

Is America Going Broke?

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

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

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

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

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

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

Fannie Mae and Freddie Mac

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

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

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

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

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

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

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

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

Medicare

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

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

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

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

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

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

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

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

Is America going broke? What do you think?

Consumer Debt

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

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

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

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

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

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

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

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

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

Biblical Perspective

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

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

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

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

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

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

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

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

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

Notes

1. Laurence Kotlikoff, "Is the United States Bankrupt?" Federal Reserve Bank of St. Louis Review, July/August 2006, 88(4), pp. 235-49, research.stlouisfed.org/publications/review/06/07/Kotlikoff.pdf.
2. Laurence Kotlikoff, "Is the U.S. Going Broke?" Forbes, September 29, 2008, www.forbes.com/business/forbes/2008/0929/034.html.
3. Ibid.
4. Richard W. Fisher, "Storms on the Horizon," remarks before the Commonwealth Club of California (San Francisco, CA, May 28, 2008), www.dallasfed.org/news/speeches/fisher/2008/fs080528.cfm.
5. Ibid.
6. Kerby Anderson, "Debt and Credit," [an article on Debt and Credit](#).

Hurricane Ike and God's Commands

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

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

They found out.

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

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

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

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

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

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

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

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

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

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

Although Darwins theory of life originating and evolving to its current forms strictly through random events and natural selection may have seemed plausible 50 years ago, our current understanding of the nature of the universe and the complexity of even the simplest life forms bring up huge issues for which the current state of evolutionary theory has *no* answers. For example, over 700 scientists at our universities and research

institutions have signed a statement expressing their doubt that Darwinism can adequately explain our current understanding of life in this universe (See dissentfromdarwin.org for the current list).

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

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

all reasonable hypotheses to explain the latest evidence.

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

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

So how can we go about doing this?

1. Let me encourage you to take the time to review the excellent, cutting-edge materials available through our website and our online store. Make the effort to equip your people with the information and encouragement they need to communicate that the scientific evidence points to a creator and to share the relationship they have with the Creator. Again, this foundational issue is critical and will get more intense in the days ahead. The Redeeming Darwin material from [Probe](#) and [EvanTell](#) is ideal for this purpose.

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

3. Encourage people to see this controversial documentary:

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

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

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

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

M.I.T. Dean's Pants on Fire

George Washington, call your agent. America needs your "I cannot tell a lie" message. A national lecture circuit slot just became available.

A popular dean at the Massachusetts Institute of Technology has resigned after admitting resume padding and living a 28-year lie. Ouch. Her sad story is filled with irony—lots of fresh material for your speeches.

Marilee Jones says, "I have resigned as MIT's Dean of Admissions because very regrettably, I misled the Institute about my academic credentials. I misrepresented my academic degrees when I first applied to MIT 28 years ago and did not have the courage to correct my resume when I applied for my current job or at any time since.

"I am deeply sorry for this," she continues, "and for disappointing so many in the MIT community and beyond who supported me, believed in me, and who have given me extraordinary opportunities." [\[1\]](#)

The Boston Globe reports that her resume claimed degrees from Rensselaer Polytechnic Institute and two other New York institutions, but that she has degrees from none of them. RPI says she attended as a part-time student for about nine months but earned no degree. The other two say they have no record of her attending. [\[2\]](#)

Ironically, as *The New York Times* notes, Jones was widely

admired, almost revered, for her humor, outspokenness and common sense. {3} She had won prestigious MIT awards{4} and earned a national reputation as a champion for reducing college admissions pressure on students and parents.

It gets worse. She coauthored the book, *Less Stress, More Success: A New Approach to Guiding Your Teen Through College Admissions and Beyond*. On integrity, it says, "Holding integrity is sometimes very hard to do because the temptation may be to cheat or cut corners. But just remember that what goes around comes around, meaning that life has a funny way of giving back what you put out." {5}

Doesn't it.

Lots of people lie. Some get caught. The US military reportedly distorted Pat Tillman's and Jessica Lynch's stories, allegedly to boost war efforts. Enron executives cooked books for personal gain.

Employees falsify expense accounts or call in sick. Kids disavow breaking windows. Adults tell fish stories. Wandering spouses work late at the office.

