

What's Happening to Our Youth? – Christians Should Be Concerned

You've probably heard for some time that the youth from our churches have been having a tough time when they make the transition from high school to adulthood, whether that is to college, the workforce or the military. Josh McDowell addressed this in his latest book, [*The Last Christian Generation*](#), where he documented that research indicates that anywhere from 69 to 94 percent of our youth are leaving the church after high school. And few are returning.

Other organizations suggest the figure is between 55 and 88 percent. Either way, the picture isn't good. Our youth are in trouble and we need a vigorous and coordinated response. Recently I attended a meeting of national youth and college ministry leaders to help forge a response to this growing problem. Hosted by the folks at Youth Transition Network, YTN, (www.youthtransitionnetwork.org) some troubling observations emerged.

Many in our youth culture are living double lives. One life is meant to be invisible at church (they know the right behaviors and speak "Christianese" to pass as good kids). In the other life they follow worldly pursuits in secret, away from parents and church leaders among friends who accept them as they are. This is motivated by what YTN director Jeff Schadt calls a triangle of discouragement (see: www.liveabove.com/NewsReadyText.aspx?thispage=1)

One leg of the triangle is the burdensome sense of guilt over their moral failures coupled with a sense of isolation. They don't feel free to talk with anyone about their guilt. Basically they feel like a spiritual failure.

The second leg of the triangle involves what they feel is a disconnect between a gospel of grace and expectations of perfection from parents and church leaders. They're not smart enough, spiritual enough, attractive enough, etc. They just don't feel like they measure up.

The third leg brings all this together in an overall sense of not feeling trusted, believed in or accepted, warts and all. That's a pretty nasty triumvirate.

Add to this the fact that 93% of graduating high school seniors can't name even one college ministry. Therefore, they mistrust what they don't know and fail to get connected. Most college freshman also feel unprepared for the level of freedom college affords and are frequently overwhelmed by the level and difficulty of work the university expects.

As Josh McDowell also points out, the majority of our graduating youth don't believe Jesus is the one true Son of God, don't believe Jesus rose from the dead, don't believe in Satan and don't believe the Holy Spirit is real.

I learned a lot at this meeting. What struck me the most was the universal reaction from both high school youth leaders and college ministers. They all admitted that the problem was not new, but that they didn't realize how large and universal it was. One college worker asked Jeff Schadt if any of the 800 students he interviewed said anything about being motivated by love. Without hesitation, he said "No!" This only increased my resolve for Probe Ministries to be a part of the solution and not part of the problem. Our week-long [Mind Games Conference](#) will continue to prepare high school juniors and seniors for the challenge of college—but with a greater emphasis on the available resources and an even bigger helping of trust, acceptance and love.

Check out these additional resources for more information and help in making this critical transition easier and more

fruitful:

- www.youthtransitionnetwork.org: Official site for Youth Transition Network.
- www.liveabove.com offers resources for youth leaders to help their students make the transition and offers help for students in locating a campus ministry and even a Christian roommate.
- college101seminars.com offers informational programs for churches and secular institutions on helping their students make a profitable transition.
- [Conversations CD](#) this information page introduces a tool designed to help navigate the pitfalls of higher learning, construct a biblical worldview, answer life's toughest questions and make great grades. The well-done sections on making better grades hosted by Dr. Walter Bradley are worth their weight in gold.
- www.boundless.org/college contains links for articles designed to help Christians survive and thrive in college (and beyond). "Ask Theophilus" is particularly helpful.
- TrueU.org is a general site for students of faith.

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Voting and Christian Citizenship

Applying a biblical worldview to your voting choices is an important part of your role as a citizen. Byron Barlowe looks

at how Christians should exercise their right to vote and make biblically informed decisions in the voting booth.

Summary

It is both a sacred duty and privilege for Christians to serve as citizens who salt (preserve) and light (illumine) our culture. Americans have inherited a government system based solidly on a biblical worldview, but one that also tolerates and protects other viewpoints. Truly humble, tolerant political engagement does not equal spiritual compromise. Christians found out how seductive political power can be in the 1980s and need to resist the pull of compromise. God doesn't take sides; we need to make sure we're on His side.



Although a strongly biblical candidate may be ideal, that's not often a realistic option. Instead, we must use our sanctified minds to prayerfully choose between imperfect candidates—who are *not*, after all, seeking *pastoral* positions. Believers have a duty to vote our values. How else would we vote? Our calling: not to force those values on others in a free society, but to honor the privileges of citizenship, including legitimate political influence, and to vote our convictions.

Christian Citizenship: A Duty and Privilege

One pundit wrote fifteen months before the 2008 election, “If you're not already weary of the 2008 presidential campaign . . . you must be living in a cave... The campaign began the day after the 2004 election, making this the first non-stop presidential campaign in history. The media, desperate to sustain interest in the horse race, pursue such earth-

shattering stories as: 'Which candidate owns the most pets?'" [\[1\]](#)

Then, a new kind of Internet-age debate featured Democratic presidential candidates responding to home-grown videos posted to *YouTube.com* by members of the public. Among them: two Tennesseans dressed like hillbillies and a snowman, ostensibly concerned about global warming!

Hard to take politics seriously given all of the theater, isn't it? But political engagement—including voting—is a God-given, blood-bought right that Christians must take seriously. We are called by the Lord Jesus to be preserving salt and illuminating light in our culture. And it's not just presidential races that matter.

Kerby Anderson, in an article entitled "Politics and Religion," wrote, "Christian obedience goes beyond calling for spiritual renewal. We have often failed to ask the question, 'What do we do if hearts are not changed?' Because government is ordained of God, we need to consider ways to legitimately use governmental power. Christians have a high stake in making sure government acts justly and makes decisions that provide maximum freedom for the furtherance of the gospel." [\[2\]](#) Some believe we have a *cultural mandate* to redeem not only men's souls, but the works of culture including politics.

Yet, Christians remain on the sidelines in alarming numbers.

According to one poll before the 2004 elections, "only a third of evangelical Christians—those who ought to be most concerned with moral values—[said they would] actually vote." But the Bible says a lot about believers' duties as citizens. "When Moses commanded the Israelites to appoint God-fearing leaders, he wasn't just talking to a handful of citizens who felt like getting involved... And modern Christians are under the same obligation to choose leaders who love justice... Today, in our modern democracy, free citizens act as God's agents for

choosing leaders, and we do it by voting.”{3}

As believers, we’re citizens of two kingdoms: one temporal and earthly, the other eternal and heavenly. We are called to participate in both the culture and politics of The City of Man, as this world was called by Augustine, while primarily focusing on the Kingdom of God.

The longevity and value of these dual kingdoms ought to serve as crucial guides to how invested we become in them. Eternal issues matter more than temporal ones. To allow politics and social issues to overtake our commitments to the everlasting is to risk idolatry, while losing ground in both realms.

Flipping the usual focus of candidates’ qualifications onto the electorate, one Christian columnist wrote, “Those who make critical decisions for America (its voters, I mean) should come up to some minimal standards before leaving the house on Election Day. Voters should be able to tell the difference between worldviews... Voters should be free of regionalism and other types of ‘group-think’... Vocations, unions, ethnic groups and age groups that vote in lockstep are not behaving as free people. Citizens whose consciences are ruled by others should not govern a free nation... Voters should value their vote, but not sell it.” {4}

It didn’t take Albert Einstein to say it, but he did say “It is the duty of every citizen according to his best capacities to give validity to his convictions in political affairs.”{5}

Chuck Colson, convicted Watergate felon, said, “All you have to do is lose the right to vote once, and you would never again find any excuse for not going into the voting booth... Be a good citizen: Exercise the greatest right a free people have [sic].”{6}

God’s will and Kingdom will not be thwarted, and we cannot ultimately control outcomes, even as a voting bloc. As Christian citizens in America, we need to offer due diligence

in voting and other political activities, trust God with the results, and keep spiritual concerns first.

Puritan Roots, Pluralism & Practical Politics

In 2007, for the first time a Hindu priest opened Senate deliberations with prayer. I asked a group of Christian homeschool parents gathered to discuss America's political system if they could justify forbidding this, and no one could answer satisfactorily. Pluralism—when a culture supports various ethnic backgrounds, religions and political views—is a practical and, understood correctly, appropriate reality.

Americans—believers and non-believers alike—have inherited a system of governance based solidly on the Bible, but allowing for a plurality of beliefs or even unbelief. The Puritans who first colonized this land “saw themselves as the new Israel, an elect people.”[{7}](#)

The architects of our political arrangement, many of them professing Christians, were deeply influenced by the Puritan's positive cultural impact and the Scriptures to which they appealed. Daniel Webster said, “Our ancestors established their system of government on morality and religious sentiment.”[{8}](#) John Quincy Adams said, “The highest glory of the American Revolution was this: it connected in one indissoluble bond, the principles of civil government with the principles of Christianity.” George Washington, a devoted Christian, left room for others: “While just government protects all in their religious rights, true religion affords to government its surest support.”[{9}](#)

Probe's *Mind Games* curriculum points out the realism of the founders in mitigating the imperfections of people even as they self-rule. “Again, we can see the genius of the American system. Madison and others realized the futility of trying to

remove passions (human sinfulness) from the population. Therefore, he proposed that human nature be set against human nature. This was done by separating various institutional power structures.”[{10}](#) This was based on a biblical understanding of man, a proper anthropology.

So, how can such a firmly entrenched Judeo-Christian political heritage be reconciled with a culture increasingly full of Mormons, Hindus, Muslims, humanists, and other unbelievers living alongside Christians?

The Constitution and Bill of Rights justly allows for religious and political diversity. Nineteenth-century theologian Charles Hodge of Princeton regarding immigrants said:

All are welcomed; all are admitted to equal rights and privileges. All are allowed to acquire property, whatever their religious feelings, and to vote in every election, made eligible to all offices and invested with equal influence in all public affairs. All are allowed to worship as they please, or not to worship at all, if they see fit... No man is required to profess any form of faith... More than this cannot reasonably be demanded.[{11}](#)

Theologian Richard J. Mouw explored the possibility of evangelical politics that doesn't compromise and at the same is time highly tolerant of other views. Not “anything-goes relativism,” but rather confidence that comes from God's guidebook for life, tempered by fair-minded ways of dealing with people. He wrote, “This humility does not exclude Christians advocating social and political policies that conflict with the views and practices of others. It does mean we should do so in a way that encourages reasonable dialogue and mutual respect.”[{12}](#)

Believers need to consider the words of Bernard Crick: “Politics is a way of ruling in divided societies without

undue violence... Politics is not just a necessary evil; it is a realistic good." Kenyans victimized by recent mob killings that erupted after disputed elections could testify that when the political process fails it can be devastating.

The founders, even as they envisioned pluralism, did not themselves have to deal deeply with it. It requires a keen worldview for voting and activism in today's truly pluralistic America. Our nation is based on an unmistakable Christian foundation, but that of course doesn't mean you *have to* be a Christian or even believe in God to participate.

