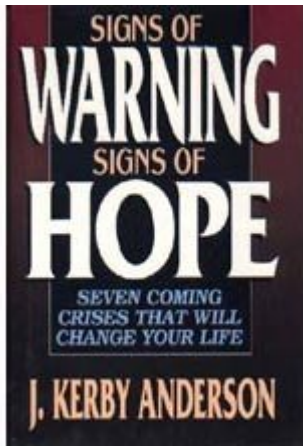


Financial Security for the Future

Kerby Anderson looks at our financial future, especially of baby boomers, discussing savings, corporate pensions, Social Security and retirement.



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

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

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

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

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

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

Commentators have also referred to these people as the "sandwich generation" because they are sandwiched between an

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

Savings

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

But they aren't the only ones concerned. A survey by the American Academy of Actuaries echoed boomers' fears. Seventy-two percent of pension-fund actuaries polled predict that half the baby boom won't have the wherewithal to retire at age 65.

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

The inability of so many boomers to come up with the sum of three thousand dollars illustrates two things. First, it shows how little (if anything) they have in savings or investments.

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

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

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

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

Corporate Pensions

In the past, there used to be an unwritten agreement between a

company and an individual. If you faithfully worked for the company, the company would take care of you in your retirement. But this tacit agreement has broken down for two reasons.

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

This apparent restlessness is born from both choice and necessity. Boomers are much less likely to stay in a job that does not enhance personal development and self-expression. Unlike their fathers, who would often remain with a company "for the sake of the family," the boom generation is much more likely to move on.

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

Second, boomers crowded into middle-management ranks at the same time restructuring was taking place. The leading-edge boomers in their prime career years are finding themselves on

career plateaus and becoming dissatisfied. Many wonder if they will ever make it to the corner office or the executive suite.

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

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

Social Security

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

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

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

Retired Persons.

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

Both demographic changes are relevant. Americans are living longer, and ratios between generations are skewed. These two changes are certain to transform the current pay-as-you-go system into nothing more than an elaborate Ponzi scheme by the twenty-first century. The solutions to the Social Security crisis are few and all politically difficult to achieve. Either you have to change the supply of contributions or the demand of the recipients. Increasing the supply of contributors could be achieved by increasing the birth rate (unlikely, and probably too little too late) or allowing more immigration of workers who could contribute to Social Security. The only other way to increase the supply of contributions is to increase FICA payments. But there will have to be an upper limit on how much Americans can be taxed. If benefits stay at their current levels, workers in the year 2040 could find Social Security taking as much as 40 percent of their paychecks.

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

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

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

Retirement

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

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

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

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

As baby boomers slowly jog towards Golden Pond, they will

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

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

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

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

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

No wonder a chorus of Cassandra's is predicting financial disaster in the next century. But significant changes can be

made now to avert or at least lessen a potential crisis in the future. Wise investment according to biblical principles now is absolutely necessary to prepare for this uncertain future. The future really depends on what this generation does in the 1990s to get ready for the Retirement Century.

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Drug Abuse – A Biblical Analysis

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

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

drugs with “danger, crime and despair.” A similar conclusion could be found among the nation’s teenagers. A Gallup poll of 500 teens found that 60 percent said concern over drug abuse was their greatest fear—outranking fear of AIDS, alcohol, unemployment, and war.

Nationwide surveys indicate that about 90 percent of the nation’s youth experiment with alcohol—currently teenagers’ drug of choice. An annual survey conducted by the University of Michigan has revealed that over 65 percent of the nation’s seniors currently drink, and about 40 percent reported a heavy drinking episode within the two weeks prior to the survey.

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

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

Types of Drugs

Alcohol

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

judgment.

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

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

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

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

The social costs of alcohol are staggering. Alcoholism is the third largest health problem (following heart disease and

cancer). There are an estimated 10 million problem drinkers in the American adult population and an estimated 3.3 million teenage problem drinkers. Half of all traffic fatalities and one-third of all traffic injuries are alcohol-related. Alcohol is involved in 67 percent of all murders and 33 percent of all suicides.

Alcohol is also a prime reason for the breakdown of the family. High percentages of family violence, parental abuse and neglect, lost wages, and divorce are tied to the abuse of alcohol in this country. In one poll on alcohol done for *Christianity Today* by George Gallup, nearly one-fourth of all Americans cited alcohol and/or drug abuse as one of the three reasons most responsible for the high divorce rate in this country.

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

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

Marijuana

Marijuana is produced from the hemp plant (*Cannabis sativa*), which grows well throughout the world. Marijuana has been considered a "gateway drug" because of its potential to lead young people to experiment with stronger drugs such as heroin and cocaine. In 1978, an alarming 10 percent of all high-

school seniors smoked marijuana every day. Although that percentage has dropped significantly, officials still estimate that about one-third of all teenagers have tried marijuana.

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

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

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

Cocaine

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

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

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

In recent years, snorting cocaine has given way to smoking it. Snorting cocaine limits the intensity of the effect because the blood vessels in the nose are constricted. Smoking cocaine delivers a much more intense high. Smoke goes directly to the lungs and then to the heart. On the next heartbeat, it is on the way to the brain. Dr. Anna Rose Childress at the University of Pennsylvania notes that "you can become compulsively involved with snorted cocaine. We have many Hollywood movie stars without nasal septums to prove that." But when cocaine is smoked "it seems to have incredibly powerful effects that tend to set up a compulsive addictive cycle more quickly than anything that we've seen."

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

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

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

Cocaine users also describe its effect in sexual terms. Its intense and sensual effect makes it a stronger aphrodisiac than sex itself. Research at UCLA with apes given large

amounts of cocaine showed they preferred the drug to food or sexual partners and were willing to endure severe electric shocks in exchange for large doses. The cocaine problem in this country has been made worse by the introduction of crack:ordinary coke mixed with baking soda and water into a solution and heated. This material is then dried and broken into tiny chunks that resemble rock candy. Users usually smoke these crack rocks in glass pipes.