Distorting the truth can bring esteem, opportunity, money, thrills. One innocent lie can require cover-ups. Soon the web becomes complex.

We've all made mistakes. As a teen, I valued my reputation for honesty but made some poor choices, lied about them, and nearly was expelled from school. My confronters forgave me and offered me another chance. The episode helped point me to personal faith. I learned that Moses, the great Jewish liberator, warned his compatriots against violating divine prescription: "Be sure your sin will find you out." {6}

Mine found me out. Marilee Jones deceit found her out, as readers from *The Times* of London to *The Times of India* now know.

Jones likely needs privacy—as she has requested—plus good friends, close counsel, and lots of prayers. Perhaps, after recovery, she can help others resist similar temptations.

So, President Washington, what lessons from this episode will your lecture tour emphasize? How about these: Tell the truth. It may be painful but it's the right thing to do. It's easier to remember. You'll sleep better and enhance society.

Pack your saddle bags, Mr. President. Crank up the PowerPoint. Be sure to include a Pinocchio cartoon and some slides of cherry trees.

Oh, but sir, we understand that the cherry tree story might be mere legend. We suggest you explain that to your audiences and give plenty of real-life illustrations.

Notes

1. Statement by Marilee Jones, MIT News, April 26, 2007, web.mit.edu/newsoffice/2007/admissions-jones.html, accessed April 27, 2007.
2. Marcella Bombardieri and Tracy Jan, MIT dean quits over fabricated credentials, *The Boston Globe*, April 27, 2007, tinyurl.com/3ynyhv, accessed April 27, 2007.
3. Tamar Lewin, "Dean at M.I.T. Resigns, Ending a 28-Year Lie," *The New York Times*, April 27, 2007, www.nytimes.com/2007/04/27/us/27mit.html?hp, accessed April 27, 2007.
4. MIT Admissions Web site profile, www.mitadmissions.org/Marilee.shtml, accessed April 27, 2007.
5. Lewin, loc. cit.
6. Numbers 32:23 NASB.

“Mistakes Were Made”

If you're the nation's top cop, you know it's a bad day when pundits compare you to Janet Jackson and Justin Timberlake.

Under fire from solons of both parties for the controversial dismissal of eight US attorneys, Attorney General Alberto Gonzales met the press. Were the dismissals politically motivated? Who suggested them and why? Inquiring minds wanted to know.

Gonzales assured his critics he would get to the bottom of this. Mistakes were made, he explained.

Admitting mistakes can be constructive. The problem, of course, was Gonzales' ambiguous undertone. Was it honest confession or artful sidestep?

Confession or Sidestep?

Maybe mistakes were made means, Somebody messed up royally. We're investigating thoroughly, so please sit tight. We'll name names soon.

Or it could mean, I know who botched this. But I don't want to point the finger directly at me or my colleagues, so I'll throw up a vague camouflage.

Maybe Gonzales meant the former. Critics cried foul. *The New York Times* called it an “astonishingly maladroit...Nixonian...dodge.”^{1} Administration inconsistencies about who-did-or-knew-what-when did not help quiet skeptics. Who would take responsibility? Ghosts of Janet, Justin and the 2004 Super Bowl reappeared.

Timberlake's press agent announced back then, “I am sorry if anyone was offended by the wardrobe malfunction during the halftime performance.”^{2} Jackson told a press conference, “If I offended anybody, that was truly not my intention.”^{3}

William Safire has identified a special verb tense for similar nonconfession confessions: “the past exonerative.”[{4}](#)

True Confessions

What did Gonzales mean? I don't know; I'm still watching. But the “mistakes were made” flap illustrates the need for guidelines for fessing up when warranted.

How about, I was wrong; I'm sorry; please forgive me?

That's seldom easy. Its risky. Makes you vulnerable to your enemies.

Duke political science professor Michael Munger observes that many politicians seem reluctant to admit faults: “I wonder if some capacity for self-delusion is a requirement for being a politician.”[{5}](#) Munger also notes that business star Henry Ford was reputed to have exemplified the doctrine, “Never apologize, never explain.”[{6}](#) Literary giant Ralph Waldo Emerson claimed, “No sensible person ever made an apology.”[{7}](#)

Reminds me of the editor who, when asked by an exasperated reporter if he'd ever been wrong, replied, Yes. Once I thought I was wrong, but I wasn't.”