Political Might and the Religious Right: Does God Take Sides?

Ever since Jimmy Carter ran for President based partly on his evangelical faith in the 1970s, and then the Moral Majority took the nation by storm in the '80s, there has been a non-stop discussion in America surrounding faith and politics.

Political power's seduction blinded believers, claim former movers and shakers like Ed Dobson. "One of the dangers," he said, "of mixing politics and religion is that you begin to think the only way to transform culture is by passing another law. Most of what we did in the Moral Majority was aimed at getting the right people elected so that we would have enough votes to pass the right laws."[13](#)

In those days, Christians seemed to believe they could legislate and administrate God's kingdom into full flower. However, core issues like gay unions and abortion remain largely unchanged or even worse today.

"History has shown us we can't rely totally on laws," continued Dobson.[14](#) A good example is Prohibition. The harder the government cracked down on alcohol, the more ways people found to get around the law. One result was increased

crime. Laws don't change hearts; they are meant to restrain evil.

Sidling up to political power brokers even for commendable causes can prove disillusioning. Recently, conservative Christians hoped for fair and full consideration from the administration of the boldly evangelical George Bush. According to former White House deputy director for faith-based initiatives David Kuo, administration operators used and mocked evangelicals who were trying to do compassionate work partly funded through the government. But as Kuo asks, "What did they expect from politicians?" Good question for all of us. Jeremiah the prophet warned, "Cursed is the man who trusts in man." [{15}](#) That would seem to include man's politics.

Committed evangelical Bill Armstrong shared prophetically as a Senator back in 1983, "There is a danger when believers get deeply involved in political activity that they will try to put the mantle of Christ on their cause . . . to deify that cause and say, 'Because I'm motivated to run for office for reasons [of] faith, a vote for me is a vote for Jesus'." [{16}](#)

Ed Dobson often joked about God not being a Democrat or Republican—but *certainly not* a Democrat. But, he asked, "Is God the God of the religious and political left with its emphasis on the environment and the poor, or is he the God of the religious and political right with its emphasis on the unborn and the family? Both groups claim to speak for God." [{17}](#)

The Lord appeared to Joshua before a battle. He discovered that the issue wasn't whether God was on his side or his enemy's, but whether the people were on *God's* side. The religious and political Left casts itself as champion of the poor and the environment while the Right emphasizes the unborn and the family. Both say they speak for God. Seeking God's priorities and using His wisdom for our particular times is critical. However, "God's side" is not always easy to find.

So what's a Christian citizen's role? Armstrong and others believe Christians have been commanded by Christ to be involved. "Render unto Caesar what is Caesar's" means more than paying taxes. Some basic biblical principles:

- *All political power comes from God;*
- *Government has a God-ordained role to play in society;*
- *Christians have a God-ordained responsibility to that government: to pray, submit to and honor government leaders and, of course, to pay our taxes.*[{18}](#)

The late Christian political activist, pastor, and author D. James Kennedy warned in the heady early days of "the Reagan Revolution" not to trust in the man Ronald Reagan but in God. "After victory," he writes, "many people give up the struggle and later discover they had won only a battle, not the war. Are you working less, praying less, giving less, trusting less? Maybe there is a bit of the humanist in all of us."[{19}](#) He continues, "The government . . . should be a means to godly ends. Ronald Reagan is but a stone in the sling, and you do not trust in stones; you trust in the living rock, Jesus Christ."[{20}](#)

Thus, voters, campaigners *and* officeholders need to heed the humility of experience in a fallen world and the understanding of the Founders that power corrupts and should be divided up, placing final trust in the Almighty.

Should We Elect a Christian When Given the Chance?

Talk show host Larry King asked pastor and author Max Lucado if religion should matter in an election campaign. I love his answer: "Well, genuine religion has to matter. We elect character. We elect a person's worldview. Faith can define

that worldview... [Within the] American population 85 percent of us say that religion matters to us. 72 percent of us say that the religion of a president matters.”[{21}](#) Polls show that Americans would sooner elect a Muslim or homosexual than an acknowledged atheist.[{22}](#)

Philosopher and early church father Augustine dealt with a culture war among the Romans. In his classic book *The City of God* he taught that “The City of Man is populated by those who love themselves and hold God in contempt, while the City of God is populated by those who love God and hold themselves in contempt. Augustine hoped to show that the citizens of the City of God were more beneficial to the interests of Rome than those who inhabit the City of Man.”[{23}](#) Of course, a Christian will want to vote for a citizen of God’s city if there is a clear choice between him and a rank sinner. That choice is seldom so clear in elections. But understanding this dual citizenship of the Christian voter herself in the City of Man and The City of God is essential to dissecting complicated, sometimes competing priorities.

In the tangled vines surrounding campaign messages, it’s not so simple to discern a candidate’s worldview and decide who best matches our own, but that’s what wisdom and good stewardship require (and as recent scandals like Senator Larry Craig’s alleged homosexual improprieties shows, a politician’s stated views and behavior don’t always match). Seems like the Christian citizen’s top priority, then, is to have a biblical worldview to start with (something that Probe can help with greatly).

Given that, how does the average Christian voter decide on parties, platforms, and candidates? They do it based on principles of biblical ethics, godly values, simple logic and a discerning ear.

Remember, America is a republic, not a democracy. And in a republic we are to elect representatives who will rise above

the passions of the moment. They are to be men and women of character and virtue, who will act responsibly and even nobly as they carry out the best interests of the people. No, we don't want leaders we can love because they remind us of our own darker side. We want leaders we can look up to and respect.[{24}](#)

Should we elect a person who claims to be a Christian, like former pastor Mike Huckabee? It depends. Republican Presidential candidate Mitt Romney received a standing ovation when said, "We need a person of faith to lead the country." A contributor to the blog run by Left-wing evangelical Jim Wallis responded, "But that statement is nearly meaningless, for even Sam Harris is a person of faith. Strident, angry, atheistic faith."[{25}](#) Good point: all have faith, but *faith in what or who?*

On the other hand, former Senator Bill Armstrong states, "God was able to make sons of Abraham out of stone. Certainly that means he can make a good legislator out of somebody who isn't necessarily a member of our church or maybe not even a Christian or maybe an atheist. So I don't think we ought to limit God by saying 'only Christians' deserve our support politically."[{26}](#)

The politically influential Dr. James Dobson caused a stir when he critiqued one candidate for not regularly attending church. Dr. Richard Land responded that this is not a deciding factor for him. He said that as a Baptist minister he would never have voted for the church-attending Jimmy Carter but did vote twice for the non-attending Ronald Reagan. This, like so many others, seems to be an issue of individual conscience for voters.

Evangelical Mark DeMoss writes in support of Romney, a devout Mormon. "For years, evangelicals have been keenly interested to know whether a candidate shared their faith. I am now more interested in knowing that a president represents my values

than I am that he or she shares my theology.”[{27}](#) After all, we’ve worked together on issues like abortion, pornography, and gambling. Can’t we be governed well by someone who shares most of our values, he reasons? As columnist Cal Thomas says, I care less about where the ambulance driver worships than if he knows where the hospital is.

Taking the high road of choosing good candidates, not necessarily ones whose theology one agrees with all down the line, makes voting and party affiliation complex for believers. We’d prefer a clean, easy set of choices. But, it appears that even voting and civic engagement is under the “sweat of the brow” curse of Genesis—nothing comes easy.

Christian apologist Ravi Zacharias reminds us that we’re NOT electing a minister or church elder. He said:

I think as we elect, we go before God and [choose] out of the candidates who will be the best ones to represent [sanctity of life] values and at the same time be a good leader . . . whose first responsibility [is] to protect citizens.

What we want is a politician who will understand the basic Judeo-Christian worldview, and on the basis of that the moral laws of this nation are framed, and then run this country with the excellence of that which is recognized in a pluralistic society: the freedom to believe or to disbelieve, and the moral framework with which this was conducted: the sanctity of every individual life.[{28}](#)

Vote your conscience. Many issues are disputable matters, as the Apostle Paul put it. Avoid the temptation to *unreflectively* limit your view to a few pet issues. If over time you prayerfully believe that stewardship of the environment is critical, balanced against all considerations, vote accordingly. If sanctity of life issues like abortion and stem cell research are paramount to you, by all means vote

that way. However, realize that trade-offs are inevitable; there won't be a perfect candidate who falls in line on all our values and priorities.

Politics, Religion, and Values

As the old saw goes, "never talk about politics and religion." That may be wise advice when Uncle Harry is over for Thanksgiving dinner. But as a rule of life, it breeds ignorance and passivity in self-government. "Only if we allow a biblical worldview and a biblically balanced agenda guide our concrete political work can we significantly improve the political order," according to a statement by the National Association of Evangelicals.[{29}](#) That means dialogue, and that's not easy.

Some prefer a public square where anything goes *but* religion. That would be wrong. Likewise, a so-called "sacred public square," with religious values imposed on everyone, would be unfair. Christians should support a "civil public square" with open, respectful debate.[{30}](#)

But, you often hear people make statements like, "Christians shouldn't try to legislate morality." They might simply mean you can't make people good by passing laws. Fair enough. But *all law*, divine and civil, involves imposing right and wrong. Prohibitions against murder and rape are judgments on good and bad. The question is not whether we *should* legislate morality but rather, "*What kind* of morality we should legislate?"[{31}](#)

Yet tragically, as *iVoteValues.com* discovered, "many believers don't even consider their values when voting," often choosing candidates whose positions are at odds with their own beliefs, convictions, and values. A Pew Forum on Religion and Public Life study found that *nearly two-thirds* of Americans say their faith has little to do with their voting decisions![{32}](#) Many believers are missing a chance to be salt and light to the

watching world.

What about when the field of candidates offers only “the lesser of two evils”? Like when only one candidate is anti-abortion yet she holds to other troubling positions? That requires thoughtful distinctions. If the reason you vote for candidate X is only to avoid the graver consequences of voting for candidate Y, you’re not formally cooperating with evil. In this case, whatever evil comes from the anti-abortion candidate you helped elect due to your convictions would be unintended. Same as if you were a bank teller and the robber demanded, “Give me all the money or I’ll blow this guy’s brains out.” You cooperate to avoid the greater evil, but your intent was not to enable the robbery.[\[33\]](#) It’s hard to argue against this reasoning in a fallen world where even God allows evil for greater purposes.

What about cases when the field of candidates offers only “the lesser of two evils”? For instance, you can’t decide between the more pro-abortion candidate who’s otherwise highly qualified *and* the anti-abortion person who has some real flaws.

Some believe that if you vote for the pro-abortion person for other important reasons, then you are not responsible for abortions that might result, as briefly illustrated above. Others see a necessary connection—vote for a “pro-abort” and you are guilty. Study and pray hard on such issues as God gives freedom of conscience.