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

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

Hallucinogens

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

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

PCP is often sprayed on cigarettes or marijuana and then

smoked. Users report a sense of distance and estrangement. PCP creates body-image distortion, dizziness, and double vision. The drug distorts reality in such a way that it can resemble mental illness. Because the drug blocks pain receptors, violent PCP episodes may result in self-inflicted injuries.

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

Synthetic Drugs

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

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

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

Biblical Analysis

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

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

Galatians 5:19-21 says:

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

The word *witchcraft* here is also translated “sorcery” and

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

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

How Parents Can Keep Their Children Off Drugs

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

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

Parents must help them see the dangers of trying to conform to some group’s standards by going along with its drug habits.

Kids often think drugs are chic and cool. Parents must show their children that drugs are dangerous and work to counter the clichés of kids who will tempt their children to use drugs.

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

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

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

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

How Parents Can Recognize Drug Abuse

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

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

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

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

What Parents Should Do If Their Children Are on Drugs

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

First, don't deny your suspicions. Drug addiction takes time but occurs much faster with a child than an adult. Some of the newer drugs (especially crack) can quickly lead to addiction.

Parents should act on their suspicions. Denial may waste precious time. A child's life may be in danger.

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

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

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

What the Church Can Do about Drug Abuse

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

Practical Suggestions for the Church Staff

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

how these various aspects of the problem interrelate.

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

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

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

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

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

Biblical Principles for Counseling Drug Abusers

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

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

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

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

How Society Can Fight the Drug Problem

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

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

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

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

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

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

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

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

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

A fourth battleground is drug treatment. Those who are addicted to drugs need help. But the major question is who

should provide the treatment and who should foot the bill. Private hospital programs are now a \$4 billion-a-year business with a daily cost of as much as \$500 per bed per day. This is clearly out of the reach of addicts who do not have employers or insurance companies who can pick up the costs.

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

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

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Crime in America

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

Case #2: Michael Jordan's father, James Jordan, was fatally shot in the chest on Interstate 95 in North Carolina on July 23, 1993. Charged with the murder were Larry Martin Demery and Daniel Andre Green. Demery had been charged in three previous cases involving theft, robbery, and forgery. He was awaiting

trial for bashing a convenience-store clerk in the head with a cinder block during a robbery. Green had been paroled after serving two years of a six- year sentence for attempting to kill a man by smashing him in the head with an axe, leaving his victim in a coma for three months.

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

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

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

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

Current Trends in Crime

1.The Crime Rate Is Increasing.

The recent string of heinous crimes does not represent a sudden wave of crime in America. Violent crime actually has been steadily increasing since the 1960s (though violent crime rates did dip for a time during the early 1980s). But in addition to the steady increase of crime has been the changing nature of these crimes. For example, there has been a pronounced increase in the prevalence of stranger-on-stranger robberies and drive-by shootings.

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

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

3.The Median Age of Criminals Is Dropping.

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

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

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

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

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

- *500,000 burglaries take place each month*
- *250,000 of these are reported to the police*
- *35,000 arrests are made*
- *30,450 prosecutions take place*
- *24,060 are convicted*
- *6,010 are sent to prison; the rest paroled*

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

How to Fight Crime

1. Put More Police on the Street.

The statistics from professor Reynolds illustrate the problem for burglary. Similar statistics exist for other major crimes including murder. Today 3.3 violent crimes are committed for every police officer. Twenty-five years ago, the ratio was exactly opposite. It is not surprising that we have an epidemic of crime in this country when the chances of being

caught, prosecuted and convicted are so low. The average criminal has no reason to fear law enforcement. The obvious solution is to increase the deterrent through more police and swift and sure punishments.

2. Put More Criminals in Prison.

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

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

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

3. Focus on Habitual Criminals.

The same publication by the Justice Department also found that much violent crime is committed by people who have already been in the criminal justice system. This included those who have been arrested, convicted, or imprisoned, or who are on

probation or parole. The chronic offender has had 5 or more arrests by the age of 18 and has gotten away with dozens of other crimes.

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

4. Keep Violent Criminals in Prison Longer.

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

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

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

Many states are enacting “truth in sentencing” laws that require violent criminals to serve at least 85 percent of their prison sentence before becoming eligible for parole or other early release possibilities. Other states and the federal government are considering “three strikes and you’re

out.” These laws mandate that those convicted of three violent crimes be put in jail for life.

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

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

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

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

6. Provide Alternative Sentencing for Non-Violent Offenders.

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

7. Develop Community Programs Which Deter Crime.

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

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

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

Notes

1. U.S. Crime Statistics for 1990.
2. "Cost of Crime: \$674 Billion," *U.S. News and World Report*, 17 January 1994, pp. 40-41.
3. "Killer Teens," *U.S. News and World Report*, 17 January 1994, p. 26.
4. James Wooten, "Lessons of Pop Jordan's Death," *Newsweek*, 13 September 1993, p. 12.
5. Morgan Reynolds, "Why Does Crime Pay?" *National Center for Policy Analysis Backgrounder*, No. 110 (1990).
6. Mortimer Zuckerman, "War on Crime, By the Numbers," *U.S. News and World Report*, 17 January 1994, pp. 67-68.
7. Ben Wattenburg, "Crime Solution— Lock 'em Up," *Wall Street Journal*, 17 December 1993.
8. Bureau of Justice Statistics, National Corrections

Reporting Program, 1988.

9. Zuckerman, "War on Crime."

10. William Rusher, "Liberal 'Solutions' Leave America Crime-Ridden," *Human Events*, 14 January 1994, p. 15.

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Wealth and Poverty – A Biblical Perspective

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

A Biblical View of Wealth

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

Even within the Christian community, believers are bombarded with unbiblical views of wealth. At one extreme are those who preach a prosperity gospel of "health and wealth" for all believers. At the other extreme are radical Christians who

condemn all wealth and imply that *rich Christian* is a contradiction in terms.

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

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

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

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

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

it is sometimes achieved.

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

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

A Biblical View of Poverty

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

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

The third cause of poverty is laziness, neglect, or gluttony.