Could big egos that drive success be rendering some folks relationally and ethically flawed?

Plastic Buckets

My second year in university, I swiped a plastic bucket from behind the lectern in the psychology lecture hall. It had been there every day during the semester. No one wants it, I convinced myself. It deserves to be taken. I used it to wash my car.

Two years later, I considered a biblical perspective: If we say we have no sin, we are only fooling ourselves and refusing to accept the truth. But if we confess our sins to ... [God], he

is faithful and just to forgive us and to cleanse us from every wrong. {8}

That bucket kept coming to mind. I needed to admit my theft to God and make restitution.

My booty long since lost, I purchased a new bucket and carried it sheepishly across campus one afternoon. Finding no one in the psychology building to confess to, I left the bucket in a broom closet with a note of explanation. Maybe a janitor read it. My conscience was clear.

We all probably have some plastic buckets in our lives, observed an associate. If you do, may I recommend honesty for easier sleeping? Oh, and if you happened to be the owner of that bucket I stole, I was wrong. I'm sorry. Please forgive me.

Notes

1. "Politics, Pure and Cynical," (Editorial), *The New York Times*, March 14, 2007; <http://tinyurl.com/yvnjyd>, accessed March 18, 2007.
2. John M. Broder, "Familiar Fallback for Officials: 'Mistakes Were Made'," *The New York Times*, March 14, 2007; <http://www.nytimes.com/2007/03/14/washington/14mistakes.html>, accessed March 18, 2007.
3. Robert J. Bliwise, "We Apologize: The Sorry State of Remorse," *Duke Magazine* 90:3 May-June 2004; <http://www.dukemagazine.duke.edu/dukemag/issues/050604/apologize1.html>, accessed March 18, 2007.
4. Diane Hartman, "Watching My Language" (Book Review of William Safire's *Watching My Language*), *Denver Post Online*, "September 14" (no year given); <http://extras.denverpost.com/books/book23.htm>, accessed March 18, 2007.
5. Bliwise, loc. cit.
6. Ibid.

7. Ibid. It is unclear from the text whether Munger or Bliwise supplied the Emerson quotation.

8. 1 John 1:8-9 NLT.

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Giving Can Improve Your Health; Science Says So

Want happiness and fulfillment in life? Then practice giving, advises an influential medical professor.

It really is good to be good, claims Stephen Post, Ph.D., professor at Case Western Reserve University School of Medicine. Science says it is so.

Post and coauthor Jill Neimark present evidence in their recent book, *Why Good Things Happen to Good People*.^{1} As head of an institute supported by philanthropist Sir John Templeton^{2}, Post has funded over fifty studies [related to giving] at forty-four major universities. He's convinced that giving is essential for optimum physical and mental health in a fragmented society.

Post says research has produced remarkable findings: Giving protects overall health twice as much as aspirin protects against heart disease. If pharmaceutical companies could charge for giving, we might see ads for Give Back instead of Prozac, he speculates. One program, Rx: Volunteer, has some California HMO physicians giving volunteerism prescriptions to their Medicare patients.

All You Need is Love?

Post and Neimark say around 500 scientific studies demonstrate that unselfish love can enhance health. For instance, Paul Wink, a Wellesley College psychologist, studied University of California Berkeley data that followed about two hundred people every decade since the 1920s. Giving during high school correlated with good mental and physical health across life spans. Givers experienced these benefits regardless of the warmth of their families, he found.

Other research says that giving correlates with lower teen depression and suicide risk and with lower depression among the elderly. Studies at Stanford and elsewhere found links between frequent volunteering and delaying death. Post says giving even trumps receiving when it comes to reducing mortality.

Give more; enjoy life and live longer? Maybe, as Jesus famously said, "It is more blessed to give than to receive." [\[3\]](#)

Illustrations abound of givings personal benefits. Millard Fuller, a millionaire, gave away much of his wealth at age thirty. He and his wife, Linda, sold their business and affiliated with Koinonia Farm, a Georgia Christian community. They built houses in Zaire and then founded Habitat for Humanity in 1976 to help needy people build affordable homes. Fuller's goal was to eliminate poverty housing from the face of the earth. Get rid of shacks!

