a few decades. That’s a ninety-nine to one ratio of death tied directly to the atheist worldview.[{13}](#)

History shows that atheism, not Christianity, is the view that is bad—even murderous—for society.

Compassion: Christian Innovation in a Cruel World

Christianity is unique. No other religion or philosophy values *and practices wholesale* taking care of the young, sick, orphaned, oppressed, and widowed, hands-on and sacrificially.

To ancient Greeks and Romans, life was cheap. Infanticide—baby killing— was “condoned and practiced for centuries without guilt or remorse [and] extolled by Greco-Roman mythologies.” This ungodly practice was opposed by Christians, whose compassionate example eventually caused Roman emperors to outlaw it.[\[14\]](#) First-century art shows believers rescuing unwanted Roman babies from the Tiber River. They raised them as their own.

Emperors pronounced death sentences on a whim, even beyond gladiatorial games. This was the ultimate extension of *paterfamilias*: a father had the right to kill his own child if she displeased him. Life was expendable, even among families![\[15\]](#)

Abortion, human sacrifice, and suicide were also part of societies unaffected by God’s love. How different from the scriptural doctrine that all are made in God’s image and deserve life and dignity.

Slaves and the poor were on their own. One exhaustive survey of historical documents “found that antiquity has left no trace of organized charitable effort.”[\[16\]](#)

The ancient code was: “leave the ill to die.” Roman colonists in Alexandria even left their friends and next of kin behind during a plague.[\[17\]](#) Japanese holy men kept the wealthy from relieving the poor because they believed them to be “odious to the gods.”[\[18\]](#)

By contrast, Jesus expanded the Jewish obligation of

compassion well beyond family and tribe even to enemies. His parable of the Good Samaritan exploded racial and social boundaries.[{19}](#) Scripture says that Jesus “had compassion on them and healed their sick.” Christ’s disciples went around healing and teaching as their master had. Believers were instructed to care for widows, the sick, the disabled and the poor, and also for orphans. “Justin Martyr, an early defender of Christianity, reveals that collections were taken during church services to help the orphans,” writes Alvin Schmidt. By the time of Justinian, churches were operating old folks’ homes called *gerontocomia*. Before Christianity, homes for the aged didn’t exist. Now, such nursing homes are taken for granted.[{20}](#)

Schmidt notes that “Christianity filled the pagan void that largely ignored the sick and dying, especially during pestilences.” Greeks had diagnostic centers, but no nursing care. Roman hospitals were only for slaves, gladiators, and occasionally for soldiers. Christians provided shelters for the poor and pilgrims, along with medical care. Christian hospitals were the first voluntary charitable institutions.[{21}](#)

A pagan Roman soldier in Constantine’s army was intrigued by Christians who “brought food to his fellow soldiers who were afflicted with famine and disease.” He studied this inspiring group who displayed such humanity and was converted to the faith. He represents much of why the early church grew despite bouts of severe persecution.[{22}](#)

Basic beliefs—or worldviews—lead to basic responses. The Christian response to life and suffering changed the world for good.

Early Church Charity vs. Self-Serving

Greco-Roman Giving

In ancient Greece and Rome, charity was unknown, except for gaining favors and fame. This stood in stark contrast to Jesus' thinking. He rebuked the Pharisees, whose good deeds were done for public acclaim. Christ's ethic of sharing with any and all and helping the underprivileged brought a revolution that eventually converted the entire Roman Empire.

Caritas, root word of *charity*, "meant giving to relieve economic or physical distress without expecting anything in return," writes Schmidt, "whereas *liberalitas* meant giving to please the recipient, who later would bestow a favor on the giver." [\[23\]](#) Pagans almost never gave out of what we today would ironically call true *liberality*.

In contrast, for Christ-followers part of worship was hands-on charity. They celebrated God's redemption this way, giving and serving both individually and corporately. Cyril, bishop of Jerusalem in the fifth century, sold church ornaments to feed the poor. (Another contrast: the Hindu worldview assumes that neediness results from bad deeds in a past life.)

Ancient culture was centered on elitism. The well-off and privileged gave not out of any sense of caring, but out of what Aristotle termed "liberality, in order to demonstrate [their] magnanimity and even superiority." They funded parks, statues, and public baths with their names emblazoned on them. Even the little philanthropy the ancients did was seldom received by the needy. Those who could pay back in some way received it. [\[24\]](#)

Historian Kenneth Scott Latourette noted that early Christians *innovated* five ways in their use of their own funds for the general welfare:

First, those who joined were *expected to give* to their ability level, both rich and poor. Christ even called some to give all

they had to the poor. St. Francis of Assissi, Pope Gregory the Great, and missionary C.T. Studd all did as well.