Sometimes it comes down to choices we’d rather not make. Only rarely, perhaps, can we say that to abstain from voting is the only way. Notable Christian author Mark Noll believes this is such a time for him.[\[34\]](#)

Others warn that this only helps elect the candidates with unbiblical values. One commentator wrote, “Voters should not spend their franchise on empty gestures... No successful

politician is as strong on every issue as we would like. Our own pastors and parents can't pass this test in their much smaller contexts. Rather than striking a blow for purity, we risk giving up our influence altogether when we follow a man with only one or two 'perfect' ideas." {35}

Hold this kind of issue with an open hand. Many change their minds as they age and lose unrealistic youthful idealism. But if God gives a clear conviction, again, stick with that value or candidate. Only seek the difference between legalism and God's leading.

Some more left-leaning evangelicals like Ron Sider and Jim Wallis value helping the poor and dispossessed through government, while critics claim that as the Church's exclusive role. The retort: the Church is failing in its duty and it's a fulfillment of the Church's duty to advocate for government intervention. Others focus on sanctity of life issues not only as a higher priority, but as part of the government's biblically mandated task of protecting its citizenry. What is your conviction? Best be deciding if you don't know yet.

The purple ink-stained fingers of Iraqi citizens who voted at their own risk for the first time in decades testify to the precious privilege of voting in a free society. Americans gave blood and treasure to free them. Don't let the same sacrifice made by our ancestors on our behalf go to waste. Inform yourself. "Study to show yourself approved" not only regarding Scripture, but as a citizen of The Cities of Man and of God.

Notes

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26. Ibid, Thomas and Dobson, *Blinded by Might*, 204.

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31. Ibid.

32. "How You Can Have Maximum Patriotic Impact-Brief," *iVoteValues.com*, <http://tinyurl.com/2uot68>, see point #3.

33. See an insightful application of this line of reasoning in Nathan Schlueter, "Drawing Pro-Life Lines," *First Things*, October 2001, tinyurl.com/6godf.

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Debt and Credit

Introduction

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

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

The Bible has quite a bit to say about money, and a significant part of these financial warnings concern debt. Proverbs 22:7 says, "The rich rule over the poor, and the

borrower is a servant to the lender.” When you borrow money and put yourself in debt, you put yourself in a situation where the lender has significant influence over you.

Many other verses in Proverbs also warn about the potential danger of debt (Proverbs 1:13-15; 17:18; 22:26-27; 27:13). While this does not mean that we can never be in debt, it does warn us about its dangers.

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

Although some theologians have argued that this verse prohibits debt, the passage needs to be seen in context. This passage is not a specific teaching about debt, but rather a summary of our duty as Christians to governmental authority. We should not owe anything to anyone (honor, taxes, etc.).

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

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

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

The Consequences of Debt

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

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

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

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

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

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

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

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

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

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

Credit Card Debt

To listen to the news reports, you would think that Americans are drowning in debt, but the story is not that simple. The latest economic statistics say that the average U.S. household has more than \$9,000 in credit card debt. The average household also spends more than \$1,300 a year in interest payments.

While these numbers are true, they are also misleading. The average debt per American household with at least one credit card is \$9,000. But nearly one-fourth of Americans don’t even own credit cards.

An even more telling fact is that more than thirty percent of

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

The \$9,000 figure comes from CardWeb. It takes the outstanding credit card debt in America and divides it by the number of households that have at least one credit card. While the average is accurate, it is misleading.

Liz Pulliam Weston, writing for MSN Money, explains: "The example I usually give to illustrate the fallacy of averages is to imagine that you and 17 of your friends were having dinner with Bill Gates and Warren Buffett. The average net worth of a person at that table would be about \$5 billion. The fact that everybody else's personal net worth was a lot less wouldn't affect the average that much because Bill and Warren are so much wealthier than the rest of us." [\[2\]](#)

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

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

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

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

again until you can pay your bill.

Home Mortgage

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

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

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

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

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

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

owe more on their home loan than they received from the sale of their house.

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

Changing financial circumstances may surprise a couple that qualifies for a house mortgage. For example, the wife may get pregnant and no longer be able to work and provide the income necessary to make the monthly mortgage payment. Either partner might get laid off from work and not provide the necessary income. And there are always unexpected expenses for homeowners (new furnace, hot water heater, etc.) that couples may not have budgeted for when they purchased a home.

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

Getting Out of Debt

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

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

Second, stop borrowing. If a pipe broke in your house, the

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

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

You would begin by making a list of all of your monthly expenses (mortgage or rent, utilities, groceries, car payments, credit card bills, etc.). Then you need to establish a priority for the loans that you have that are outstanding. This should include information about the amount owed and the interest rates. Then you need to set aside a realistic budget that allows you to have enough money to pay off the loans in a systematic way.

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

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

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

Before you buy anything, question yourself. If an item isn't in your budget, ask yourself if you really need it and how

much use you will get out of it. We often spend because we are used to spending. Change your spending habits.

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

Notes

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

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MySpace: Parents and Kids Wisely Navigating Online Social Networking

MySpace and other social networking sites can be a great boon or a great danger. Byron Barlowe cautions Christian parents of teens to exercise discernment in educating themselves about this important part of life, and look for a redemptive view of this social technology.

Very Big and Very Hip

MySpace.com: It's big, it's growing, it's controversial for good reasons, and it's probably touched your family—and you may not even know it. In this section, we answer the questions, "What is it and why do you as a parent need to

learn more about protecting your kids without cutting them off?"

Is *MySpace* a harmless teen hangout or a treacherous trap? Should parents forbid your kids from using *MySpace* or similar social networking Web sites? Kids, do your parents, like, even have a *clue*? And could Christians legitimately use *MySpace* as a mission field?

Controversy about *MySpace* still abounds, even in the fast-moving online world.

Imagine this: Your straight-A, straight-laced teenaged daughter Lori met Aaron online when he visited her *MySpace* profile, a Web page about her. Now she wants to go to the concert with Aaron and his online buddy, "PartyCrasher." "But mom, we've been 'friends' for weeks!" she whines. Mom and Dad, what do you do now?

This may not happen to your family, but something similar happened to a Michigan family whose previously trouble-free sixteen-year-old daughter sneaked a flight to the Middle East to rendezvous with a *MySpace* "friend"!{1}

So, what is *MySpace*? According to one top ranking site, in August 2007 it became the sixth-most-visited Web site on the Internet,{2} with over 100 million accounts.

A "perfect storm": millions of people—many of them in their teens and twenties—are connecting with friends, meeting new ones, producing Web pages and video and music, chatting, inviting back and forth to events—even doing business and art—all within virtual communities.

Think of it as a microcosm of the World Wide Web, only much more easily connected and organized, even by kids. If the Internet was the Wild West, social networking sites—sites like *MySpace*—are becoming its boomtowns.

Wired magazine explains, “MySpace.Com, the Internet’s most popular social networking site...has helped redefine the way a generation communicates.”[{3}](#)

One digital culture watcher wrote, “Community-based websites are the fastest growing sites on the Internet. The teen social ecosystem *MySpace*” is the biggest.[{4}](#)

“According to some,” writes Connie Neal, author of *MySpace for Moms & Dads*, “MySpace marks a societal revolution as monumental as the industrial revolution.”[{5}](#)

MySpace owner Rupert Murdoch said, “The average person who is computer proficient is self-empowered in a way they never have [been] before.”[{6}](#)

It’s this newfound “empowerment” that rightly concerns parents.

Let’s keep perspective. It’s only natural that real life is replicated online. A Roper study found that “online communities represent a real and growing phenomenon, but one that is dwarfed by interest in *real-world* social networks . . . [like] extended family (94% interest), neighborhood or town (80%), religious or spiritual organization (77%), hobby/interest (69%)” and so forth.

The directors of *BlogSafety.com* have written a handy book entitled *MySpace Unraveled: A Parent’s Guide to Teen Social Networking*. (“Blog” is short for Weblog, an online diary or commentary page.) They write regarding the rapidly evolving topic of teens redefining blogging into more of a social interaction: “As we adults struggle to find the language that describes this phenomenon, teens are speeding ahead, making it up as they go. . . . To them, these sites are just another tool for socializing.”[{7}](#) Online and offline distinctions blur into oblivion.

What does this mean for Christian youth and parents?

Dangers and Solutions

MySpace and similar social networking sites can be intimidating, even dangerous places. Threats like malicious software, cyberbullying, and sexual predators render it risky for the unprepared and unsupervised. MySpace is being called to account and is responding, but it's primarily up to parents to protect their children.

One thoughtful parent and Christian school educator responded to the topic as I first did: "Isn't *MySpace* a waste of time or worse, a place where kids think they're experiencing real relationships but are *only* getting a risky situation?" His observation was that the kind of kids who were drawn to *MySpace* already had deep needs that weren't being fulfilled, primarily by parents.

As a parent of three pre-teens, I shared his skepticism. Yet, there's a bigger picture, I found. There's hope, too. Nonetheless, it can be scary, especially in light of greater autonomy for kids who naturally lack discretion.

Let's pretend you find your thirteen-year-old son pacing after something hits the wall with a crash. He blurts out, "They put up a site about me with nasty pictures and said I'm fat! Now everybody is messaging about it. I'm not going to school." He's been cyberslammed and feels his young world crashing in.

The sense of public humiliation caused by cyberbullying is coupled with the danger that online threats can spill into real life. *MySpace* and similar sites can be intimidating, even dangerous places. As a parent, you may choose to forbid or restrict use of *MySpace* in your home. But I suggest you choose in an informed, careful way.

Sexual dangers are the best known. Chatrooms and posted messages easily enable such temptations and threats. One recent trip to *MySpace* rendered solicitations to chat online

with a sultry woman seeking American servicemen and a gang-type fellow with the screen name "King Pimpin'."

In 2002, fifteen-year-old Katie Canton met John in a live online chat room. Since he lived far away, Katie felt free to send photos and flirt. Soon John was sending Katie gifts and e-mailing.

This story ended well: Katie testified at John's trial where he got twenty years in prison. But it had taken Katie participating in a role-playing video game to realize that her behavior and that of her would-be abuser was becoming a classic case of online predation.[{8}](#) This is why parental education and supervision are crucial.

Again, some perspective is in order. It's tempting to view sites like *MySpace.com* as a monolithic online ghetto. A more accurate word picture may be a high school campus. Enter on one side, see the "dopeheads"; enter another, see the "jocks" and cheerleaders. You can't paint with too broad a brush in assessing it accurately. And students can privately stay in the "nice part of town."

Concern is warranted, of course. The required minimum age for *MySpace* is fourteen. However, age verification is still technically impossible, largely due to lack of a public track record for minors—ironic, as many of them create public records openly on such sites.