Today Habitat volunteers have constructed over 225,000 houses, helping over a million people in over 3,000 communities worldwide. Countless volunteers attest to the personal satisfaction their involvement brings.

From Playmate to Orphan Care

Post and Neimark relate an intriguing tale of a former *Playboy* model who has devoted her life to helping poor kids in Haiti. Susan Scott Krabacher's childhood helped her connect with the hurting children she now serves. Sexual abuse, her mother's psychiatric breakdown, multiple foster homes, and her brother's suicide took their emotional toll. In her late teens, she became a *Playboy* centerfold and moved into the *Playboy* mansion.

Ten years of playing mixed with depression. Eventually she reconnected with the faith of her youth. Observing Haiti's poverty prompted her to learn more of the biblical take on life. The foundation she and her husband started runs three orphanages for 2,300 children. "I work long hours," Krabacher notes, "put up with unbelievable sacrifice, bury too many children, and get no compensation but love, which is the greatest freedom you can know and the most important thing in the world."

Post would agree. Do you desire happiness, love, safety, security, loyal friends, true connection, or a benevolent and hopeful world? He has one answer: Give. You'll be happier, healthier, and live longer. Love cures, wrote the esteemed psychiatrist Karl Menninger. It cures both the ones who give it and the ones who receive it.

Notes

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China, The Olympics and Christians

When the 2008 Olympics were awarded to China back in 2001, there was a naive hope that this decision would change China and also lead to an improvement in human rights. It turns out that instead of changing China, it may have changed us.

One example of this can be seen in our country. When the Olympic torch was carried through various cities in the world, it was protected not only by the local authorities but also by the Chinese secret police. So when the torch came to San Francisco, once again the Chinese secret police showed up. Now to be fair, the news reports actually said that they were volunteers from the Special Forces academy of the Peoples Armed Police. But a better description for them would be Chinas secret police.

This organization has been used to protect embassies in Beijing. But it has also been called upon put down protests in Tibet and suppress protests and other forms of expression in China. They were described by the chairman of the 2012 London Olympic committee as thugs. Others described their tactics as aggressive.

It is amazing to me that we allowed these secret police in our country, but it illustrates my point. We thought that these trade overtures and the Olympics would change China. In the long run, they may have a positive impact. But so far it seems like we are the ones who have changed.

There was also the naive hope that bringing the Olympics to China would usher in an era of improved human rights in this communist country. It appears that in some ways the situation is worse. China has invested time and money in preparing for the Olympics. It appears they have also done all they can to rid the nation of anyone who could be seen as a dissident.

For decades, China has been rounding up Christians and other dissidents. They have been beaten and thrown in jail. Some have been killed. Lord David Alton estimates that each year 8,000 executions take place in China. Those who escape this persecution must live in a society where political and religious opinion is repressed, where journalists are jailed, and where the Internet and overseas broadcasts are censored.

The Chinese constitution promises its citizens that they have freedom of religious belief. But we know better. While there is an official state church, most of the growth (and the perceived potential threat to the government) takes place in the underground churches. As we get closer to the Olympics, the government seems bent on doing more to smash the growing home church movement.

As Christians we should be in prayer about what is taking place in China. But a growing debate has centered on what the U.S. government should do. Some have called for President Bush to boycott the opening ceremonies. They believe this would be a strong statement of our repudiation of the practices of the Chinese government. Others have suggested that President Bush go and use the Olympics as a platform to speak out against the Chinese government.

I see merit in either action. What is unacceptable is the current policy of silence. The president, his administration, and even corporate sponsors have been silent about what has been going on for decades. Now even the secular world is calling for action because of China's policy toward Tibet. It is time for all of us (Christians included) to break our

silence and speak out.

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Myanmar Cyclone Response: Power-Lust and Lost Lives

As the world looks on to the tragedy in Myanmar and the coldhearted response of its government leaders, Byron Barlowe urges us to keep in mind that a humanitarian response is not a natural reaction.