Second, they had a *new motivation*: the love for and example of Christ, who being rich became poor for others' sakes (2 Corinthians 8:9).[{25}](#)

Third, Christianity like Judaism, created *new objects of giving*: widows, orphans, slaves, the persecuted.

The fourth Christian innovation was *personalized giving*, although large groups were served. Also, *individuals* did the giving, not the government. "For the most part, the few Roman acts of relief and assistance were isolated state activities, 'dictated much more by policy than by benevolence'."[{26}](#)

Last, Christian generosity was not solely for insiders.[{27}](#) This was truly radical. The emperor known as Julian the Apostate complained that since Jews never had to beg and Christians supported both their own poor and those outside the church, "those who belong to us look in vain for the help we should render to them."[{28}](#)

Believers sometimes fasted for charity. The vision was big: ten thousand Christians skipping one hundred days' meals could provide a million meals, it was figured. Transformed hearts and minds imitated the God who left the throne of heaven to serve and die for others.[{29}](#)

Even W.E. Lecky, no friend to Christianity, wrote, "The active, habitual, and detailed charity of private persons, which is such a conspicuous feature in all Christian societies, was scarcely known in antiquity."[{30}](#) That is, until Christians showed up.

Medieval and Modern Manifestations

This way of thinking and living continued in Medieval times.

Third century deacon St. Laurence was ordered by a Roman official to bring some of the treasures of the church. He showed up with poor and lame church members. For this affront to Roman sensibilities, he was roasted to death on a gridiron. Today, a Florida homeless shelter named after St. Laurence provides job help and basic assistance to the downtrodden.

The Generous Middle Ages

The Middle Ages saw Christian compassion grow. In the sixth, seventh and eighth centuries, Italian clergy “zealously defended widows and orphans.”[\[31\]](#) Ethelwold, bishop of Winchester in the tenth century “sold all of the gold and silver vessels of his cathedral to relieve the poor who were starving during a famine.”[\[32\]](#)

Furthermore, according to Will Durant,

The administration of charity reached new heights in the twelfth and thirteenth centuries. . . . The Church shared in relieving the unfortunate. Almsgiving was universal. Men hopeful of paradise left charitable bequests. . . . Doles of food were distributed [three times a week] to all who asked. . . . In one aspect the Church was a continent-wide organization for charitable aid.[\[33\]](#)

From Hospitals to the Red Cross

Christian hospitals spread to Europe by the eighth century. By the mid-1500s, thirty-seven thousand Benedictine monasteries cared for the ill. Arab Muslims even followed suit. Christianity was changing the world, even beyond the West.

The much-maligned Crusaders founded healthcare orders, helping Muslims *and* Christians. This led to the establishment of insane asylums. By the 1400s, hospitals across Europe were under the direction of Christian bishops who often gave their own money. They cared for the poor and orphans and

occasionally fed prisoners—an all-purpose institution of care.

“Christian aid to the poor did not end with the early church or the Middle Ages,” says Schmidt.[{34}](#) By the latter years of the nineteenth century, local Christian churches and denominations built many hospitals.

Medical nursing, a Christian innovation in ancient times, took leaps forward through the influence of Christ-follower Florence Nightingale. In 1864, Red Cross founder Jean Henri Dunant confessed on his deathbed, “I am a disciple of Christ as in the first century, and nothing more.”[{35}](#)

Child Labor Laws

The Industrial Revolution in England ushered in a shameful exploitation of children, even among those naming the Christian faith. Kids as young as seven worked in horrible conditions in coal mines and chimneys.

Compassionate believers like William Wilberforce and Charles Dickens rallied their callous countrymen to pass Parliamentary laws against the worst child labor. The real superman of this cause was Lord Shaftesbury, whose years of tireless “pleadings, countless speeches, personal sacrifices and dogged persistence” resulted in “a number of bills that vastly improved child labor conditions.” His firm faith in Christ spurred him and a nation on to true compassion.[{36}](#) This had a ripple effect across Western nations. Child labor has been outlawed in the West but continues strongly in nations less affected by Christian culture.

And Still Today . . .