Proverbs teaches that some people are poor because of improper habits and apathy (10:4; 13:4; 19:15; 20:13; 23:21).

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

Poverty and Government

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

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

A second sphere for governmental action is in the area of misfortune. Many people slip into poverty through no fault of their own. In these cases, government must help to distribute funds. Unfortunately, the track record of government programs is not very impressive. Before the implementation of many of the Great Society programs, the percentage of people living below the poverty level was 13.6 percent. Twenty years later, the percentage was still 13.6 percent.

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

Poverty and the Church

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

A Cooperative Effort

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

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

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

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

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

Breaking the Cycle of Poverty

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

Here is where the church can provide some answers. First, in the area of capital investment, churches should develop a mercies fund to help those in need. Christians should reach out to those in poverty by distributing their own financial resources and by supporting ministries working in this area.

Such an outreach provides churches with a mechanism to meet the physical needs of the poor as well as a context to meet their spiritual needs.

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

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

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

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

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

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

The Christian Lifestyle

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

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

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

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

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

Third, Christians must recognize the freedom that comes with

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

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

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

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

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

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Terrorism

Terrorism has become the scourge of democratic governments. Experts in the field estimate that less than 1 percent of terrorist attacks occurred in the Soviet Union, but according to Rand Corporation expert Brian Jenkins, nearly a third of

all terrorists attacks involve Americans.

Democratic governments, accustomed to dealing within a legal structure, often find it difficult to deal with criminals and terrorists who routinely operate outside of the law. Yet deterrence is just as much a part of justice as proper enforcement of the laws.

Democratic governments which do not deter criminals inevitably spawn vigilantism as normally law-abiding citizens, who have lost confidence in the criminal justice system, take the law into their own hands. A similar backlash is beginning to emerge as a result of the inability of Western democracies to defend themselves against terrorists.

But lack of governmental resolve is only part of the problem. Terrorists thrive on media exposure, and news organizations around the world have been all too willing to give terrorists what they crave: publicity. If the news media gave terrorists the minuscule coverage their numbers and influence demanded, terrorism would decline. But when hijackings and bombings are given prominent media attention, governments start feeling pressure from their citizens to resolve the crisis and eventually capitulate to terrorists' demands. Encouraged by their latest success, terrorists usually try again. Appeasement, Churchill wisely noted, always whets the appetite, and recent successes have made terrorists hungry for more attacks.

Some news commentators have been unwilling to call terrorism what it is: wanton, criminal violence. They blunt the barbarism by arguing that "one man's terrorist is another man's freedom fighter." But this simply is not true. Terrorists are not concerned about human rights and human dignity. In fact, they end up destroying human rights in their alleged fight for human rights.

Terrorism has been called the "new warfare." But terrorists

turn the notion of war on its head. Innocent non-combatants become the target of terrorist attacks. Terrorist warfare holds innocent people hostage and makes soldier and civilian alike potential targets for their aggression.

Terrorism will continue even though war has never been formally been declared and our enemy is not a single identifiable country. Instead we are being victimized by an international terror network bent on crippling American morale.

Government and War

First, we must define a terrorist. Is a terrorist a common criminal? If terrorists are only common criminals, then biblically speaking, they should merely be dealt with by their host governments.

In Romans 13, the Apostle Paul says, "he who resists authority has opposed the ordinance of God; and they who have opposed will receive condemnation upon themselves. For rulers are not a cause of fear for good behavior, but for evil. Do you want to have no fear of authority? Do what is good and you will have praise from the same; for it is a minister of God to you for good. But if you do what is evil, be afraid; for it does not bear the sword for nothing; for it is a minister of God, an avenger who brings wrath upon the one who practices evil."

This passage of Scripture helps us make an important distinction we will use in our analysis of terrorism. The Apostle Paul's teachings on government shows that criminals are those who do evil and threaten the civil peace. Any outside threat to the existence of the state is not a criminal threat but an act of war which is also to be dealt with by the government.

In other words, criminals threaten the state from within. Foreign armies threaten the state from outside. In the case of

seeking domestic peace, the Apostle Paul outlines how governments will approve of good works, but that governments should bring fear to those who are wrongdoers.

Evildoers should live in fear of government. But in the case at hand, terrorists do not live in fear of the governing authorities in the countries where they live. Their governments do not think of them as breaking civilian laws and thus do not prosecute them.

This is foreign to the American mindset. If an anti-Syrian terrorist group were based in the United States, we would prosecute those terrorists as enemies of the state. A U.S. based anti-Syrian terrorist group would be illegal in the United States. And they would be illegal since they're carrying out activities reserved for Congress and the President. Only governments have a foreign policy and war-making strategies. But Middle Eastern governments do not prosecute terrorists the way we would. Why? Because terrorists often carry out policies and desires of such host governments.

Middle Eastern terrorists, far from fearing the sword of the governing authorities, instead are often given sanctuary by such governments. Governments who give sanctuary and even give approval have often adopted the attitude that terrorists do them no harm so why should they move against the terrorist organizations? In fact, they are not seen as a threat because terrorist groups are acting out the host government's policies.

In conclusion, both the terrorist groups and their host nations are truly enemies of the American government when they capture and kill U.S. civilians for military and foreign policy purposes. This is not civilian murder, but military warfare.

Military Action

Based upon the Apostle Paul's teaching of government in Romans 13, terrorists should be classified as common criminals in their host countries. But they are not prosecuted by host countries and are often carrying out the military policy and foreign policy of that country.

Thus, when terrorists attack, we should not view them as criminals but as foreign soldiers who attempt to threaten the very existence of the American government. Whether or not the terrorists have the firepower and strategic wisdom to actually undermine the U.S. government is not the issue. At issue is how to deal with a new type of military aggressor.

Terrorists are not common criminals to be tried in American civil courts. They are military targets who must be stopped since they are armed and military enemies of the American government who are on attack. Yes, America has other armed enemies, but they are not on the attack as terrorists are.