Corrupted Power

Climate of Fear and Repression

Myanmar, traditionally known as Burma, is a country where ten percent of the population lives “without enough to eat” on a normal basis.^{1} The brutal military government is best known for the repression of a democratically elected opposition candidate, Aung San Suu Kyi, now under long-term house arrest. Burma watchers blogs and sites show grisly photos of alleged brutality (one shows the carnage of soldiers running over political dissidents with ten-wheeled trucks). Last fall, the junta put down protest marches, killing at least 13 and jailing thousands. “Since then, the regime has continued to raid homes and monasteries and arrest persons suspected of participating in the pro-democracy protests.”^{2}

Now, a cyclone has inundated an entire region, the Irrawaddy Delta, killing tens of thousands, displacing at least a million and setting up a petri dish of putrid water and

corpses where disease threatens to balloon the death toll. Within this maelstrom, the ruling generals who clutch political power at all costs refuse to allow experienced aid workers from around the world to help manage food distribution and relief efforts. The callousness of their stance has been decried on all fronts, including the often diplomatically soft United Nations (UN).

Feeding and assisting one's own countrymen seems to be such a basic value that it transcends almost all belief systems. However, the Burmese ruling junta is arrogantly defying not only this basic tenet of decency, but world opinion as well.

Failure to Allow Rendered Aid

"The United Nations said Tuesday that only a tiny portion of international aid needed for Myanmar's cyclone victims is making it into the country, amid reports that the military regime is hoarding good-quality foreign aid for itself and doling out rotten food," reports the Associated Press.

It's understandable if the government wants to lead in relieving victims of its own nation. Yet, characteristically, even in this dire situation the government is cracking down on anything not originating from its own authority while repressing its own people. Reports include:

Stockpiling of high-nutrition biscuits in government warehouses and distribution of low-quality biscuits made by the centralized Industry Ministry.

Old, tainted, low-quality rice distributed in lieu of high-quality, nutritious rice offered by aid groups.

Government demands of businesses in the capital to "donate" aid for victims to be distributed through the central government. [\[3\]](#) So much for central "planning." Were there a desire to provide relief, it could have been budgeted before now.

Video feeds of military leaders show them in neat, trim uniforms placing relief boxes away from those in need the very picture of micro-managing control, reminiscent of regimes like North Korea.

Like Cuba in its extreme isolationism, the interests of its people are at the bottom of the ruling party's priorities.

Global Chorus of Criticism

A global chorus of critics has castigated Myanmar for its delays and mixed messages regarding large-scale aid and foreign experts. In what appears to be a show of cooperation, but without the needed effect, more supply flights have been allowed, critical days after the cyclone hit. Yet at this writing, food and relief supplies continue to stack up at the capital's airport and, reportedly, in military storage facilities.

Aid offers from across the globe contrast starkly with the calculated deprivation and malfeasance exhibited by the military rulers. World leaders are simply appealing with the message, Let us help.

Another clear message to the leaders in Yangon: You are responsible for outcomes. "A natural disaster is turning into a humanitarian catastrophe of genuinely epic proportions in significant part because of the malign neglect of the regime," said British Foreign Secretary David Miliband.[\[4\]](#)

The United States has been direct in offering help. "What remains is for the Burmese government to allow the international community to help its people. It should be a simple matter. It is not a matter of politics," U.S. Secretary of State Condoleezza Rice told reporters in Washington.[\[5\]](#)

Even the UN, often accused of appeasing dictatorial regimes, refused to allow the army-government to head up distribution efforts. UN Secretary-General Ban Ki-moon has said he is

deeply concerned and immensely frustrated at the unacceptably slow response. We are at a critical point. Unless more aid gets into the country very quickly, we face an outbreak of infectious diseases that could dwarf today's crisis," he said.[\[6\]](#)

The UN has learned lessons from past dictatorships' abuse of privilege. The Oil-for-Food fiasco under Saddam Hussein provides reason enough for UN reticence. Past humanitarian disasters in Africa saw regimes mismanaging aid for political reasons as well. Good intentions of the aid-provider must meet with realistic views of human nature. The foibles and sin of men, especially those in power, tends to validate a biblical view of fallen man much like the physics of a concrete sidewalk demonstrates gravity pretty convincingly.

Some Worldview Implications

The heartlessness of Myanmar's leaders evokes sympathy and indignation among most people. But why? A naturalistic worldview—neo-Darwinism taken to its logical end, for example—would only be concerned with perpetuating those strong enough or "smart enough" to have survived. It might even be the case that the cyclone culled out the least-fit. This naturalistic worldview formed the basis of everything from the eugenics movement to Nazi death camps (not exactly consistent with an insistence on instant relief work).