Parents have sued on behalf of their abused daughters, and thirty-four state attorneys general are now demanding more age-verification controls.[{9}](#) Meanwhile, *MySpace* has reportedly discovered thousands of members who are convicted sex offenders. "The attorneys general of Georgia, Idaho, North Carolina, Ohio, Pennsylvania, Mississippi and New Hampshire joined Connecticut in signing a letter to the company asking it to turn over information."[{10}](#)

MySpace has responded. The company deleted two hundred

thousand “objectionable” accounts.[{11}](#) (A similar move by networking site *Friendster* caused a mass exodus, a sad commentary on many of its users.) *MySpace* also began developing parental tracking software, seen by many as just a start.

After hiring a former prosecutor with experience working on sex crimes against children as chief security officer, in January, 2007, *MySpace* donated a breakthrough national database to the National Center for Missing and Exploited Children (NCMEC). It features the first-ever method to match faces and body features like tattoos to often-elusive sex offenders. Providing “a way to filter convicted offenders from younger *MySpace* members, the database combines the records of individual state registries, plus allows searches based on images, which the NCMEC said is important.”[{12}](#)

A new senate bill would require—for the first time ever—sex offenders to register their email addresses. Donna Rice Hughes, president of the watchdog/activist group Enough Is Enough, says, “While there is no ‘silver bullet’ for protecting children from Internet dangers, this legislation will help to provide another protective barrier for millions of children. . . . Parents must remain proactive and educated about the safety rules and software tools available.”[{13}](#)

Child safety experts agree: parental guidance should be the first and strongest line of defense. Technology continues to outrun ethical reflection in a culture marked by the philosophy, “If it can be done, go for it!” Pragmatism, the myth of progress as always good, lack of a biblical understanding of sin’s pervasiveness and seriousness and sheer greed, drive many of the developments like the *MySpace* revolution.

But so do innately human needs and God-given desires to connect in a disjointed, wired world. Moral panic regarding teens and technology are nothing new. Doomsday

prophecies—partially deserved—ensued with the advent motion pictures, television, and the Internet itself, as Internet researcher Danah Boyd points out.[{14}](#) Wise adaptation is always essential to being “in the world but not of it.”[{15}](#)

Hanging Out and Friending

Kids hang out on MySpace because virtually everyone they know does, even if they would prefer not to. Another big draw: shared interests. But teens need to appreciate the distinction between acquaintances and true friends, as well as appropriate vs. illegitimate public intimacy while being truly “real.”

What can make young men cry? Take away their online “space.”

At a conference panel discussion on social networking, four ministry leaders shared nearly identical experiences. Their teens had naturally migrated to *MySpace* with their peers and created profiles there, unknown to these conservative Christian dads. After perusing the site, three of the four outright forbade use of *MySpace*. One by one, they told tales of begging and weeping. One boy sobbed, “Dad, it’s the only time I’ve ever felt cool.”

This is tricky. Parents’ gut reaction may be to minimize or dismiss such a notion. Yet, socialization at this age happens naturally, inevitably, even critically. But online? Here?

But part of the vital process of adolescent socializing is decoding cues about where you fit into the youth culture and *who* you are perceived to be. If kids are deeply grounded in the love of their God and family, it’s just another “place.” It’s when this grounding is missing that *MySpace* can easily become a platform to present a false self.

Danah Boyd talks about the psychology of publicly viewable social networking: it’s performed. “Showing face” becomes key, being “real” has its limits while “friending” online. Note the

use of “friend” as a verb there.[{16}](#)

Author Connie Neal lists ways *MySpace* meets the needs of teens in uncanny ways, needs to:

- *Communicate with peers*
- *Try on different styles*
- *See what others are like*
- *Explore their generation’s music, art, photography*
- *Hear, view, read stories through media*
- *Flirt*
- *Make friends*
- *Feel included in a group*[{17}](#)

For a time, *MySpace* also seemed unavoidable (it may be “like, so last year” at this point; *Facebook* is reportedly the social site of choice today among youth). Danah Boyd says, “For most teens, it is simply a part of everyday life—they are [at *MySpace*] because their friends are there and they are there to hang out with those friends. Of course, its ubiquitousness does not mean that everyone thinks that it’s cool. Many teens complain that the site is lame, noting that they have better things to do.

Yet, even those teens have an account which they check regularly because it’s the only way to keep up with the Joneses.”[{18}](#)

Social networking relies on clicking to “make” or invite “friends.” In contrast, an ancient Hebrew proverb states, “A man of too many friends comes to ruin, but there is a friend who sticks closer than a brother.”[{19}](#)

This leads to a deeper question: “What does the term ‘friend’

really mean?" Certainly more than a popularity contest, which many accuse *MySpace* of becoming. Stephanie Bennett, writing for *Breakpoint*, warns, "In many ways these technologies reduce relationship to a commodity—something one possesses rather than a jointly developed friendship."

Bennett continues:

Just as the practice of [slow-paced] courtship . . . gave way to dating and the now common practice of objectifying "the other" [or "hooking up" and casual sex], the rules of relationship are . . . being rewritten, and . . . are being shaped by a distinctly media-centered worldview rather than a Christian one. [{20}](#)

Author C. S. Lewis wrote:

Friendship arises out of mere companionship when two or more of the companions discover that they have in common some insight or interest or even taste which the others do not share and which, till that moment, each believed to be his own unique treasure (or burden). The typical expression of opening Friendship would be something like, "What? You too? I thought I was the only one." [{21}](#)

Perhaps herein lies the greatest appeal of *MySpace*—shared interests. This is not lost on teenagers.

In balance, as one participant in a CNN.com forum wrote, "True friends . . . need to learn when to stop blogging and go across campus to help a friend." [{22}](#)

C. S. Lewis also wrote, "Eros will have naked bodies; friendship naked personalities." [{23}](#) The scantily clad girls parading on certain pages at *MySpace* reflect our culture. Sex is confused with intimacy nowadays; psychological nudity on the Internet is not so different.

Billed as a place to make friends and connect in community, *MySpace*, *Facebook*, *Xanga* and the like may be having the opposite effect, according to one study at San Diego State. It uncovered “an attitude of ‘It’s all about me’” prevailing among college students, the *Chicago Tribune* reported, and “blogging and social networking are ‘playing a big role’ in this.”[{24}](#)

Nonsense, says tech educator Andy Carvin. Social networking largely entails “communities where people reinforce interpersonal relationships through sharing and creating content. . . . [They] want to be a part of something bigger than themselves.”[{25}](#)

Social sites should reflect and enhance relationships, not define them. Challenge the presumption of *instant-friendship-by-mouseclick* with your kids as necessary. Guard against not only physical but “psychological nudity.”

This presents one more important conversational topic for parents training their kids in a biblical worldview marked by serving others, not by parading themselves or sending false signals.

Parents and Teens Cooperating

Picture yourself or your child in a situation like this: “We’re sorry, Caitlyn, but we just cannot hire you. Your online history isn’t in keeping with our company’s standards.” A growing host of those among the Internet generation with online regrets have walled off their online socializing from prying parents and ended up miring their futures in controversy.

Another problem with *MySpace* and social sites is what Boyd calls *persistence in digital publics*. Unable to envision the future, kids don’t grasp the lasting ramifications of their youthful foolishness, often captured publicly and permanently

in cyberspace. “Without impetus,” Boyd says, “teens rarely choose to go private on *MySpace* and certainly not for fear of predators or future employers. They want to be visible to other teens, not just the people they’ve “friended.” They would just prefer [that] adults go away. All adults. Parents, teachers, creepy men.”[{26}](#)
Natural teenage feelings indeed.

Boyd continues:

While the potential predator or future employer doesn't concern most teens, parents and teachers do. Reacting to increasing adult surveillance, many teens are turning their profiles private or creating separate accounts under fake names. In response, many parents are demanding complete control over teens' digital behaviors. This dynamic often destroys the most important value in the child/parent relationship: trust.[{27}](#)

While hers may sound like a throwback to the 1960s “Question authority!” mantra, Boyd raises a good point. She points out that nowadays adults control youth environments as never before due to fear of abduction and safety issues. “Teens have increasingly less access to public space. Classic 1950s hang outs like the roller rink and burger joint are disappearing while malls and 7-11s are banning teens unaccompanied by parents.”[{28}](#) Balancing the imperative to protect against the need to let go is tough.

At the same time, parents, teachers, and youth leaders need to inculcate and model a biblical respect for God-given authority. When kids disrespect this, their Internet privileges should be at stake. Some practical safety tips for parents:

- *Make sure your kids profile themselves online privately, only to well-chosen friends.*

- *Ask your kids to invite you online as a “friend”—but don’t embarrass them!*
- *Openly discuss your concerns about social networking with your child.*
- *Tour their online space and those of their friends.*
- *Be alert to kids who are very secretive about their Internet use.*
- *Use the computer in a common area of the house.*
- *Monitor mobile online use and set up accountability with meaningful consequences. Yet, too many rules could exasperate older kids.* [{29}](#)

Remember the story of the crying kids who had *MySpace* privileges revoked? One dad took a different approach. He entered into his daughter’s online world and began exploring how to safely navigate and do ministry outreach together. Connie Neal describes *MySpace for Moms and Dads* how she participates with her daughter’s willing friends as spiritual and relational advisor. [{30}](#)

The eventual goal of child-rearing is increasing autonomy and decreasing dependency. Social networking allows kids some autonomy, but they need to be careful in such a public arena. We as parents do well to act knowledgeably, not react out of sheer emotion.

Redeeming *MySpace*

MySpace has effectively tapped into youth culture *and* human nature. Teens are riding a culture-wide wave of self-expression.

But adult audiences there—and especially at other networking

sites—are even bigger. Companies are now glomming onto the model for business purposes. *AnimalAttraction.com*, a social networking site for people who love pets, started as a dating service. Now, you can create a tailor-made social network through services like *Ning*.

Up to ten thousand Virginia Tech students conversed on social sites the day thirty-two were murdered in a shooting rampage.[{31}](#) Presidential candidates are leveraging networking sites today.

Why is this idea so powerful? Could it be that self-expression is a sign of *imago dei*, the image of God imprinted into the soul of everyone? God spoke the world into existence, and we, his highest creatures, create ideas in much the same way. We seem to have an insatiable need to be heard, especially as we emerge into young manhood or womanhood.

What if we're really after much more—eternally satisfying relating that nothing on earth can compare to? For many folks, online “friends” or a bigger-than-life Web identity are just new ways to reach out for what's unreachable in this life. As C. S. Lewis wrote, “If we discover a desire within us that nothing in this world can satisfy . . . we should begin to wonder if perhaps we were created for another world.”[{32}](#)

MySpace can be surprisingly redemptive. It served as a clearinghouse of mourning for Anna, murdered in cold blood while working at a McDonald's. A youth-led movement to help Ugandan orphans is building to huge proportions.

The head of Internet outreach for one of the world's largest ministries encourages viewing *MySpace* as a mission field. He tells kids, “It's where your friends and *their* friends are already. Jesus called us to be smart, not safe.” As Paul wrote to the Roman church, “Do not be overcome by evil, but overcome evil with good.”[{33}](#)

If you decide that *MySpace* is not for your family, there are

Christian alternatives created for fellowship, evangelism, and discipleship; Meetfish.com and MyPraise.com are two.

