

Shadow Scholar

April 28, 2011

A few months ago, *The Chronicle of Higher Education* published an expose written by a man who makes his living writing papers for a custom-essay company. His article is getting even more attention now that *Readers Digest* has printed an edited version. He has written roughly 5,000 pages of scholarly literature for students in college and graduate school. You won't find his name on a single paper.

The article follows his experience with one student who wants him to write a 75-page paper on business ethics. It later became part of a 170-page graduate school thesis. Her e-mail reads as follows: "You did me business ethics propsal [sic] for me I need propsal got approved pls can you will write me paper?" Yes, her English and grammar are that poor. I will spare you all the other e-mails she writes to him.

He has found there are three demographic groups that seek out his services: the English-as-second-language student, the hopelessly deficient student, and the lazy rich kid. He admits that he lives rather well "on the desperation, misery, and incompetence" that our educational system has created. He remarks that "my company's staff of roughly 50 is not large enough to satisfy the demands of students."

Perhaps the greatest irony in his work is that he does lots of work for seminary students. He says: "I like seminary students. They seem so blissfully unaware of the inherent contradiction in paying someone to help them cheat in courses that are largely about walking in the light of God and providing an ethical model for others to follow. I have been commissioned to write many a passionate condemnation of America's moral decay as exemplified by abortion, gay marriage, or the teaching of evolution. All in all, we may

presume that clerical authorities see these as a greater threat than the plagiarism committed by the future frocked.”

Anyone looking for evidence of moral decline in America need look no further than the willingness of students (including seminary students) to hire ghostwriters to do their work and then claim it as their own. I’m Kerby Anderson, and that’s my point of view.

unChristian

January 27-28, 2011

If you have ever wondered why non-Christians reject the gospel and turn down your invitation to attend your church, then I have a book for you. Barna Research has produced a book entitled, *unChristian: What a New Generation Really Thinks about Christianity*. This book helps us understand why non-Christians seem so cold to the claims of Christianity.

The researchers found that a minority of young people who believe that labels like “respect, love, hope, and trust” describe Christianity. But the rest have lost respect for Christianity. David Kennaman, President of the Barna Research Group and one of the authors of the book, says we need to resolve this perception problem if we are to connect with the youngest generation.

He lists six common perceptions that non-Christians have about Christians and Christianity.

1. Hypocritical – outsiders to Christianity believe that Christians say one thing and do another. They found that 84 percent knew a Christian, but only 15 percent believed that the Christian they knew acted consistently with his or her

beliefs.

Hypocrisy is not just a 21st century phenomenon. Lately I have preached on the subject of hypocrisy and have been reminded how Jesus spoke so strongly against hypocrisy in the 1st century. But this survey shows that Christians must be authentic and acting consistently with Christian beliefs.

2. Focused on converts – outsiders often feel more like targets. Christians want to get them saved, but they don't listen to them and these outsiders don't feel truly loved.

3. Anti-homosexual – the younger generation is less likely to see homosexuality as sin so they equate Christians with being anti-homosexual. There is a real need for us to show biblical compassion as we also address this issue with our biblical convictions.

4. Sheltered – outsiders feel that Christians often offer simplistic answers to the complex and troubling aspects of modern life. They perceive us as old-fashioned, boring, and generally out of touch with reality.

5. Political – often outsiders perceive Christianity as merely an extension of right-wing politics. They feel Christians are too political or are motivated by political interests. That doesn't mean Christians shouldn't be salt and light, but they should be aware that this is a connection that non-Christians often make.

6. Judgmental – nearly 90 percent of outsiders say the term "judgmental" accurately describes Christians today. Only 20 percent of outsiders view the church as a place where people are accepted and loved unconditionally. Christians sadly are known more for their criticism than for their love. And we may be so fixated with sin that we cannot really love broken people.

As we look at the six perceptions, we should admit that some

of these criticisms would surface no matter how well Christians try to be loving and gracious. After all, many of these same people would probably call Jesus judgmental. So some of these perceptions will be with us no matter what we say or do.

But I think it is important for us to be real and authentic rather than hypocritical. And we should be relevant rather than sheltered. So there is some work for us to do if we are to effectively reach the next generation. I'm Kerby Anderson, and that's my point of view.

Millennials and Media

How has the Millennial generation been influenced by media and technology? Thom and Jess Rainer attempt to answer that question in their book, [*The Millennials: Connecting to America's Largest Generation*](#). Their survey of 1,200 older Millennials provides a detailed look at this generation.