The final goal of Theravada Buddhism, the strain claimed by 96 percent of the population of Myanmar, is complete detachment from the physical world, which is seen as illusory. Its practice is passive in nature; there is no ultimate reality, much less salvation or reward to attain. This is nothing like the practice of the Dalai Lama, well-known the world over for human rights campaigning. In his Buddhist sect, Lamaism or Tibetan Buddhism, acts of compassion make sense. Theravadic Buddhism as practiced in Burma, on the other hand, views man as an individual with no incentive for helping others. For

Burmese monks and adherents alike, there is really no necessary motivation to provide aid in this or any situation.

Generally speaking, "According to Buddhist belief, man is worthless, having only temporary existence. In Christianity, man is of infinite worth, made in the image of God, and will exist eternally. Man's body is a hindrance to the Buddhist while to the Christian it is an instrument to glorify God" [\[7\]](#). While Christian missions like Food for the Hungry, Gospel for Asia, Samaritan's Purse and others actively seek to assist the Burmese, few such wholesale efforts proceed from either Buddhist nations or in-country monks themselves.

A pantheistic view, rooted in Hinduism's doctrine of *karma*, would only wonder what deeds were being dealt with in the recycling of life. This worldview provides no real cause for alarm or compassion at all.

Despite such competing underpinnings at a worldview level, something in the human spirit cries out for fellow humans who suffer. Unless tamped down or obliterated, natural sympathies exist. This leads to the inevitable question, "Why? From where does this universal reality spring?"

Persecution by the ruling junta in Myanmar against ethnic minorities has increased since their ascendancy in the 1960s. "The most affected ethnic minority is the mainly Christian Karen people. Large numbers have been forced to abandon their villages in the east of the country and many have fled to Thailand." [\[8\]](#) Herein may lay a connection, although Christians are not alone in being oppressed there. Godless governments tend to hate or at least discriminate against Christians. Competing worldviews clash deeply.

Biblical Emphasis on Individuals, Human Dignity

"A Christian view of government should...be concerned with human rights...based on a biblical view of human dignity. A bill of rights, therefore, does not grant rights to individuals, but

instead acknowledges these rights as always existing.”{9}

Of course the Myanmar government and culture does not recognize the biblical God, so this standard is not to be expected. However, such a presupposition grounds America’s reaction to Myanmar’s languid response to the cyclone. It also helps explain the rest of the world’s stance: the ideals of democracy, rooted in a largely biblical worldview, have greatly affected world opinion on topics of relief and disaster response. One would be hard-pressed to find historical examples, I’m sure, of a consensus like that described above in centuries or even decades past. But since the Marshall Plan, Berlin airlifts, reconstruction in Japan and a parade of other compassionate rebuilding efforts, the rush to aid has become the global norm. Americas Judeo-Christian model has taken hold.

Christians in the early Church, in utter contrast to the Greco-Roman paganism that surrounded them, extended dignity to the suffering individual regardless of class status and whether or not it benefited them. This new ethic transformed the world and set the stage for the rule of law, compassionate charity and a host of other values taken for granted in Western and now other societies.

Proper View of Man, Need to Limit Power

“While the source of civil government is rooted in human responsibility, the need for government derives from the need to control human sinfulness. God ordained civil government to restrain evil.... {10} Of course, if the ruling government is corrupt, although some restraining occurs and it can look somewhat just, the evil simply becomes concentrated at the top while it leaks out naturally elsewhere despite external restrictions. We saw this in spades in Communist dictatorships like the USSR, which spawned the gulags, and Albania, where repression and elite privilege reached monumental proportions. And the military leaders of Myanmar continue this

traditioninevitably, given the fallen nature of man.

Government based on a proper understanding of man is the hallmark of American representative democracy. Unlike Myanmar's concentration of power into the hands of a few powerful elite, the American system makes room for the human dignity and rationality of the people while controlling human sin and depravity. Neither utopian schemes, which are based on man's supposed innate goodness, nor controlling systems, which are built on sheer power, do right by human nature. Myanmar's example of an unworkable government is all too clear in its tragic reaction to a devastating natural disaster.