Rather than “circle the countercultural wagons,” why not explore the frontier of online social networking with your child? In a few years, the choice will be theirs, and they will likely default to socializing online as well as offline. They need to learn how to:

- **Be discerning online**, asking things like, “Do I know and trust this person? Will this help me or hurt me?”
- **Reflect Christ online:** “How am I coming across? Does it honor my family and God? Am I teasing with moral compromise?”
- Ask themselves “Who seems lost, alone, afraid? Who needs the gospel?” **That is, see their online life as a calling of Christ.**

Dr. Kathy Koch of *Celebrate Kids* offers a real-life prescription for healthy self-esteem: “Parents and teachers who pay attention to children and teens for who they are and not just what they do, believe in kids’ present value and not just their future potential, and encourage kids by celebrating them on more than their birthdays.”^[34]

Do this while teaching discernment and a thoroughly biblical worldview, and social networking may not be a problem. It could be a blessing in disguise.

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18. Boyd, "Identity Production in a Networked Culture."

19. [Proverbs 18:24](#) (NIV).

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21. C.S. Lewis, *The Four Loves* (Orlando, FL: Harvest Books: Harcourt, Inc., original copyright 1960), 65.

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25. *NetFamilyNews*, "Narcissism due to social networking?"

26. Boyd, "Identity Production in a Networked Culture."

27. *Ibid.*

28. *Ibid.*

29. Based on Neal, *MySpace for Moms and Dads*.

30. *Ibid.*

31. *ABC Nightline*, April 16, 2007. "At one point today, up to 10,000 Virginia Tech students were using social Web sites like Facebook & MySpace to communicate about the tragic events that unfolded on their campus."

32. C.S. Lewis, *Mere Christianity*.

33. [Romans 12:21](#) (ESV).

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Life in a Secular Culture – Christian Worldview Living in a Secular World

Rick Wade looks at the similarities and the differences between the views offered by our secular culture and a Christian, biblical worldview. Understanding the significant

differences will help us choose to think biblically about situations we face in our secular society.

We get our cues about how to live from the society in which we live. Maybe I should say the societies in which we live since, in this day and age, we can find ourselves moving back and forth between very different worlds. Christians belong to the mini-societies of our churches which might extend beyond the walls of our church to define our friendships, our social lives. We also live and work and play in a secular society which is sending us messages constantly about how to live, how to talk, what to wear; in short, what is important in life.

Secular means that which is defined apart from anything religious. Peter Berger, a sociologist, put it this way: By secularization we mean the process by which sectors of society and culture are removed from the domination of religious institutions and symbols.... It affects the totality of cultural life and of ideation. In other words, secularism works its fingers into all of life, including the ideas we hold. Secularization also refers the consciousness of individuals who decreasingly view the world with a religious perspective. So the influence of religion declines in society and in us individually as we think about life with lessor with no reference to God. [\[1\]](#)

Without God shaping its vision, what does our society teach us about how to think and act? Think about it. How are we shaped by the culture in which we live? Just identifying a few things can be a start to combating the corrosive effects of secularism in our lives.

Here are a few things that come to mind.

My society tells me that *my* experience and *my* opinion are all-important (and it thinks of opinion as a purely subjective thing). No one else has the right to set the rules for me. And, if there's a God (and most Americans believe there is),

He (or She or It) pretty much leaves us to make our own choices. So I am supposed to refer first to my own tastes and desires when making choices. And that's what really happens when I'm not thinking about it. Vocation, where I live, what music I listen to, what church I attend—it's all up to me. Yes, I know that there are a number of legitimate reasons we make choices that are different from those others make. The point is, should our individual tastes and desires be our primary criteria?

I noted that my society tells me my own experience and opinion is all-important. It's interesting, though, that it wants to decide what choices I can have! We'll see that in some of the next examples.

My society tells me how to dress. We're told that we should express ourselves, our own individuality, in how we dress. The result? People wearing spandex or spandex-tight clothes who have no business doing so; young men wearing their pants down around their thighs; young women showing us all the contours of their bodies. And we're supposed to be expressing ourselves? Looks like a whole lot of conformity to me. Even worse, while we're told to express ourselves, clothes designers and stores are the ones who decide what our choices are. I hear this most often from young women. Their choice in clothing is either sexy or dressing like mom.

My society tells me that I *deserve* good things, so I spend money on things I might not even *want*, much less really *deserve*. Gratitude for what we have isn't high on the list of virtues these days. Gimme more . . . because I *deserve* it (and I'll go into debt to get it)!

My society teaches me what is funny. The greatest influences on my sense of humor were Bill Cosby and Robin Williams. Who else remembers Cosby talking about smearing Jell-O on the floor of his house to protect him from the monster, or about having his tonsils removed? And when *Mork and Mindy* was all

the rage in the 70s, I'd gather with my friends each week to get another dose of Williams's crazy performances.

Now understand that I'm not saying it's necessarily wrong to model our humor on others, even on people who aren't Christians. But what is the character of our humor today? The humor I see routinely on TV and movies is sarcastic put-downs. That's become so much the norm that if anyone objects to it, they're made fun of for being so touchy!

My society also tells me my religion isn't all that important. It has its place, of course, but that place shouldn't be public, at least not until there's some horrible disaster and prayer becomes acceptable. So religion is to stay out of politics and social issues, but is permitted in tragedies such as the recent mine disaster in Utah. To *whom* we pray is irrelevant, of course. You have your God and I have mine.

One place where I see the insignificance of religion in our cultural attitude is on web sites that ask for information about me including my vocation. Religion isn't typically an option (and I'm being generous in saying typically; I can't remember *any* giving me that option). My only choice is Other. The result is that in public I tend to fall into line and keep my religious convictions out of the conversation. Even in our *private* lives religion should mind its manners. One shouldn't be fanatical, you know.

Unfortunately, polls indicate that Christian beliefs are apparently insignificant to *Christians* as well with respect to how they live. The polls I read indicate that people claiming to be born-again don't live any differently than their non-Christian neighbors. We've let the segmenters win. Keep your religion in your church, we're told, and we do just that.

My society tells me that economics is all-important. I wonder if there's anyone else out there who wishes that in a State of the Union address a president would say something like, Our

economy is strong, but morally we're in rough shape. I'm not going to hold my breath waiting for that! It's the economy, stupid, was a phrase heard often in Bill Clinton's campaign against President Bush in 92. Well, the economy is important, of course. But is it the *most* important thing in individual and social life? Is the U.S. doing just fine as long as the economy is strong?

My society tells us we're free to do what we want in our sexual relationships, that we aren't to be instructed by archaic religious notions. But then, of course, we're told what is expected by society. We've been taught well that a kiss is followed immediately by a romp in the bed. How many times have you seen on TV or in the movies where a man and woman fall into that first embrace and *don't* immediately fall onto the couch or bed or floor? I think of the scene in the movie *While You Were Sleeping* where a woman is astonished to hear that a man and woman have decided to wait till marriage to have sex. Yes, we're free to do whatever we please (the church has nothing to say about such things—that is, as long as what we please doesn't include abstaining and we don't champion monogamy as loudly as homosexuals champion their, um, lifestyle.

My society tells me what constitutes success. Although you can often see stories through the media about the great things average people do, you also are kept up-to-date on the life and times of Paris Hilton, Lindsay Lohan, and soccer star David Beckman. In minute detail. Day after day. Do I really *care* about the latest entry in Rosie O'Donnell's blog? No disrespect intended, but I'm not sure why Ms. O'Donnell's opinions and comings and goings are important enough to make the headlines. Success is doing one's best to accomplish the tasks God has given or those clearly in keeping with the commands and wisdom of God.

My society tells me that objections to crudeness are puritanical; that manners are relics of a by-gone era (since

life is all about *me*, while manners are about *others*).

It tells women that the notion of being under a man's headship or devoting herself to her children above her own interests is a throw-back to oppressive days.

It tells parents that they need to let their children determine their own values.

I could go on and on. My point in all this isn't mainly to bemoan the state of our society, but to consider how our secular society tells *us* how to live, and how much of its instruction we swallow and follow without even realizing it. We are definitely going to be shaped by our society, but that shaping shouldn't be mindless.

A few decades ago Christian writers made much of the idea that there shouldn't be a division between the sacred and the secular, that all of life should be infused with the sacred. Our society works against that. And quite frankly, I think the message has been lost to a significant extent in the church. We like our things, so without even thinking about it, we conform our notions of the sacred to the secular. We make Christianity relevant by adjusting it to our circumstances and desires.

Rather than seeing the secular world, the world we can see and touch, through a sacred lens, we're more apt to look at the sacred through a secular lens. May God help us to see all of life—including our clothes, our humor, our entertainment, our vocation, our relationships, and all the rest—through the eyes of God, as belonging to Him, and give us the resolve to bring them under His lordship.

Note

1. Peter Berger, *The Sacred Canopy* (Garden City, NY: Anchor Books, 1969), 107-108.

Civil Discourse? – Radio version

Conservative Bridgebuilder

Think about the last time you channel-surfed the television news talk shows. Chances are, you encountered at least a few talking heads yelling at each other. Often, controversy reigns. Politics, religion, sex, or sports can ignite passion that can spill into incivility—on radio and TV, in workplaces, universities, neighborhoods, and families.

Are you exhausted or disgusted with debates and discussions that become food fights? This article considers some inspiring stories of risk-takers who build bridges of understanding across philosophical, political, and religious lines. They're helping put the "civil" back into "civil discourse" and have good lessons for us all.

First up is conservative commentator Cal Thomas. As vice president of Jerry Falwell's "Moral Majority," Thomas saw his share of partisan political debate. But he tells a humorous story about civility.[\[1\]](#)

The Moral Majority often mentioned Senator Ted Kennedy in its fund appeals. The senator and his liberal friends often mentioned Falwell in their own letters, each side alerting their constituents to concerns about the other.

Once, by mistake, Falwell's group sent Kennedy a "Moral Majority membership card." When *The Washington Post* asked

Thomas if his organization would request the card back, Cal replied, "No, we don't believe any man is beyond redemption. In fact, we'd like to invite the senator to visit Lynchburg [Virginia] and visit Jerry Falwell's school." The *Post* ran the quote.

A couple of weeks later, a Kennedy aid phoned to say, "The senator has decided to accept your invitation." "What invitation?" replied Thomas. "The one for the senator to visit Lynchburg," came the response.

Kennedy made the trip, dined with Falwell and gave a warmly-received speech on tolerance and diversity at Liberty Baptist College (now Liberty University). Thomas says that began his own "treasured friendship" with Kennedy, who met with Falwell "on several subsequent occasions." Cal notes, "More of eternal value was accomplished that night and in the subsequent relationship than years of political bashing and one-upmanship had produced."