This attitude of charity and compassion continues today in Christian societies like the Salvation Army and Christian groups who aided Hurricane Katrina victims so much better than the government.[{37}](#) Many more can be named. As someone said, “‘Christian ideals have permeated society until non-

Christians, who claim to live a “decent life” without religion, have forgotten the origin of the very content and context of their “decency”.”[\[38\]](#)

Notes

1. Alvin J. Schmidt, *How Christianity Changed the World* (Grand Rapids, MI: Zondervan, 2004) 147-148.
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5. Logan Paul Gage, *Touchstone*, January/February 2008.
6. “New Study Shows Trends in Tithing and Donating,” Barna Research Group, April 14, 2008, www.barna.org/FlexPage.aspx?Page=BarnaUpdateNarrowPreview&BarnaUpdateID=296.
7. Ibid.
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9. Dinesh D’Souza, *What’s So Great About Christianity* (Washington, D.C.: Regnery, 2007), 204.
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15. Schmidt, 100.
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17. Schmidt, 129.
18. Schmidt, 131.
19. Christopher Price, “Pagans, Christianity, and Charity,” CADRE (Christian Colligation of Apologetics Debate Research & Evangelism), www.christiancadre.org/member_contrib/cp_charity.html.

- 20 Schmidt, 136.
21. Schmidt, 155-157.
22. Schmidt, 130.
23. Schmidt, 126.
24. D'Souza, 64.
25. 2 Corinthians 8:9.
26. Lecky, quoted in Schmidt, 128.
27. Kennedy and Newcombe, 30.
28. Shelley, 36.
29. Schmidt, 126.
30. Quoted in Kennedy and Newcombe, 32.
31. Schmidt, 131-134.
32. Schmidt, 126.
33. Will Durant, *The Age of Faith*, 31, quoted by Christopher Price: www.christiancadre.org/member_contrib/cp_charity.html.
34. Schmidt. 137.
35. Schmidt, 155-166.
36. Schmidt, 143.
37. Schmidt, 142-144.
38. Schmidt, 131.

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Augustine on Popular Culture: Ancient Take on a Modern Problem

In his recent book, *The Blackwell Guide to Theology and Popular Culture*^[1], theologian Kelton Cobb observes that in our day, “a great number of people are finding solace in popular culture, solace they find lacking in organized

religion.”^{2} This is just one important reason why Christians must give careful thought and analysis (discernment) to the issue of popular culture. As members of the body of Christ, who desire to see others brought into loving fellowship with Him, it behooves us to understand why it is that many people claim to find greater consolation in popular culture than they do in the church of Jesus Christ.

But there’s another reason why today’s Christians must give some attention to popular culture, namely, for better or worse, we are all swimming in it. As Cobb reminds us, “whole generations in the West have had their basic conceptions of the world formed by popular culture.”^{3} Just think for a moment about how much we are daily influenced by various artifacts of popular culture—things like television, movies, music, magazines, comic books, video games, sports, and advertising (just to name a few). How should the believer relate to popular culture? Should he shun it, embrace it, seek to transform it? Or should he rather do all of the above, depending on what particular item of popular culture is in view? As one can see, these are difficult questions. Not surprisingly, therefore, thoughtful Christians have answered these questions rather differently. But instead of trying to review all their answers here,^{4} I will briefly discuss just one view which, I believe, still merits our careful consideration.

Augustine is considered by many to be the greatest theologian of the early church. Born on November 13, 354 A.D., to a pagan father and a Christian mother, he pursued his studies for a time in Carthage, the North African capital. According to Cobb, “Carthage was an epicenter of popular entertainment in the [Roman] empire, famous for its circus, amphitheater and gladiatorial shows—a fourth-century Las Vegas.”^{5} Cast into this environment as a passionate young pagan, Augustine indulged both his appetite for sex and his love for the theater. These early experiences led the later, Christian

Augustine, to a unique appreciation for the almost irresistible draw that the artifacts of popular culture can have on us. In spite of this, however, he did not conclude (as the earlier church father Tertullian had largely done) that there is nothing of redeeming value in popular culture. Indeed even the pagan theater, which by his own admission had been partly responsible for stirring up his youthful lusts, is not entirely consigned to the garbage bin of useless “worldly” entertainment. Instead, Augustine took the intriguing position “that aspects of pagan culture ought to be preserved and put into the service of the church.”{6}