When technology first comes on the scene, there are early adopters then a significant majority and finally laggards. Millennials fit into the category of early adopters. In the survey they were asked if they agree with the following statement: "I am usually among the first people to acquire products featuring new technology." About half agreed with the statement, and half disagreed with the statement. And even for those who disagreed, it is safe to say they did not fit into the category of laggards. Millennials are quick to embrace new technology.

When asked how they most frequently communicate when not actually with the other person, they rated phone first (39 percent), then texting (37 percent), and then e-mail (16

percent). At the bottom was by letter (1 percent). The survey also noticed a difference between older and younger Millennials. Put simply, the younger you are, the more likely you are to communicate by texting.

Social media is also a significant part of the lifestyle of a Millennial. Not surprisingly, the most popular social media site was Facebook (73 percent), followed by MySpace (49 percent).

Although social media can be accessed in many ways, still the most pervasive is through the computer. Millennials use computers both for work and for personal use. Most Millennials (83 percent) use a computer for work and spend about 17 hours on it each week. And Millennials spend 17 hours per week on computers for personal use.

If you put these numbers together, you find something shocking. The average Millennial spends 17 hours per week on a computer for work, and spends the same amount of time on a computer for personal use. That totals 34 hours per week on a computer. "That means that roughly one-third of Millennials' waking lives are spent on a computer."

If Christians are to reach the Millennial generation, it is important to know how they use media and technology. I'm Kerby Anderson, and that's my point of view.

January 25, 2011

Is the Internet Changing How

You Think?

January 21, 2011

Can the Internet change how you think? That was a question columnist Suzanne Fields asked the other day. If you go to Edge.org, you will notice that the question they pose for this year is slightly different. It is: “How is the Internet changing the way you think?”

I have been wondering the same thing. Unlike Suzanne Fields, I wasn't wondering IF the Internet was changing our thinking but HOW it is already changing the way we think. There were two reasons why I have been thinking this.

First, look at the younger generation being raised on the Internet. If you haven't noticed, they think and communicate different from previous generations. I have done [radio programs](#) and read articles about the millennial generation. They do think differently, and a large part that is due to the Internet.

A second reason for my interest in this topic is an *Atlantic* article by Nicholas Carr entitled “Is Google Making Us Stupid?” He says: “Over the past few years I've had an uncomfortable sense that someone, or something, has been tinkering with my brain, remapping the neural circuitry, reprogramming the memory.” He believes this comes from using the Internet and searching the web with Google. And he gives not only his story but many anecdotes and some research to back up his perspective.

A developmental psychologist at Tufts University puts it this way. “We are not only what we read. We are how we read.” The style of reading on the Internet puts “efficiency” and “immediacy” above other factors. Put simply, it has changed the way we read and acquire information.

Now you might say that would only be true for the younger generation. Older people are set in their ways. The Internet could not possibly change the way the brains of older people download information. Not true. The 100 billion neurons inside our skulls can break connections and form others. A neuroscientist at George Mason University says: "The brain has the ability to reprogram itself on the fly, altering the way it functions."

The Internet does appear to be altering the way we read and think, but more research is needed to confirm if this true. If so, parents and educators need to take note of what is happening in our cyberworld. I'm Kerby Anderson, and that's my point of view.

Mapping America

Jan. 18, 2011

A new study verifies what many of us have known for some time. Children who grow up in an intact family and attend religious services do better than children who do not. Dr. Patrick Fagan at the Family Research Council documents this in [Mapping America](#). He uses the data collected by Drs. Nicholas Zill and Philip Fletcher from the National Survey of Children's Health.

They found a significant discrepancy between children who grew up in intact families (with both biological parents) and those who came from broken homes. They also found a similar discrepancy between those who attend religious services weekly and those who worship less frequently. They found that children in the former groups were five times less likely to repeat a grade, less likely to have behavior problems at home and school, and more likely to be cooperative and

understanding of others' feelings.

The benefits not only accrued to the children, but also had an impact on the parents. For example, parents of kids from intact families who worship regularly were much less likely (21 percent) to be contacted by the child's school about behavior or achievement problems compared to parents (53 percent) whose kids were not living with both parents and not attending church services regularly. Parents of the children in the first group also report less stress, healthier parent-child relationships, and few concerns about their children's achievement.

Even more surprising in the study was the these differences held true even after controlling for family income and poverty as well as for the parents' education level, race, and ethnicity. In essence, the study suggests that the best prescription for society is a stable family and family worship. In this environment, children thrive emotionally and achieve academically. They become the foundation for the next generation of leaders and citizens.