In the same way that it took traditional armies some time to learn how to combat guerilla warfare, so it is taking Western governments time to realize that the rules for warfare have also been revised in the case of terrorism. Diplomatic efforts have failed to convince Middle East governments to help the United States in bringing terrorist groups to justice. Meetings and negotiations haven't been able to strike fear in terrorist's hearts.

When we fight terrorism we need to realize we are talking about war. Military warfare is different from civilian peacekeeping. In civilian peacekeeping, people are presumed innocent until proven guilty. A citizen can be arrested and detained before trial, but must be released unless guilt is proven.

Military warfare is different. A trial is not held for each

military action. In a sense, in a just war, a “trial” of sorts is held before any action is taken. Discussion and debates among congressmen and senators usually occur before war is declared. Factfinding studies, presentations, testimonies, and other kinds of forethought go into a declaration of war. In a sense, when the use of the military is involved, the trial period comes before anyone is confronted or arrested. But once war is declared, there are no more trials until the enemy is defeated. And every one who aids and abets the enemy is guilty by association.

At present, terrorism is a one-sided war that the United States is losing. American soldiers and citizens are being killed in the war. Unfortunately, the United State is not treating terrorism like war. The limited war powers granted to the President by the Congress are not enough and aren’t used in a systematic way to defeat the enemy.

If we are to win the war against terrorism, we must realize that it is war. Until we see it as military aggression, we will be unsuccessful in ending terrorism in this decade.

Constitutional Issues

Terrorist groups are not living in fear of their host governments. Instead, law-abiding citizens live in fear of terrorist groups. In one TV interview a Middle Eastern terrorist was quoted as saying, “We want the people of the United States to *feel the terror*.”

The ability of these groups to carry out their agenda is not the issue. The fundamental issue is how U.S. government leaders should deal with this new type of military strategy. Terrorists have held American diplomats hostage for years, blown up military compounds, and hijacked airplanes and cruise ships. Although some hostages have been released, many others have been killed and the U.S. has been unsuccessful at punishing more than a small number of terrorists.

Although international diplomacy has been the primary means used by the United States against terrorism, we should consider what other means may also be appropriate. In the past, American leaders have responded to military aggression in a variety of ways short of declaring war.

The U.S. Constitution grants the following powers to Congress: "To define and punish piracies and felonies committed on the high seas, and offenses against the law of nations; To declare war, grant letters of marque and reprisal, and make rules concerning captures on land and water." Terrorist acts fall into at least two of the Congressional provisions for dealing with attacks on the nation. They are: (1) to punish offenses against the law of nations, and (2) to declare war.

In either case, there are strong Constitutional grounds for taking action against terrorists. The difficulty comes in clearly identifying the enemy and being willing to risk offending many Arab nations who we consider allies. Congress must identify the enemy and call that group a military target. Once that has happened many of the other steps fall into place with less difficulty.

At this point military strategy must be deployed which can hunt down small groups of well-armed and well-funded men who hide within the territory of a host country. We must also develop a political strategy that will allow us to work within a host country. We must make it clear how serious the United States takes a terrorist threat. American citizens are tired of being military targets in an undeclared war.

Through diplomatic channels we must make two things very clear to the host country. First, they should catch and punish the terrorist groups themselves as civilian criminals. Or, second, they should extradite the enemy soldiers and give them up to an international court for trial.

If the host country fails to act on these two requests, we

should make it clear that we see them in complicity with the terrorist groups. But failing to exercise their civil responsibility, they leave themselves open to the consequences of allowing hostile military forces within their borders.

Just Punishment

Although diplomacy has its place, it is easy to see that diplomacy and negotiation do not strike fear in the hearts of terrorists. Yes, American hostages in Iran were eventually released after 444 days. But other American hostages like Lt. Col. Williams Higgins were killed by Lebanese Shiite terrorists. In most cases, diplomatic efforts have failed to bring terrorists to justice.

We have shown above that Romans 13 gives government the right to bear the sword to protect its citizens from criminal threats from within the country and military threats from outside the country. We have also shown that military action is also sanctioned “to punish piracies and felonies” and to punish “offenses against the law of nations.”

With this as background, we should now focus on the issue of just punishment which is described in Exodus 21. The principle here is that the punishment must be proportional to the crime. A judge could not chop off a man’s hand merely because he scratched another man’s hand in a fight. The punishment was to be: burn for burn, wound for wound, and stripe for stripe. Excessive punishments were forbidden. Punishment was swift and sure, but it was also fair and proportional.

Just and proportional punishments have been the model for both criminal and military punishments. Not that all nations have followed this rule. But the United States should establish the moral tone by following this biblical principle.

In the context of our discussion on terrorism, I believe that we should apply proportional punishment to terrorists and host

countries. First, this means that we should not apply too severe a punishment. Calls for bombing cities of host countries in retaliation for terrorist actions should be rejected as inappropriate and unjust.

But this also means we should not apply too light a punishment. Host nations who harbor terrorists and refuse to punish or extradite terrorists should be pressured by the United States. Punishment could come in the form of economic embargoes, import- export restrictions, severing diplomatic relations, or even military actions. But the punishment should be proportional to the terrorist act. Excessive reaction or retaliation will not only be unjust, but it will fuel the fires of anti-American sentiment.

In some cases, an American strike force of counterterrorists might be necessary when the threat is both real and imminent. This should be the option of last resort, but in certain instances it may be necessary. In 1989, for example, Israeli special forces captured Sheik Obeid and no doubt crippled the terrorist network by bringing one of their leaders to justice. In 1985, U.S. planes were able to force an Egyptian airliner down to prevent the escape of another terrorist leader. These are admittedly acts which should be done rarely and carefully. But they may be appropriate means to bring about justice.

In conclusion, I believe we must recognize terrorism as a new type of military aggression which requires governmental action. We are involved in an undeclared war and Congress and the President must take the same sorts of actions they would if threatened by a hostile country. We must work to deter further terrorist aggression in this decade.