In his monumental work, the *City of God*, Augustine postulated the existence of two cities—the city of man and the city of God. Although these two cities will eventually be separated at the last judgment, for the moment they are “mingled together” in the world, with the result that the inhabitants of both cities participate in many of the same social and cultural activities. So what differentiates the inhabitants of one city from those of another? According to Augustine it is the “quality of their love,” along with the nature of their attachment to the things of this world. Cobb comments on Augustine’s view as follows: “We are citizens of the earthly city to the extent that we love the earthly city as an end in itself; we are citizens of the heavenly city to the extent that we make use of the earthly city—including its astonishing arts and cultural attainments—as a way of loving God.”{7}

In other words, Augustine is suggesting the following principle for evaluating various cultural activities from a Christian perspective: Does the activity (in some form or fashion) inspire a greater love of God or one’s neighbor? If so, then there is something of genuine value to be had from participating in that activity. On the other hand, if the activity leads one to think less of God or one’s neighbor, then it’s probably suspect from a Christian perspective. “Thus,” writes Cobb, “Augustine offers a strategy for the

appropriation of pagan religious symbols and all varieties of popular art. They may be appropriated if they can be pressed into the service of charity, into the journey of the soul to God, as a *means* of devotion rather than as *objects* of devotion”{8}

Of course, Augustine was aware that there are other principles which can (and should) be used in evaluating whether or not to participate in some cultural activity. For example, he taught that “Wherever we may find truth, it is the Lord’s.”{9} And truth is intrinsically valuable and good. So if a particular cultural activity helps you toward a greater understanding and appreciation of God, or the things which God has made—and if it’s not contrary to some moral precept in the Bible—then this, too, is probably something valuable and appropriate for Christian participation.

As one considers Augustine’s principles, one can’t help but be impressed by their wisdom. Not only are these principles extremely practical, they are also thoroughly biblical. Indeed, they remind one of the way in which Paul interacted with the cultural artifacts of *his* day. You can scarcely study the life of this great missionary/theologian without being impressed by the way he took pains to genuinely understand something of the Gentile culture to which he had been called to minister. Thus, in Acts 17 we not only see him conversing with some of the Stoic and Epicurean philosophers (v. 18), but we also learn that he had taken time to familiarize himself with the religious beliefs of Athens (vv. 22-23). Moreover, when he describes the nature of God and man to the members of the Areopagus he cites, *with approval*, the statements of two pagan poets (vv. 28-29). Finally, as we study his letters we also see repeated references and allusions to the athletic games of his day (e.g. 1 Corinthians 9:24-27; Philippians. 3:14; 2 Timothy 2:5; etc.). Clearly Paul was attuned to the cultural concerns and activities of the people he sought to reach for Christ.

In light of all this, Paul's words to the Philippians are especially significant, particularly as we reflect on the ever-persistent question of how we, as believers, should relate to our *own* culture: "Finally, brothers, whatever is true, whatever is noble, whatever is right, whatever is pure, whatever is lovely, whatever is admirable—if anything is excellent or praiseworthy—think about such things. Whatever you have learned or received or heard from me, or seen in me—put it into practice. And the God of peace will be with you." (Philippians 4:8-9).

Notes

1. I am particularly indebted to the discussion of Augustine and popular culture found in Kelton Cobb, *The Blackwell Guide to Theology and Popular Culture* (Malden, Mass.: Blackwell Pub., 2005), 80-86.
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7. Ibid.
8. Ibid., 86.
9. Augustine, *On Christian Doctrine*, trans. D.W. Robertson, Jr (Indianapolis: Bobbs-Merrill, 1958), II/18; cited in Cobb, *The Blackwell Guide*, 84.

Josh McDowell on Using Redeeming Darwin With Expelled: No Intelligence Allowed

Over the last 50 years, those with a Christian worldview have been the focus of condescension and exclusion in the academic community. As has happened throughout history, these attitudes from the academic community have gradually permeated our mainstream culture. Today, evangelical-bashing is the accepted standard position for all forms of mass media from news reporting to books and movies. Over the last decade, this trend has accelerated to the point that many people believe Christian principles and beliefs should not be recognized in our public policies and culture. We are all experiencing these efforts to relegate the Christian faith to an irrelevant sidelight of American culture.

One of the root causes of this trend is the teaching of naturalistic Darwinism as dogma within our public education system from grade school through our universities. The reasoning is that educated people know that science has proven there is no evidence for a creator. Therefore, there is no place for religion and moral authority in our public life. This attitude directly affects public policies on abortion, euthanasia, education, sexuality, etc.