As Probe's *Mind Games* curriculum puts it, "In essence, a republic [like that of the United States] limits government, while a totalitarian government [like Myanmar's] limits citizens." And often, as with the estimated 170 million killed by regimes like those of Stalin, Hitler, Mao, Pol Pot and others who fly in the face of a right understanding of man, the limits to citizens includes their very lives.[\[11\]](#)

Sanctity of Human Life

What officials do during a crisis exposes their worldview. Do authorities do all within their means to save lives? What about prevention? Do investments in infrastructure belie a preoccupation with commerce, power or prestige as in the case of China's razing of entire neighborhoods to clear the way for the PR coup of the Olympics while political and religious dissidents are jailed? Are well-equipped fire and rescue, police, disaster recovery and even military personnel standing by to help at all costs to save even a few human lives? It seems obvious when certain governments act out of political peer pressure rather than a philosophy rooted in the value of every human being. And that value originates in the God in whose image humans are made. Without this doctrine as a basis for policy, people become mere workers, expendable state property and pawns for despots.

Nothing in Myanmar's delayed, heartless response to the storm's effects shows value of human life. In fact, the meager efforts of the regime in Rangoon (the capital, also called Yangon) have so far not only been ineffective in the immediate and for the future, but are insulting to human dignity.

Again, we can invoke first century parallels to help make the case that today's outcry stems from a Christian heritage. Whereas callous Roman elite threw babies into the Tiber River, Christians rescued and raised them as their own. So committed were they to the notion that all people have value as God's image-bearers, that ancient Christ-followers risked deadly disease to treat strangers. Ancient pagans, not entirely unlike the Myanmar government, left even their own kin to die during plagues.

Biblical Imitation of a Giving God

Hurricane Katrina evoked not only an immediate and massive response however incompetent it may have been from the local, state and federal governments in the U.S. Expectations for relief were sky-high. And the groundswell of private and religious response left a worthy legacy.

So why, we may ask, were expectations so great? Some may say expectations grew from a sense of entitlement. Some folks just think a handout is due them, so in dire circumstances, it goes without saying. After all, the ambulance always comes when called.

A strong case can be made that people have grown to expect help due to a residue of Christian care and compassion that lingers on in what many call post-Christian times. The Church's centuries-long heritage of innovating institutions like hospitals, orphanages and eldercare has overhauled the way people are treated.

That is, the biblical worldview has so saturated the culture of the West and has since so affected the rest of the world,

that it would be unthinkable for most civilized societies not to respond to catastrophes with aid. Yet, this was not the case in ancient cultures unaffected by the radical ethic of Jesus Christ, who took Old Testament compassion for the stranger, widow and orphan to new extremes. (See my radio transcript on the topic of *Compassion and Charity: Two More Reasons to Believe that Christianity is Good for Society* and listen online at *Probe.org* soon.)

As the world looks on to the tragedy in Myanmar and the coldhearted response of its government leaders, keep in mind that a humanitarian response is not a natural reaction. It is something introduced and modeled by the caring Creator of all men, Jesus Christ. A truly biblical worldview not only works, it works compassionately.

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Clonaid and Eternity

Want to live forever?

Got big bucks?

Clonaid founder Claude Vorilhon, who goes by “Rael,” says you’ll be able to gain eternal life through cloning, but it will cost you plenty. Debates surrounding Clonaid sometimes overlook his stated goal.

“The long-term implication, and this is my mission,” Rael told CNN, “is to give humanity eternal life. Cloning is the key to give us eternal life and to cure all disease on Earth, but eternal life is the ultimate goal.”

Rael says cloning babies is only the first step. Next, he speculates, will come “accelerated growth,” bringing a cloned infant to maturity over a few hours. Phase three transfers the data in your brain to your adult clone.

Your memory and personality then inhabit a new body. Your old body can die while you live on. When your cloned body wears out, presumably you can repeat the process and thus live forever. Hopes of connecting with eternity, of course, touch deep human longings.

Rael, who founded the Raelian religion, says he won't profit directly from the cloning. Clonaid and the Raelian religion seem to be close philosophically but separate financially. Clonaid's website features Rael quite prominently. Rael says he won't shun donations from Clonaid.

Referring to Clonaid president Dr. Brigitte Boisselier, Rael says, "It's a commercial company and her goal is to make as much money as possible, and I hope she will make as much as possible."