Disillusionment in the 1990's

The changing social and economic conditions of the 1990s are turning this into the decade of disillusionment. Millions of baby boomers who grew up in a world that fed and nurtured their expectations are facing a world much different than the one in which they were raised. This crisis of disillusionment could also be called a crisis of "broken promises," since the boomers came to expect that they would in adulthood be privileged to enjoy the fruits of the American dream. Instead, they are tasting the bitter fruit of despair and disillusionment.

The seeds of these circumstances were sown in earlier decades. During the 1980s, they took root and grew, creating a different set of circumstances for this generation in the 1990s.

Leading-Edge Versus Trailing-Edge Boomers

Although these circumstances have affected all baby boomers, they have hit one segment of the boom much harder than the others: the trailing edge. The members of this generation, born during the boom's later years (1955-1964), have not fared as well as their older brothers and sisters. The reason is simple; they were born later.

Psychologist Kevin Leman has written about the effects of birth-order in a single family. The oldest child tends to be serious, responsible, even driven. The youngest child tends to be more carefree—sometimes even the family comic. The order of birth in a single family can often be a great predictor of personality traits.

Paul Light, in his book *Baby Boomers*, observes that

“generations may be subject to the same kinds of birth-order effects that social psychologists find in families.” Just as the first-born in a family receives a disproportionate amount of parental attention and nurturance, so first-born boomers received a disproportionate amount of societal attention and privilege.

The leading edge boomers were the first to college, the first to the jobs, and the first to the houses. In the American “first come- first serve” economy, the leading edge found better jobs, better opportunities for career advancement, and better house prices. The trailing edge found just the opposite.

For example, take house prices. A couple that bought a house before inflation and interest rates increased would be better off financially than a couple that bought a house with an inflated price. The leading edge bought houses before the prices went through the roof. They invested in an appreciating asset. By contrast, the trailing edge bought (or tried to buy) houses that were already inflated. Often just coming up with the down payment was difficult if not impossible.

In general, the earlier someone was born, the better are his or her chances of succeeding in the economy. Anyone who doubts the trend need only watch the devastating impact these economic forces are having on the generation following the baby boom. Many “baby busters” cannot find a job that pays them enough to enable them to leave their parents’ home. Buying homes of their own seems like the impossible dream.

Actually the seeds of this current disillusionment were sown in the 1960s and 1970s. These later-born boomers were not reared in the optimism of the Eisenhower and Kennedy years. Camelot was an historical footnote. During their “Wonder Years” they experienced the assassinations of John Kennedy, Martin Luther King, Jr., and Robert Kennedy. They grew up during the Vietnam War. They saw anti- war protests on nightly

television. Leading-edge boomers saw their idyllic visions unravel in the late 60s, but they still retained their childhood memories of a world of affluence and optimism. By contrast, trailing-edge boomers growing up in the 1960s saw a different world—a world of shattered dreams and discordant images.

While older boomers grew up in relatively stable families, younger boomers saw the divorce rate climb to unprecedented levels. Television shows about traditional families like the Andersons and the Cleavers were replaced by sitcoms about single parents like Julia and blended families like The Brady Bunch.

By the time boomers hit the job market, wages had stagnated. National attention on a potential energy crisis, an Arab oil embargo, and governmental attempts to control inflation made a bad economy worse. Prime entry-level jobs were hard to find and chances for career advancement seemed slim. Inflation peaked at 18 percent in 1979, and unemployment reached 11 percent in 1982—the highest level since before World War II. These certainly were **not** the “Wonder Years.”

Yet through the 1980s, boomer optimism buoyed spirits that perhaps tomorrow would be better, like it had been for their parents. Mom and Dad struggled through the Great Depression and survived World War II to build a better life. Boomers hoped that the same would be true for them. But, for many, better never came, and they are facing an impending crisis of disillusionment in the 1990s.

Yuppies and Yuffies

Social commentators, always looking for new acronyms to describe portions of the population, dubbed these boomers “Yuffies”: young, urban failures. Just as the name “yuppie” lacked demographic precision, so also the term “yuffie” is imprecise. Nevertheless, the term reinforces a point made in

previous programs. Not all baby boomers are yuppies. Just the opposite. Most baby boomers are coming face-to-face with disillusionment and downward mobility. Definitions used in 1985 to describe yuppies and yuffies illustrate the point. Yuppies were defined as 25- to 39-year-olds who live in metropolitan areas, work in professional or managerial occupations, and earn at least \$30,000 if living alone and \$40,000 if married or living with someone else. Using that definition, there were only four million yuppies in 1985—constituting just 5 percent of all baby boomers.

Yuffies were defined as baby boomers making less than \$10,000 a year. Although that definition seemed much too restrictive in terms of income, it still defined a full 40 percent of the baby boom generation. In 1985, yuffies were roughly eight times as numerous as yuppies.

In the 1990s the trend is continuing. A generation reared with great expectations must now come to grips with the reality of downward mobility.

Home Bittersweet Home

While the American dream has meant different things to different people, certainly one of the most universal, deeply-held parts of the dream has been owning a home. A Roper Organization survey in 1989 reported that nearly nine out of ten adults listed “a home that you own” as part of the life they would like to have. This was nine percentage points ahead of a happy marriage and fourteen points ahead of a car or children.

Not only is home ownership part of the American dream; it is part of the American fantasy. A nationwide survey by Spiegel Inc. found that one out of ten Americans fantasizes about the “house of their dreams” every single day. The dream house has four bedrooms, three bathrooms, two fireplaces, seven closets, three televisions, four telephones, and is a short stroll from

the beach. Other amenities include a media/entertainment center, an exercise facility, a library, a spa/whirlpool, a home office, and an indoor/outdoor pool.

If this characterization of American home fantasies is even close to accurate, no wonder more and more boomers are facing a crisis of broken promises. The American economy simply did not deliver. The dream of owning your own home is a relatively recent one. In 1946– the year the baby boom began–the majority of Americans were renters. Yet within one generation, more than two-thirds of Americans became home owners. The boom generation, growing up in the midst of this significant transition, came to see home ownership as a right rather than a privilege.