Although Darwins theory of life originating and evolving to its current forms strictly through random events and natural selection may have seemed plausible 50 years ago, our current understanding of the nature of the universe and the complexity

of even the simplest life forms bring up huge issues for which the current state of evolutionary theory has *no* answers. For example, over 700 scientists at our universities and research institutions have signed a statement expressing their doubt that Darwinism can adequately explain our current understanding of life in this universe (See dissentfromdarwin.org for the current list).

In a desperate attempt to protect the dogma upon which their naturalistic/humanistic worldview is based, the scientific/educational establishment is systematically and viciously attacking those who would dare to research alternative theories that may better explain the current evidence. They have mounted a public relations campaign to paint any scientific research or publications which expose the issues with Darwinism as not science, but rather religiously based dogmatism or creationism. What is absolutely amazing is that while aggressively pursuing their campaign of persecution and spin-doctoring, the Darwinist community steadfastly denies that they are doing any such thing. Sadly, this campaign has been successful to date in keeping our public education system and most of our scientists captive to this worldview-motivated attempt to defend the dogma of Darwinism in the face of all evidence to the contrary.

[Expelled: No Intelligence Allowed](#) (starring Ben Stein) is a documentary scheduled to be released in April 2008. It exposes the blatant attempts to squelch academic freedom in defense of outdated Darwinist dogma. By chronicling the stories of well-qualified scientists who have dared to question Darwinism as a comprehensive explanation for life and interviewing people on both sides of these events, this documentary presents a strong case for restoring academic freedom allowing scientists to follow the evidence where it leads. Both the content and the involvement of Ben Stein (who is Jewish) make it clear that this documentary was not created to directly promote the teaching of creationism. This documentary calls Americans to

stand up for academic freedom and integrity. It says that we should not allow the misguided notion that science and religion must be in conflict to keep scientists from exploring all reasonable hypotheses to explain the latest evidence.

The producers of *Expelled* are making a large financial investment to create a documentary targeted for wide release in thousands of movie theaters. They are taking this risk because they believe that the American public needs to understand what is really happening. It is only through public awareness and pressure that the current climate of repression and persecution can be changed. *Expelled* is intended to bring this issue to the forefront of public thought. Promoting an open public debate could well lead to unshackling scientific research in this area and opening the door for students to receive more in-depth education in evolutionary theory including those areas where evolutionary theory currently has no viable explanation.

The content of *Expelled* creates a natural opportunity for Christians to discuss the evidence for a creator and the reasons for our faith in Jesus Christ as Creator and Savior. *Expelled* will draw wide public attention to these issues and will create media attention and controversy even among those who do not see it. It would be a shame for believers to miss this opportunity to promote this public discussion and to engage our friends, neighbors and co-workers in making a defense for our hope in Christ.

So how can we go about doing this?

1. Let me encourage you to take the time to review the excellent, cutting-edge materials available through our website and our online store. Make the effort to equip your people with the information and encouragement they need to communicate that the scientific evidence points to a creator and to share the relationship they have with the Creator. Again, this foundational issue is critical and will get more

intense in the days ahead. The Redeeming Darwin material from [Probe](#) and [EvanTell](#) is ideal for this purpose.

2. Make sure that they know that Expelled will bring this topic to the forefront in peoples conversation whether they have seen the documentary or not. We need to equip believers to look for opportunities to interact intelligently. You may want to make available the Viewers version of Probes Discovering the Designer DVD/booklet as a cost effective tool for your people to share with others ([found in our Store](#)).

3. Encourage people to see this controversial documentary:

Expelled does not directly promote a Christian view. In fact, it does not even take the position that Intelligent Design has been shown to be a better theory than Darwinism. This helps establish a non-threatening, neutral starting point to engage in a thoughtful discussion. You are not asking people to watch a Christian film. You are encouraging them to become informed on an important issue.

Expelled is a documentary. It is not for entertainment. It will require the audience to think about what they are watching. Although it includes some humor (how could Ben Stein keep from adding humor?), it is a very serious documentary. Be sure people understand that they are attending for the purpose of learning not for a night out at the movies.

After you view the movie, you may want to think about how you could use the DVD version when it is available. If you are showing Expelled in a small group or some other venue, you can better focus peoples expectations.

4. Plan to offer small group opportunities to learn more about this controversy and how it ultimately points us to Christ. Once again, the Redeeming Darwin material is an excellent resource for this purpose.

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