Hmmm. A religious leader; big money; questionable promises. Sound fishy?

Rael says he encountered a space alien in 1973 in France who told him that extraterrestrials had created life on Earth through cloning. Rael's mission became to spread the aliens' message and help earthlings live forever.

Rael claims the alien told him he (Rael) was the brother of Jesus. Jesus, of course, said some significant things about eternal life. Among them: "I am the resurrection and the life. Those who believe in me, even though they die like everyone else, will live again. They are given eternal life for believing in me and will never perish."

Jesus also said that his own bodily resurrection – one of the best-attested facts in history – would validate his claims. Raelians say that aliens using "an advanced cloning technique" raised Jesus from the dead. One problem with this theory involves Jesus' wounds. To convince his doubting disciple Thomas he had really risen, Jesus showed him the wounds in his hands and side. Thomas believed. Presumably cloning, involving genetic copying, does not reproduce physical wounds.

Jesus and his followers charged nothing for eternal life. It was a "free gift" to all who believed, made possible by his sacrificial death.

Beware of religious leaders promising eternity for a fee.

Global Food Crisis Hits Home

Happy with your grocery bills these days? Do those gasoline pump meters seem to whir like Vegas slot machines, except you never hit the jackpot?

The two issues are not unrelated and they're affecting pocketbooks and bellies at home and around the globe. Some Westerners might react with detached shock to stories of food riots in places like Haiti, India, and Cameroon. But when your local Costco and Sams Club start limiting rice purchases (as recently reported), reality creeps in.

Americans seem worried. A USA TODAY/Gallup poll found 73 percent of US consumers concerned about food inflation; almost half said it caused their households hardship. Eighty percent expressed concern about energy prices.[{1}](#)

Food price increases that may cause inconvenience or hardship in affluent nations can be devastating for families in the developing world. Recent food riots in Haiti cost the prime minister his job. *The New York Times* reports that spiraling prices are turning Haitian staples like beans, corn and rice into closely guarded treasures. Some Haitians eat mud patties containing oil and sugar to silence their grumbling stomachs.[{2}](#)

Silent Tsunami

Economist and special United Nations advisor Jeffrey Sachs says of the global food problem, Its the worst crisis of its

kind in more than 30 years. There are a number of governments on the ropes, and I think there's more political fallout to come. [\[3\]](#)

The UN World Food Program says skyrocketing food prices could create a silent tsunami turning 100 million people toward hunger and poverty. Executive director Josette Sheeran called for large-scale, high-level action by the global community. [\[4\]](#) British Prime minister Gordon Brown asserts, "Tackling hunger is a moral challenge to each of us and it is also a threat to the political and economic stability of nations." [\[5\]](#)

World Vision, one of the world's largest relief and development agencies, announced serious cutbacks, saying they are able to feed 1.5 million fewer people than last year. The well-respected Christian humanitarian organization appealed for international donors, citing swelling food prices and increased food need. Rising fuel costs boost fertilizer and food transportation costs. Corn diverted to make biofuels cannot become lunch, [\[6\]](#) though some feel biofuel is a misplaced whipping boy. [\[7\]](#)

Your Strategies

Of course folks in the developed world, not threatened with devastating hunger, can employ multiple strategies to stretch their resources. Careful shopping and research is one. (Holy Coupon Clipping, Batman! Just look how much we can save if we time our grocery shopping to the sales rather than our impulses!) Diet adjustment, portion control, and budgetary belt-tightening are others.

And while you're trying to be sure your outgo doesn't exceed your income lest your upkeep become your downfall—may I suggest another wise move? If possible, share some of what you have with the desperately needy. World Vision founder Bob Pierce had as his life theme, "Let my heart be broken by the

things that break the heart of God.” An ancient Jewish proverb says, If you help the poor, you are lending to the Lord—and he will repay you!{8}

Many fine organizations can use your donations to effectively fight poverty and hunger. *New York Times* columnist Nicholas Kristof says, Nobody gets more bang for the buck than missionary schools and clinics, and Christian aid groups like World Vision and Samaritan’s Purse save lives at bargain-basement prices. {9} I would add World Relief and the Salvation Army to the list. Your local house of worship may be a good place to start.

As another of those ancient Jewish proverbs says, Blessed are those who help the poor. {10}

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