Thomas and his friend Bob Beckel, a liberal Democratic strategist who was Walter Mondale's presidential campaign manager, have co-written lively *USA Today* columns called "Common Ground." The two examine important issues—agreeing and disagreeing—but remain good friends. Disagreement needn't torpedo friendship.

A Jew Among the Evangelicals

What do you get when you assign a leftist Jewish journalist to the evangelical Christian beat for major newspapers on both US coasts?

Maybe you'd expect mutual animosity: "Those wacko God-squaders are at it again," or "The biased secular humanist liberal media is ruining America."

But this leftist Jewish journalist made a significant

discovery, one he feels can instruct his colleagues and us all. He says to effectively cover the strange tribe to which he was assigned, it helps to know its members as neighbors and friends.

[Mark Pinsky](#)'s book, *A Jew Among the Evangelicals: A Guide for the Perplexed*,^{2} tells how this "nice Jewish boy from Jersey"^{3} ended up attending church "more often than many Christians" and sometimes more often than he attends his own synagogue.^{4} During his ten years covering religion for the *Los Angeles Times*, he focused on major evangelical leaders and had little connection with grassroots evangelicals.

When he moved to Florida in 1995 to write for the *Orlando Sentinel*, they were everywhere: in the neighborhood, at kids sporting events, birthday parties, PTA meetings, Scouts. Still a committed Jew, Pinsky found they were neither monolithic nor, as *The Washington Post* once claimed, "poor, uneducated and easy to command."^{5}

Disclosure: Pinsky, whom I've known since our university days, is a personal friend. His *Duke Chronicle* column was titled "The Readable Radical." He was at the vanguard of late-1960s campus leftist causes. I didn't always agree with his politics, but I admired his concerns about justice, hypocrisy, and the disenfranchised.

He still votes with the Democratic left, but he also understands the Christian subculture he covers better than many of its members. Mutual respect characterizes his relations with its leaders.

Mark's personal stories of "how people just like you wrestle with feelings, values, and beliefs that touch the core of their beings" provide "a glimpse of someone learning to understand and get along with folks whose convictions differ from his own."^{6}

Get to know your intellectual and philosophical adversaries,

he recommends. Take them to lunch. Ratchet down the rhetoric. Maybe connection can produce understanding and civility can grow into bridgebuilding.[{7}](#)

Not bad advice in a world too-often filled with brickbats and name calling.

Confronting Our Liberal Bias

Religious and political conservatives often complain about bias in secular universities. Here's how two university professors faced that issue in their own teaching

Elizabeth Kiss is president of Agnes Scott College in Atlanta. Before that, she was a Duke political science professor and director of Duke's Kenan Institute for Ethics.[{8}](#) With public policy lecturer Alma Blount, she wrote an intriguing 2005 article, "Confronting Our Liberal Bias."[{9}](#) They note:

In the wake of the 2004 presidential election, we've witnessed the deep divide in this country around themes of religion and politics, the war in Iraq, and U.S. foreign policy. As faculty members at a leading university, we've also been struck by an uncomfortable realization: we need to confront liberal bias in the academy.

They cite two seminal experiences. In one, "colleagues tried to block an invitation to a conservative faculty member to speak in a class." In another, comments about "how liberal bias threatens open inquiry" met anger and disbelief.

Kiss and Blount considered how their own liberal assumptions subtly influenced their teaching. "Creating a culture of open inquiry on campus," they write, "means we first must face our everyday temptation toward political bias." They continue:

Political bias, from either the left or the right, is corrosive of open inquiry. It is the "in" joke or flippant

comment suggesting that all rational people are on your side. It portrays opponents in the worst possible light, suggesting they are ignorant, self-righteous, or evil. Bias breeds an enclave mentality that encourages smug and lazy thinking. It blinds us to the complexity of public issues.

Blount and Kiss are arguing not for academic neutrality, but rather for conviction with disclosure, appreciating dissent as part of the learning process. They advocate political diversity in assigned readings, welcoming differing student viewpoints in class, inviting guest speakers of various perspectives, plus modeling dialogue and debate. "Confronting liberal bias won't be easy," they conclude. "But it's the right thing to do."

Their refreshing candor is all too rare. An excellent example for all sides in making civil discourse more "civil."

"Gotcha" Politics

President Bill Clinton's Special Counsel and scandal spokesperson was Lanny Davis, a prominent attorney and now-ubiquitous television figure.

Now, some of my readers may consider Bill and Hillary Clinton to be Mr. and Mrs. Antichrist. But I ask you to please segment your emotions about the Clintons momentarily to consider their former coworker's passionate appeal for civility in public discourse.

Davis, a liberal Democrat, has authored an important book, *Scandal: How "Gotcha" Politics is Destroying America*.[{10}](#) He says, "The politics of healthy debate have been replaced by the politics of personal destruction, and the media, politicians, lawyers, and the Internet revolution are all complicit," as are the American people who reward the politicians and consume the media.[{11}](#) With admirable

transparency, he admits concerning parts of his past, “I am ashamed to say all this today—but I was just as much caught up in the gotcha culture as partisans on the Republican right.”[{12}](#) He regrets having jumped into “food fight” TV on occasion,[{13}](#) and admits to some past blindness to “politically expedient hypocrisy.”[{14}](#)

Davis often seeks to build bridges. During the 1992 Democratic National Convention, Pennsylvania Governor Robert Casey “had been barred from delivering an anti-abortion, ‘pro-life’ speech to the convention.” Davis, who is pro-choice, asked some of his fellow liberal delegates to join him in a resolution to allow Casey to speak, in the name of freedom of expression and tolerance of dissent. Alas, he was shouted down.[{15}](#)

In 2000, his longtime friend Senator Joseph Lieberman—Democratic vice presidential candidate and an orthodox Jew—garnered liberal criticism for “bringing up God too much.” Reflecting on a famous Abraham Lincoln speech invoking divine assistance and encouraging prayer, Lanny wondered, “Would my liberal friends have regarded Abraham Lincoln as ‘bringing up God too much?’”[{16}](#) He decries intolerance and “contempt or disrespect for the deeply religious and those who believe in the power of prayer.”[{17}](#)

At the 2006 National Prayer Breakfast, rock star Bono, advocating bipartisan cooperation to fight poverty, cited Jesus’ statement, “Do to others as you would have them do to you.”[{18}](#) “You cannot believe in Bono’s words,” comments Davis, “without being tolerant of those whose religious faith leads them to political views vastly different from that of a pro-choice Democrat.”[{19}](#)

May his tribe increase.

Bridgebuilding: From Food Fights to Finding Common Ground

How can we cultivate respect and learn to disagree without being disagreeable? Maybe you'll enjoy this story.

I entered university in the turbulent late 1960s. The Vietnam War, Civil rights, sexual revolution, and campus upheaval permeated our lives. The fraternity I joined was quite diverse. We had political liberals and conservatives; athletes and scholars; atheists, agnostics, Christians, and Jews. Late night bull sessions kept us engaged and learning from each other.

When I was a freshman and a new believer in Jesus, our fraternity agreed to allow a Campus Crusade for Christ meeting in the chapter room. I posted a sign inside the front door for all the guys to see, announcing the date and time. As a gag, at the bottom I wrote "Attendance Mandatory." Needless to say, the sign quickly filled with graffiti. My favorite said, "Jesus and His Lambda Chi Alpha disciples will be autographing Bibles in the hallway during intermission."

The night of the meeting, one fraternity brother welcomed visitors from the head of the stairway, literally tied to a cross. Some members heckled the speaker, who gracefully engaged them in dialogue. He demonstrated how to disagree but remain friendly.

Our diversity taught me lots about tolerance and civility. We lived, worked, studied, and played together and forged friendships that have endured despite time and distance. Many of us still gather for reunions and still enjoy each others' company. That environment was a crucible that helped me develop communication and relationship skills.

How can you cultivate civility? Consider three suggestions:

1. Learn about views different from your own. Read what others believe and ascertain why they feel and think as they do. Ask yourself how you might feel in their situation.

2. Discover Common Ground. Starting where you agree can help overcome many emotional barriers.

3. Befriend people with differing views. Friendly conversation or shared meals can help open hearts. Conservatives, take a liberal to lunch, and vice versa.

Paul, an early follower of Jesus, had good advice on how to deal with those who differ. It applies in many contexts. He wrote:

Be wise in the way you act toward outsiders; make the most of every opportunity. Let your conversation be always full of grace, seasoned with salt, so that you may know how to answer everyone. [{20}](#)

Notes

1. Cal Thomas and Ed Dobson, *Blinded By Might: Can the Religious Right Save America?* (Grand Rapids: Zondervan, 1999) 55-56.

2. Mark I. Pinsky, *A Jew Among the Evangelicals: A Guide for the Perplexed* (Louisville: Westminster John Knox, 2006).

3. Ibid., vii.

4. Ibid., 18.

5. Ibid.

6. Ibid., vii.

7. Ibid., 148.

8. <http://kenan.ethics.duke.edu>

9. Alma Blount and Elizabeth Kiss, "Confronting Our Liberal Bias," *Duke University News & Communications*, May 19, 2005; http://www.dukenews.duke.edu/2005/05/politicalbias._print.ht, accessed March 4, 2007. Article first appeared in the Spring

2005 issue of the *KIE Connection* newsletter, produced by the Kenan Institute for Ethics;

<http://kenan.ethics.duke.edu/newsletter/KIE.pdf>, accessed March 4, 2007.

10. Lanny Davis, *Scandal: How "Gotcha" Politics is Destroying America* (New York: Palgrave Macmillan, 2006).

11. *Ibid.*, 199.

12. *Ibid.*, 188.

13. *Ibid.*, 88.

14. *Ibid.*, 125-126.

15. *Ibid.*, 211-212.

16. *Ibid.*, 212.

17. *Ibid.*, 214.

18. Luke 6:31 NIV.

19. Davis, *op. cit.*, 213.

20. Colossians 4:5-6 NIV.

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Michael Moore's Sicko Healthcare Perspective

June 29, 2007 marked the official opening of Michael Moore's newest mockumentary, *Sicko*. And in true Moore form, it is controversial and in-your-face. The subject this time is a critique on the American Healthcare system, and as before, Moore takes a liberal stance on a pet cause: healthcare reform. Here is a summary of his proposal:[\[1\]](#)

1. Every American must have full, uninterrupted healthcare coverage for life.
2. Private, for-profit health insurance companies must be abolished.

3. Profits of pharmaceutical companies must be strictly regulated like a public utility.

After researching several movie reviews from every part of the political spectrum, I am concerned about Moore's use and misuse of statistics and convolution of facts that are taken out of context. However, I think this provides an excellent opportunity to open the discussion on the Christian perspective on healthcare. I will mainly address the idea of universal healthcare coverage (Moore's point 1) and offer a slightly different perspective on private health insurance companies (Point 2). I'll save pharmaceutical company regulation for another article.