But the housing crunch in the 1970s began to change that perception. When the baby boom generation headed out into the world upon graduation, they found stagnant wages and increasing house prices. Both phenomena were due to the size of the baby boom generation. American couples could create millions of babies every year during the baby boom, but the American economy could not create millions of new jobs and millions of new homes in the 1970s. The sheer size of the generation was only one reason for rising home prices. The living patterns of this generation exacerbated the problem. Three lifestyle patterns are especially relevant. First, baby boomers left the nest earlier than any other generation. Many left for college and never returned home but instead began looking for homes of their own. Second, boomers stayed single longer. Unlike their parents, who married early and then purchased houses, boomers in the 1970s often bought houses as singles, thereby creating an even greater demand on the housing market. Finally, boomers had higher divorce rates. This trend also created more demand for housing than would have occurred if they had assumed the lifestyle of their parents.

These three patterns converged to increase demand on housing.

From 1960 to 1980, the total number of households grew by at least 10 million each decade. To put this dramatic increase in perspective, the rate of increase for households was three times faster than that of the population as a whole.

Another reason for the increased cost of home ownership involved the changing perception of a home as an investment. The tax advantage of owning a home in the 1970s and early 1980s was compelling. When the federal income tax was first enacted in 1913, "interest on indebtedness" was exempt. Therefore, a home owner receives a mortgage-interest deduction—effectively a tax subsidy for owning a house rather than renting an apartment. On the other hand, a renter must pay for his apartment with after-tax dollars, and any return from his savings is subject to taxation.

Suddenly, people who would not have normally considered owning a house (singles, couples who preferred apartment living, etc.) were buying homes in record numbers simply because they were good investments. During the late 1970s and early 1980s, net increases in home owner equity were more than three times larger than total personal savings out of income.

Soon the frenzy became a self-fulfilling prophecy. Rising home prices seemed like a good way to beat inflation. The increased demand drove prices even higher, spurring even more demand. According to one writer,

They bought and sold homes like traders in the pork-belly pit. It was the 1980s, and hundreds of thousands of baby boomers, two-income-couples with ready access to credit, were buying New York real estate.

Taken together, all of these factors worked to price many couples out of the housing market. To illustrate the impact, compare the difference between buying a new home in 1949 and buying a house in the 1980s. In 1949, a 30-year-old man purchasing a median-priced house only needed to commit 14

percent of his income. A new “Cape Cod” house in Levittown, New York, went for just \$7,990.

By 1983, the convergence of the various factors already mentioned radically altered the equation. Now a 30-year-old man needed to commit 44 percent of his income to meet the carrying charges on a median-priced house. That same year, 65 percent of all first-time home buyers needed two paychecks to meet their monthly payments. The demographics of first time home buyers in 1989 further illustrate this point. The median home price for first-time buyers went over the \$100,000 mark (actually \$105,200) in that year. The average first-time buyer was nearly thirty-something (29.6), and most first-time buyers (87%) needed dual-incomes to qualify. The prospects for a typical renter to become an homeowner are discouraging. Apartment rents stabilized during the late 1980s, but at record high levels. Only four out of ten young renters had sufficient income to qualify for the mortgage on a median “starter house.” Coming up with a down payment was no easier. According to Harvard University’s Joint Center for Housing Studies, even with a 10 percent down payment mortgage, only 20 percent of white renters and 4 percent of black renters can afford a typical starter house.

Careers in Crisis

Although boomers saw their parent’s salaries and job opportunities increase, this has not been the case for them. Wages stagnated in 1973, thus reducing boomer earning potential. By the end of the 1970s, *Fortune* magazine estimated that baby boomers had effectively lost ten years’ income when compared with the earnings of the generation just preceding them.

In the 1970s and 1980s, many couples were able to cope with declining wages by living off two incomes. Many middle-class couples compensated primarily due to the strength of the wife’s increased income since men’s earnings remained

relatively flat during this period. But even the wife's additional income could not forestall the economic impact on families. Young families with two paychecks today earn about the same as a couple that lived only on the husband's salary in the 1970s.

The problem intensified in the 1990s. The size of the boom generation caused part of the problem. The resulting discrepancy between job supply and job demand first affected the number of entry-level positions that baby boomers could find.

Now boomers find themselves competing for increasingly scarce management-level positions. As one rises in the corporation, the number of management positions decreases as the corporate pyramid narrows. In the early 1980s, economists were writing about the presence of too many people vying for too few management-level positions, causing a bottleneck at the middle management level. Changes in the corporate world throughout the 1980s exacerbated the problem. "Downsizing," "streamlining," and "merging" are just a few of the terms used to describe the twisting of the corporate pyramid into an almost unrecognizable polygon. Driven by the twin goals of improving productivity and enhancing a company's ability to compete, major corporations have eliminated whole levels of middle and upper management.

This generation often finds itself facing two dismal prospects: career plateauing and the potential of a mid-life layoff.

Belt-tightening measures in the 1980s forced employees to be content with lower wages and smaller wage increases. One research economist predicts that "Salaries will probably barely keep up with the cost of living and taxes....I think we're looking at very modest wage increases in the 1990s." For a generation raised on high expectations, the reality of lower wages and fewer and smaller increases can lead to

disillusionment.

Although the conclusion may seem like bad news for society as a whole, I believe that it is good news for the church of Jesus Christ. This generation has effectively turned its back on the gospel, in part because it has had it so good. Boomers didn't feel like they needed anyone or anything. Now that they are coming to grips with discouragement and disillusionment, they may be more open to the gospel. If that is so, then churches and individual Christians can use the trends in our society to maximize their influence for Jesus Christ.

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The Decline of a Nation – History and Christian Values

Kerby Anderson considers factors which may lead to the decline of this nation's position as the only world super-power. He points out the relationship between moral and spiritual decline and the decline of society in general. We need to return to godly principles if we are to avoid a descent into irrelevance and depravity.

This article is also available in [Spanish](#).



Doomsayers for many years have been predicting the decline and fall of this country. And while many of these short-term predictions have proved inaccurate, there is some truth to the prevailing belief that this nation will fall like every great nation before it. Apart from revival and reformation, this

nation is destined to decline.