The Biblical Perspective

Before we can apply biblical truth to today's cultural issues, let's make sure we know what is biblically clear about healthcare. Several places in the Bible, God admonishes his people to care for the orphans and widows.[{2}](#) Orphans and widows are the vulnerable in society. In today's society, that status falls mainly to the elderly, the chronically ill, the poor, etc. The Bible is quite clear about the need to care for these people as well as an individual's responsibility in the matter:

When you reap your harvest in your field and have forgotten a sheaf in the field, you shall not go back to get it; it shall be for the alien, for the orphan, and for the widow, in order that the Lord your God may bless you in all the work of your hands. When you beat your olive tree, you shall not go over the boughs again; it shall be for the alien, for the orphan, and for the widow. When you gather grapes of your vineyard, you shall not go over it again; it shall be for the alien, for the orphan, and for the widow. And you shall remember that you were a slave in the land of Egypt; therefore I am commanding you to do this thing.[{3}](#)

This principle is exemplified when Boaz allows Ruth to glean from his field, drink from his water vessels and eat at his table.[{4}](#)

The biblical model seems to be that those with plenty are to take responsibility for those that are vulnerable. While government intervention is not explicitly mentioned, the mention of orphan- and widow-care in the Law implies a universal understanding of a duty to care for the least of these. It also seems to indicate that those who are healthy (i.e. who can work in the field, harvest their own crops, etc.) are to be held accountable and responsible for themselves. In practical terms, how do we apply this to our own culture and healthcare systems?

Modern-Day Applications

In Kerby Anderson's [article on National Healthcare](#),[{5}](#) he suggests three needs in today's healthcare structure, each related in such a way that one would perpetuate the others:

The Need for Personal Responsibility

He brings to light an important point about human nature: when someone else pays, we are less likely to consider the quality and cost before buying. When the government subsidizes healthcare or health insurance, people tend to be less thoughtful on cost, and the result is the high prices of healthcare. If there were more personal accountability, people would comparison shop and bring market pressures to bear on some of the healthcare costs.

I find it fascinating that health insurance requires so little personal responsibility, while car insurance demands so much. When I buy car insurance, it is only used in the event of an accident, either caused by nature or another driver. I have my own account that I use for my basic car care needs (gas, oil change, registration, tires, cleaning, brakes, etc.). I shop

for the cheapest gas prices, the best bang for my buck on oil changes, and will go out of my way for a cheaper car wash. Why? Because it is coming out of my pocket. When I was in an accident, the insurance company was paying, so my car went to the body shop they specified and the company paid the price the shop requested. Honestly, I was less concerned about how much the insurance company paid than whether I got my car back in one piece.

Why is it that most people want insurance to pay for their basic check-ups that occur annually or biannually? If individuals paid for their regular maintenance, this would not only decrease the cost of health insurance, but it would also free up some resources for the orphans and widows of our society so that they, too, might have regular, preventative healthcare.

The Need for Portability

Anderson continues:

Americans usually cannot take their health insurance with them if they change jobs. A fair tax system would offer no tax subsidy to the employer unless the policy was personal and portable. If it belongs to the employee, then it would be able to go with the employee when he or she changed jobs. Health insurance should be personal and portable. After all, employers don't own their employees' auto insurance or homeowners insurance. Health insurance should be no different. {6}

This is a critique on the requirement of employers to provide health insurance, and also argues for private companies to be made available to individuals. My husband and I are young, healthy individuals, and were paying \$450 per month on his prior health insurance, until he changed jobs. The problem is that \$450 counted as part of his earnings, and when he left his job, we lost the amount paid into the insurance. Our car

insurance and renters insurance was unaffected by his job change, but our health insurance ceased. We now see that it would have been more valuable to have a portable insurance option, such as a private company or a tax-deductible health account into which we would deposit money directly. This would also tie into the idea of individual responsibility for one's health finances, and, again, applies to those that can afford it while the vulnerable are provided for.

The Need for Price Fairness

Anderson writes:

Price fairness is another issue. Proponents of socialized medicine would force people with healthy lifestyles into a one-tier system with people who smoke, drink too much, use drugs, drive irresponsibly, and are sexually promiscuous. A better system would be one that rewards responsibility and penalizes irresponsibility. Obviously we should provide for the very young, the very old, the chronically ill, etc., but we shouldn't be forced into a universal risk pool and effectively subsidize the destructive behavior of those who voluntarily choose sin over righteousness. {7}

Going back to our car insurance/health insurance comparison, my husband and I have been with our car insurance company with a clean record for so long that our rates went down. Also, our rates decreased when he turned twenty-five because he was no longer a high-risk driver. This encourages cautious driving and places the responsibility on the driver. The universal healthcare model does just the opposite, because no matter your lifestyle, the government will take care of it. I think if we're honest with ourselves about human nature, a monetary compensation or savings for maintaining proper health would be one effective way to combat behavioral diseases such as obesity and type II diabetes.

Problems with Universal Healthcare, or Why Michael Moore May Not Know What is Best for the Country

Business Costs

I am no economist or a business analyst, so I will defer to Anderson's example of Herman Cain, president and CEO of Godfathers Pizza. Mr. Cain confronted President Clinton about many of the hidden costs of healthcare reform that affect businesses. He came with spreadsheets that pointed out just how much it would cost his business if employer mandates were put in place, and it also pointed out how President Clinton had vastly underestimated the cost on businesses.

Or what about Michael Moore's suggestion of having totally socialized healthcare? He gives several countries as an example, including France, but never mentions that all of these countries pay significantly higher tax rates than we do. This would place a burdensome cost on individuals and companies.

As Kerby warns in his article, Healthcare reform may cost much more than we think it will. The direct costs may not seem like much, but don't forget to count the indirect costs to you and to American business.

Moral Costs

There are several issues to consider here, but let us focus on the one that is already taking place in many other countries with socialized healthcare: rationing. Universal coverage of healthcare increases overall demand, which means that you will have to decrease the supply of health care benefits provided to each individual citizen, especially since there is less profit and hence less reason to increase overall supply. This is inevitable in a universal healthcare system, and, as recently reported in the *Scotsman*, is already happening in

countries with socialized healthcare:

It is no longer possible to provide all the latest [medical technology] to absolutely everybody without notable detriment to others. Rationing is reduction in choice. Rationing has become a necessary evil. We need to formulize rationing to prevent an unregulated, widening, post code lottery of care. Government no longer has a choice. When it comes to the list of conditions, it's all about quality of life. It would be about the prioritization of clinical need. {8}

A utilitarian approach to a person's quality of life is definitely not within the Christian worldview, {9} but that is precisely and inevitably the direction of a socialized healthcare system.

Our current healthcare system does have some flaws, but I do not think throwing government money at the problem is the best solution. Looking at the biblical model of individual responsibility, we can glean from the text how God's timeless truths can be effective when applied to our culture today.

Notes

1. www.michaelmoore.com
2. Exodus 22:22, Jeremiah 7:6,7, Isaiah 1:17, 1 Timothy 5:3, James 1:27, English Standard Version (ESV).
3. Deuteronomy 24:19-22 (ESV).
4. Ruth 2:8,9,14-16 (ESV).
5. Kerby Anderson, "National Health Care," Probe, 1994, www.probe.org/national-health-care/.
6. Ibid.
7. Ibid.
8. Moss, Lyndsay "NHS rationing is 'necessary evil,' say doctors" *Scotsman*, June 26, 2007, news.scotsman.com.
9. See Kerby Anderson, "Utilitarianism: The Greatest Good for the Greatest Number," 2004, www.probe.org/utilitarianism-the-greatest-good-for-the-greates

Your Money, Your Life or Your Wine

Could offering a cup of human kindness save your life sometime? It helped protect guests from a menacing gunman at a recent Washington, DC, dinner gathering.

Comedian Jack Benny had a famous skit in which an armed robber pointed a gun at Benny, whose comedy often poked fun at his own miserly show business persona. In the routine, Benny told the robber to put the gun down. The robber persisted. "Your money or your life!" demanded the crook, irritated by the delay. "I'm thinking it over," deadpanned Benny.[{1}](#)

Quick thinking helped save the DC dinner guests.

Give me your money!

The Washington Post reports[{2}](#) that some friends had enjoyed steak and shrimp at a DC home and were sitting on the back patio sipping wine around midnight. A hooded gunman slipped in through an open gate and held a pistol to a fourteen-year-old girl's head. "Give me your money, or I'll start shooting," demanded the intruder.

The guests—including the girls parents—froze. Then one

adult—Cristina “Cha Cha” Rowan—had an idea.

“We were just finishing dinner,” Rowan said to the uninvited guest. “Why don’t you have a glass of wine with us?”

The robber sipped their French wine and said, “Damn, that’s good wine.”

Michael Rabdau, the girl’s father, offered the man the glass. Rowan offered the bottle. The man—with hood down, by this point—sipped more wine and sampled some Camembert cheese. Then he stowed the gun in his pocket and admitted, “I think I may have come to the wrong house. I’m sorry. Can I get a hug?”

Rowan hugged the man. Then Rabdau, his wife and the other two guests each hugged him. The man asked for a group hug; the five adults complied. He left with the wine glass. There were no injuries, no theft. The stunned guests entered the house and stared at each other silently. Police came. Investigators discovered the empty and unbroken wine glass on the ground in a nearby alley.

“I was definitely expecting there would be some kind of casualty,” Rabdau recalled, according to the *Post*. “He was very aggressive at first; then it turned into a love fest. I don’t know what it was.”

“There was this degree of disbelief and terror at the same time,” Rabdau observed. “Then it miraculously just changed. His whole emotional tone turned—like, we’re one big happy family now. I thought: Was it the wine? Was it the cheese?” The entire encounter lasted about ten minutes. DC police chalked it up as strange but true.

Gentle Answers

An old Jewish proverb says, “A gentle answer turns away wrath, but a harsh word stirs up anger.” [{3}](#) I suspect her friends are extremely grateful that Cha Cha Rowan had the presence of

mind to offer a gentle reply to the intruder's demands.

Sometimes the psychological approach can deter disaster. Kindness and hospitality often can defuse tension and help open hearts and minds. Was the robber lonely? Feeling sad or rejected? Weary of his lifestyle? Hungry for acceptance and friendship? Rowan and her friends struck an emotional chord that resonated, apparently deeply.

Brute force and overwhelming arguments are common cultural responses to danger or opposition and, of course, they're sometimes necessary. Most of us are glad Hitler was defeated and that legislators outlawed slavery. But could gentle answers improve any disputes—or families, marriages, workplaces, political relationships—that you've seen?

Notes

1. George Grow, "Funnyman Jack Benny Won Hearts Mainly by Making Fun of Himself," Voice of America News, 21 May 2005; at www.voanews.com/specialenglish/archive/2005-05/2005-05-21-voa1.cfm (accessed July 19, 2007).
2. Allison Klein, A Gate-Crasher's Change of Heart, Washington Post, July 13, 2007; B01; at <http://tinyurl.com/2q9mjc> (accessed July 17, 2007).
3. Proverbs 15:1 NIV.

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Recommended Responses to The Golden Compass

The Golden Compass: Pointing In the Wrong Direction
Steve Cable

www.probe.org/the-golden-compass-pointing-in-the-wrong-direction

Probe staffer Steve Cable recommends Christian parents steer clear of The Golden Compass film based on Phillip Pullman's trilogy, His Dark Materials. It is openly anti-God from an avowed anti-Christian writer. Kids will not be able to handle it.

The Golden Compass: A Primer on Atheism

Russ Wise

<http://www.christianinformation.org/article.asp?artID=117>

Former Probe staff member Russ Wise examines this anti-Christian book and movie.

Kerby Anderson also recommends:

The Golden Compass Fraud

L. Brent Bozell III

<http://www.cultureandmediainstitute.org/printer/2007/20071109161918.aspx>

The upside-down world of Pullman's "Golden Compass"

Berit Kjos

<http://www.crossroad.to/articles2/007/compass-pullman.htm>

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Sex and Violence on

Television – A Christian Worldview Perspective

Kerby Anderson takes a reasoned look at the amount of sex and violence portrayed on television and comes away with a sobering understanding of the intensity of the problem. From a biblical perspective, this level of consumption of disturbing images will result in a deadening of even Christian hearts to the clear call of Scripture to a life of purity in mind and action.

The Extent of the Problem

Is there too much sex and violence on television? Most Americans seem to think so. One survey found that seventy-five percent of Americans felt that television had “too much sexually explicit material.” Moreover, eighty-six percent believed that television had contributed to “a decline in values.”[{1}](#) And no wonder. Channel surfing through the television reveals plots celebrating premarital sex, adultery, and even homosexuality. Sexual promiscuity in the media appears to be at an all-time high. A study of adolescents (ages twelve to seventeen) showed that watching sex on TV influences teens to have sex. Youths were more likely to initiate intercourse as well as other sexual activities.[{2}](#)

A study by the Parents Television Council found that prime time network television is more violent than ever before. In addition, they found that this increasing violence is also of a sexual nature. They found that portrayals of violence are up seventy-five percent since 1998.[{3}](#)

The study also provided expert commentary by Deborah Fisher, Ph.D. She states that children, on average, will be exposed to a thousand murders, rapes, and assaults per year through television. She goes on to warn that early exposure to

television violence has “consistently emerged as a significant predictor of later aggression.”[{4}](#)

A previous study by the Parents Television Council compared the changes in sex, language, and violence between decades. The special report entitled *What a Difference a Decade Makes* found many shocking things.[{5}](#)

First, on a per-hour basis, sexual material more than tripled in the last decade. For example, while references to homosexuality were once rare, now they are mainstream. Second, the study found that foul language increased five-fold in just a decade. They also found that the intensity of violent incidents significantly increased.

These studies provide the best quantifiable measure of what has been taking place on television. No longer can defenders of television say that TV is “not that bad.” The evidence is in, and television is more offensive than ever.

Christians should not be surprised by these findings. Sex and violence have always been part of the human condition because of our sin nature (Romans 3:23), but modern families are exposed to a level of sex and violence that is unprecedented. Obviously, this will have a detrimental effect. The Bible teaches that “as a man thinks in his heart, so is he” (Proverbs 23:7, KJV). What we see and hear affects our actions. And while this is true for adults, it is especially true for children.

Television’s Impact on Behavior

What is the impact of watching television on subsequent behavior? There are abundant studies which document that what you see, hear, and read does affect your perception of the world and your behavior.

The American Academy of Pediatrics in 2000 issued a “Joint

Statement on the Impact of Entertainment Violence on Children.” They cited over one thousand studies, including reports from the Surgeon General’s office and the National Institute of Mental Health. They say that these studies “point overwhelmingly to a causal connection between media violence and aggressive behavior in some children.”{6}

In 1992, the American Psychological Association concluded that forty years of research on the link between TV violence and real-life violence has been ignored, stating that “the ‘scientific debate is over’ and calling for federal policy to protect society.”{7}

A 1995 poll of children ten to sixteen years of age showed that children recognize that “what they see on television encourages them to take part in sexual activity too soon, to show disrespect for their parents, [and] to lie and to engage in aggressive behavior.” More than two-thirds said they are influenced by television; seventy-seven percent said TV shows too much sex before marriage, and sixty-two percent said sex on television and in movies influences their peers to have sexual relations when they are too young. Two-thirds also cited certain programs featuring dysfunctional families as encouraging disrespect toward parents.

The report reminds us that television sets the baseline standard for the entire entertainment industry. Most homes (ninety-eight percent) have a television set. And according to recent statistics, that TV in the average household is on more than eight hours each day.{8}

By contrast, other forms of entertainment (such as movies, DVDs, CDs) must be sought out and purchased. Television is universally available, and thus has the most profound effect on our culture.

As Christians we need to be aware of the impact television has on us and our families. The studies show us that sex and

violence on TV can affect us in subtle yet profound ways. We can no longer ignore the growing body of data that suggests that televised imagery does affect our perceptions and behaviors. So we should be concerned about the impact television (as well as other forms of media) has on our neighbors and our society as a whole.

Sex on Television

Most Americans believe there is too much sex on television. A survey conducted in 1994 found that seventy-five percent of Americans felt that television had “too much sexually explicit material.” Moreover, eighty-six percent believed that television had contributed to “a decline in values.”^{9} As we documented earlier, sexual promiscuity on television is at an all-time high.

I have previously written about the subject of pornography and talked about the dangerous effects of sex, especially when linked with violence.^{10} Neil Malamuth and Edward Donnerstein document the volatile impact of sex and violence in the media. They say, “There can be relatively long-term, anti-social effects of movies that portray sexual violence as having positive consequences.”^{11}

In a message given by Donnerstein, he concluded with this warning and observation: “If you take normal males and expose them to graphic violence against women in R-rated films, the research doesn’t show that they’ll commit acts of violence against women. It doesn’t say they will go out and commit rape. But it does demonstrate that they become less sensitized to violence against women, they have less sympathy for rape victims, and their perceptions and attitudes and values about violence change.”^{12}

It is important to remember that these studies are applicable not just to hard-core pornography. Many of the studies used

films that are readily shown on television (especially cable television) any night of the week. And many of the movies shown today in theaters are much more explicit than those shown just a few years ago.

Social commentator Irving Kristol asked this question in a *Wall Street Journal* column: "Can anyone really believe that soft porn in our Hollywood movies, hard porn in our cable movies and violent porn in our 'rap' music is without effect? Here the average, overall impact is quite discernible to the naked eye. And at the margin, the effects, in terms most notably of illegitimacy and rape, are shockingly visible."[\[13\]](#)

Christians must be careful that sexual images on television don't conform us to the world (Rom. 12:2). Instead we should use discernment. Philippians 4:8 says, "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."

Sex on television is at an all-time high, so we should be even more careful to screen what we and our families see. Christians should be concerned about the images we see on television.

Violence on Television

Children's greatest exposure to violence comes from television. TV shows, movies edited for television, and video games expose young children to a level of violence unimaginable just a few years ago. The American Psychological Association says the average child watches eight thousand televised murders and one hundred thousand acts of violence before finishing elementary school.[\[14\]](#) That number more than doubles by the time he or she reaches age eighteen.

At a very young age, children are seeing a level of violence

and mayhem that in the past may have been seen only by a few police officers and military personnel. TV brings hitting, kicking, stabbings, shootings, and dismemberment right into homes on a daily basis.

The impact on behavior is predictable. Two prominent Surgeon General reports in the last two decades link violence on television and aggressive behavior in children and teenagers. In addition, the National Institute of Mental Health issued a ninety-four page report, *Television and Behavior: Ten Years of Scientific Progress and Implications for the Eighties*. They found “overwhelming” scientific evidence that “excessive” violence on television spills over into the playground and the streets.[{15}](#) In one five-year study of 732 children, “several kinds of aggression, conflicts with parents, fighting and delinquency, were all positively correlated with the total amount of television viewing.”[{16}](#)

Long-term studies are even more disturbing. University of Illinois psychologist Leonard Eron studied children at age eight and then again at eighteen. He found that television habits established at the age of eight influenced aggressive behavior throughout childhood and adolescent years. The more violent the programs preferred by boys in the third grade, the more aggressive their behavior, both at that time and ten years later. He therefore concluded that “the effect of television violence on aggression is cumulative.”[{17}](#)

Twenty years later Eron and Rowell Huesmann found the pattern continued. He and his researchers found that children who watched significant amounts of TV violence at the age of eight were consistently more likely to commit violent crimes or engage in child or spouse abuse at thirty.[{18}](#) They concluded that “heavy exposure to televised violence is one of the causes of aggressive behavior, crime and violence in society. Television violence affects youngsters of all ages, of both genders, at all socioeconomic levels and all levels of intelligence.”[{19}](#)

Violent images on television affect children in adverse ways and Christians should be concerned about the impact.

Biblical Perspective

Television is such a part of our lives that we often are unaware of its subtle and insidious influence. Nearly every home has a television set, so we tend to take it for granted and are often oblivious to its influence.

I've had many people tell me that they watch television, and that it has no impact at all on their worldview or behavior. However the Bible teaches that "as a man thinks in his heart, so is he" (Proverbs 23:7). What we view and what we think about affects our actions. And there is abundant psychological evidence that television viewing affects our worldview.

George Gerbner and Larry Gross, working at the Annenberg School of Communications in the 1970s, found that heavy television viewers live in a scary world. "We have found that people who watch a lot of TV see the real world as more dangerous and frightening than those who watch very little. Heavy viewers are less trustful of their fellow citizens, and more fearful of the real world." [\[20\]](#) Heavy viewers also tended to overestimate their likelihood of being involved in a violent crime. They defined heavy viewers as those adults who watch an average of four or more hours of television a day. Approximately one-third of all American adults fit that category.

And if this is true of adults, imagine how television violence affects children's perceptions of the world. Gerbner and Gross say, "Imagine spending six hours a day at the local movie house when you were twelve years old. No parent would have permitted it. Yet, in our sample of children, nearly half of the twelve-year-olds watch an average of six or more hours of television per day." This would mean that a large portion of

young people fit into the category of heavy viewers. Their view of the world must be profoundly shaped by TV. Gerbner and Gross therefore conclude, "If adults can be so accepting of the reality of television, imagine its effect on children. By the time the average American child reaches public school, he has already spent several years in an electronic nursery school."[\[21\]](#)

Television viewing affects both adults and children in subtle ways. We must not ignore the growing body of data that suggests that televised imagery does affect our perceptions and behaviors. Our worldview and our subsequent actions are affected by what we see on television. Christians, therefore, must be careful not to let television conform us to the world (Romans 12:2), but instead should develop a Christian worldview.

Notes

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