The problem with many of these doomsayers is that while their prognosis is right, their diagnosis is wrong. Yes, the future is bleak. But our problem is not ultimately political, economic, or social, as these doomsayers would have us believe. The decline of this nation (just as the decline of every other nation) is due to spiritual factors. The political, economic, and social problems we encounter are the symptoms of the spiritual deterioration of a nation.

Just as there are spiritual principles that influence the life of an individual, so there are political-spiritual principles that govern the life of a nation. And though we may feel that these are obscure and difficult to discern, in reality they are visible to anyone willing to look at the record of history.

Our problem is that we don't really learn from history. George Santayana said that "those who forget the past are condemned to repeat it." The philosopher Hegel said, "What experience and history teach us is this: that people and government never have learned anything from history or acted on principles deduced from it." Or as Winston Churchill said, "The one thing we have learned from history is that we don't learn from history."

The refrains that are often heard are: "It can't happen here," or "Our country is different." But the reality is that nations are born and die just like individuals. Their longevity may exceed the average person's lifespan. But the reality is that nations also die.

History has shown that the average age of the great civilizations is around two hundred years. Countries like Great Britain exceed the average while other countries like the United States are just now reaching the average age.

Each of the great civilizations in the world passed through a

series of stages from their birth to their decline to their death. Historians have listed these in ten stages.

The first stage moves from bondage to spiritual faith. The second from spiritual faith to great courage. The third stage moves from great courage to liberty. The fourth stage moves from liberty to abundance. The fifth stage moves from abundance to selfishness. The sixth stage moves from selfishness to complacency. The seventh stage moves from complacency to apathy. The eighth stage moves from apathy to moral decay. The ninth stage moves from moral decay to dependence. And the tenth and last stage moves from dependence to bondage.

These are the ten stages through which the great civilizations have gone. Notice the progression from bondage to liberty back to bondage. The first generation throws off the shackles of bondage only to have a later generation through apathy and indifference allow itself to once again be enslaved.

This is the direction this and every other country is headed. The book of Judges shows that the nation of Israel passed through these same stages. And this country will do the same unless revival and reformation break out and reverse the inexorable decline of this nation.

The Cycle of Nations

In his book *The End of Christendom*, Malcolm Muggeridge makes this powerful observation. He says:

I conclude that civilizations, like every other human creation, wax and wane. By the nature of the case there can never be a lasting civilization anymore than there can be a lasting spring or lasting happiness in an individual life or a lasting stability in a society. It's in the nature of man and of all that he constructs to perish, and it must ever be so. The world is full of the debris of past civilizations

and others are known to have existed which have not left any debris behind them but have just disappeared.

He goes on to say that

...whatever their ideology may be, from the Garden of Eden onwards such dreams of lasting felicity have cropped up and no doubt always will. But the realization is impossible for the simple reason that a fallen creature like man though capable of conceiving perfection and aspiring after it, is in himself and in his works forever imperfect. Thus he is fated to exist in the no man's land between the perfection he can conceive and the imperfection that characterizes his own nature and everything he does.

Nations rise and nations fall. Every nation has followed this progression from bondage to bondage. The nations of this century will be no different. But let us not accept the Marxist notion that these are fixed and intractable laws of history. Christians can point to unusual times when revival has redirected the inexorable decline of a civilization. In the Old Testament, Jonah saw revival postpone God's judgment of Nineveh. In the sixteenth century, Martin Luther and John Calvin saw a Protestant Reformation transform Europe. And even in the history of the United States the First and Second Great Awakenings changed individuals and our society.

But apart from God's intervention, nations will decline and eventually pass off the scene. Much of the Old Testament records the history of the nation of Israel. It passed through these same stages and so will every country in the world.

As Christians we must recognize that nations will rise and fall just as individuals will be born and die. Our civilization will not last indefinitely, but will eventually pass off the scene. Only God's Word endures forever. We should not put our trust in the things of this world for they are destined for destruction. Instead, we should put our faith in

God and His word.

The Decline of the Family

Nations most often fall from within, and this fall is usually due to a decline in the moral and spiritual values in the family. As families go, so goes a nation.

This has been the main premise of thinkers from British historian J. D. Unwin to Russian sociologist Pitirim Sorokin who have studied civilizations that have collapsed. In his book *Our Dance Has Turned to Death*, Carl Wilson identifies the common pattern of family decline in ancient Greece and the Roman Empire. Notice how these seven stages parallel what is happening in our nation today. In the first stage, men ceased to lead their families in worship. Spiritual and moral development became secondary. Their view of God became naturalistic, mathematical, and mechanical.

In the second stage, men selfishly neglected care of their wives and children to pursue material wealth, political and military power, and cultural development. Material values began to dominate thought, and the man began to exalt his own role as an individual. The third stage involved a change in men's sexual values. Men who were preoccupied with business or war either neglected their wives sexually or became involved with lower-class women or with homosexuality. Ultimately, a double standard of morality developed. The fourth stage affected women. The role of women at home and with children lost value and status. Women were neglected and their roles devalued. Soon they revolted to gain access to material wealth and also freedom for sex outside marriage. Women also began to minimize having sex relations to conceive children, and the emphasis became sex for pleasure. Marriage laws were changed to make divorce easy.

In the fifth stage, husbands and wives competed against each other for money, home leadership, and the affection of their

children. This resulted in hostility and frustration and possible homosexuality in the children. Many marriages ended in separation and divorce.

Many children were unwanted, aborted, abandoned, molested, and undisciplined. The more undisciplined children became, the more social pressure there was not to have children. The breakdown of the home produced anarchy.

In the sixth stage, selfish individualism grew and carried over into society, fragmenting it into smaller and smaller group loyalties. The nation was thus weakened by internal conflict. The decrease in the birthrate produced an older population that had less ability to defend itself and less will to do so, making the nation more vulnerable to its enemies.

Finally, unbelief in God became more complete, parental authority diminished, and ethical and moral principles disappeared, affecting the economy and government. Thus, by internal weakness and fragmentation the societies came apart. There was no way to save them except by a dictator who arose from within or by barbarians who invaded from without.

Although this is an ancient pattern of decline found in Greece and Rome, it is relevant today. Families are the foundation of a nation. When the family crumbles, the nation falls because nations are built upon family units. They are the true driving social force. A nation will not be strong unless the family is strong. That was true in the ancient world and it is true today.

Social commentator Michael Novak, writing on the importance of the family, said:

One unforgettable law has been learned through all the disasters and injustices of the last thousand years: If things go well with the family, life is worth living; when the family falters, life falls apart.

The Decline of Values

There are many factors in the decline of a nation. Certainly a major one is the breakdown of the family. But another potent but less perceptible force is the power of ideas.

False ideas are bringing about the decline of western culture. Carl F. H. Henry, in his book *Twilight of a Great Civilization*, says:

There is a new barbarism. This barbarism has embraced a new pagan mentality . . . not simply rejecting the legacy of the West, but embracing a new pagan mentality where there is no fixed truth.

Today we live in a world where biblical absolutes are ignored, and unless we return to these biblical truths, our nation will continue to decline.

To understand how we have arrived at this appalling situation, we need to go back a century and look at the influence of five intellectual leaders who still profoundly affect the modern world. The first person is Charles Darwin (1809-1882). In 1859 he published *The Origin of Species* and later published *The Descent of Man*. His writings blurred the distinction between humans and animals since he taught that we are merely part of an evolutionary progression from lower forms of life. Darwinism, as it came to be called, not only affected the field of biology, but became the foundation for the fields of anthropology, sociology, and psychology.

The second person is Karl Marx (1818-1883). He and Friedrich Engels published the *Communist Manifesto* around 1850, and Marx devoted his life to writing about the demise of capitalism and coming of communism. He understood the importance of ideas. Marx once wrote: "Give me twenty-six lead soldiers and I will conquer the world." (So did Benjamin Franklin.) The twenty-six lead soldiers are the keys on a typewriter. The pervasive

influence of communism in the world today is testimony to the truthfulness of his statement.

The third person is Julius Wellhausen (1844-1918). Although he may not be as well known as the other two men mentioned, his influence was just as profound. He was a German Bible scholar whose theory on the dating of the Pentateuch completely transformed Old Testament studies.

Wellhausen argued that the early books of the Bible were not put together by Moses but were gathered together many centuries later by several different men called redactors who wove various strands together. He and his disciples established an anti-supernatural approach to the scriptures which is influential in most denominational seminaries today.

The fourth person is Sigmund Freud (1856-1939). He merely took the logical implications of what Darwin was doing in biology and applied them to what today is known as psychology and psychiatry. Freud argued that humans are basically autonomous and therefore do not need to know God. Instead, we need to know and understand ourselves since our problems stem from those secret things that have evolved in our lives from our past.

A fifth person is John Dewey (1859-1952). He is the founder of modern education and published his first work, *The School and Society*, in 1899. John Dewey was also one of the co-signers of the *Humanist Manifesto* in 1933.

Dewey, like Darwin and Freud, believed that humans are autonomous. They don't need to have an authority above them but can evolve their own system of education. Thus the very foundation of modern education is anti-supernatural.

Ideas have consequences, and false ideas can bring down a nation. The theories of these five men are having devastating consequences in our nation and world. Unless we return to biblical absolutes, our nation will continue its decline.

Spiritual Decline

The decline and fall of nations is usually due to internal factors rather than external threats. Even though some may have fallen to barbarians, their demise ultimately came because of moral and spiritual weakness which manifested itself as military weakness. Historians have listed the stages in the decline of a nation. These should not be too surprising to any student of the Old Testament. The stages of decline parallel the stages through which the nation of Israel passed.

But neither should they surprise a student of the New Testament. In the opening chapter of the Apostle Paul's letter to the church in Rome, he traces a similar progression. In fact, Romans 1 shows the decline of a civilization from a societal perspective. Looking at the Hellenistic world of his time, he reflects on the progression of sin in a nation.

The first stage is when people turn from God to idolatry. Although God has revealed Himself in nature to all men so that they are without excuse, they nevertheless worship the creation instead of the Creator. This is idolatry. In the past, this took the form of actual idol worship. In our day, it takes the form of the worship of money or the worship of self. In either case, it is idolatry. A further example of this is a general lack of thankfulness. Although they have been prospered by God, they are ungrateful. And when they are no longer looking to God for wisdom and guidance, they become vain and futile and empty in their imaginations. They no longer honor God, so their foolish hearts become darkened. In professing to be wise, they have become fools.

The second stage is when men and women exchange their natural use of sex for unnatural uses. Here the Apostle Paul says those four sobering words, "God gave them over." In a society where lust-driven sensuality and sexual perversion dominate, God gives them over to their degrading passions and unnatural desires. The third stage is anarchy. Once a society has

rejected God's revelation, it is on its own. Moral and social anarchy is the natural result. At this point God has given the sinners over to a depraved mind and so they do things which are not proper. This results in a society which is without understanding, untrustworthy, unloving, and unmerciful.

The final stage is judgment. God's judgment rightly falls upon those who practice idolatry and immorality. Certainly an eternal judgment awaits those who are guilty, but a social judgment occurs when God gives a nation over to its sinful practices.

Notice that this progression is not unique to the Hellenistic world the Apostle Paul was living in. The progression from idolatry to sexual perversion to anarchy to judgment is found throughout history.

In the times of Noah and Lot, there was the idolatry of greed, there was sexual perversion and promiscuity, there was anarchy and violence, and finally there was judgment. Throughout the history of the nation of Israel there was idolatry, sexual perversion, anarchy (in which each person did what was right in his own eyes), and finally judgment.

This progression happened throughout the Bible and to Greece, to Persia, to Babylon, and to Rome. And if it happened to these nations, then it can happen today. Unless we return to God's principles, decline and destruction are inevitable.

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