In a sense, this study is the flip side of studies that were published years ago about the impact of divorce on children. In my book, [Christian Ethics in Plain Language](#), I document the three e's of negative impact of divorce (emotional impact, educational impact, and economic impact). Whether you look at these positive studies or the earlier negative studies, you can see the importance of family and worship. I'm Kerby Anderson, and that is my point of view.

Index of Belonging

Jan. 13, 2011

The American family has been in trouble for some time, but it is often difficult to provide a clear statistical picture of what is happening. Dr. Patrick Fagan at the Family Research Council has put together an Index of Belonging and Rejection that might be the best tool yet to help us understand what is happening to children in these families.

Only 45 percent of American children have spent their childhood in an intact family. The study defines an intact family as one in which a biological mother and father remain legally married to one another since before or around the time of their child's birth.

Let's look at the other part of the index. The first part is belonging. The second part is rejection. When we look at American teenagers and their parents we see that 55 percent of the teenagers' parents have rejected each other, either through divorce, separation, or choosing not to marry.

Patrick Fagan warns that "American society is dysfunctional, characterized by a faulty understanding of the male-female relationship." He goes on to explain the individual children, as well as communities, suffer the consequences of a "culture of rejection in American homes."

There are some ethnic and regional differences. Asian-American children are most likely to live in intact families. African-American children are least likely. And children living in the South are more likely to live in intact families.

Broken homes lead to broken hearts and a disturbing increase in social problems. These include higher levels of poverty, unemployment, welfare dependency, domestic abuse, child neglect, delinquency, crime, drug abuse, academic failure, and

unmarried teen pregnancy and childbearing.

A nation's strength depends upon the strength of its families. This new index illustrates once again in a very powerful way that the strength of the American family is waning. Churches and Christian organizations need to do what they can to strengthen families through preaching, teaching, and programs. I'm Kerby Anderson, and that's my point of view.

Muslim Bias in Textbooks?

Oct. 5, 2010

The Texas State Board of Education has been the center of controversy over textbook adoption. And since Texas buys so many public school textbooks, what happens in Texas affects the rest of the nation.

Earlier this year there was a battle over curriculum standards. The latest battle was over a resolution over what is perceived as a Muslim bias in the textbooks. The resolution that was passed over a week ago alleges that some older textbooks are "politically-correct whitewashes of Islamic culture and stigmas on Christian civilization."

Those are pretty strong words, and so my first inclination was to check out the charges and see if they were true. Unfortunately, the knee-jerk reaction of the left and the media was to dismiss the accusations without even investigating them.

I collected articles from Internet Web site such as MSNBC, FoxNews, and WorldNetDaily. And you can add to that various

newspaper accounts. The Christian or conservative sources at least took the time to interview the man responsible for the resolution before the Texas State Board of Education. The others did not. Oh, they did take the time to get some comments from the Texas Freedom Network or other liberal groups that condemned the resolution as erroneous and politically motivated.

If you took the time to dig through all the charges and accusations, you would find a few facts that were relevant to the resolution. The concerns seemed valid because of the space and tone of the presentations. The textbooks devoted twice or nearly twice as much space to Muslim “beliefs, practices and holy writings” as to Christian beliefs. And the tone was different. For example, Christians during the Crusades were called “violent attackers” while Muslims were called “empire builders.” The resolution also called attention to what it called “sanitized definitions of jihad.”

The fact that the resolution barely passed illustrates that trying to identify and document religious bias in our textbooks may just be too controversial. I’m Kerby Anderson, and that’s my point of view.

Church, Marriage and Family

Does going to church strengthen marriage and family? I would think that any Christian would agree with that statement. But I find it exciting that even secular researchers would agree that church and religious activities are good for marriage and family.

On a regular basis, the Heritage Foundation posts the latest

findings from researchers. This month their “Top Ten” related to religion and family. Here are some of the findings they summarized.

Researchers have found that couples who believe that marriage has spiritual significance tend to adjust more easily to marriage and experience lower levels of conflict. They have found that marriages in which both the husband and wife frequently attend church services are less likely to end in divorce than marriages in which neither spouse attends frequently. On average, wives who attend church weekly with their husbands experience higher level of marital happiness than peers in marriages in which neither spouse attends church weekly.

Adolescents who attend church more frequently and report that religion is important in their lives are more likely to marry and less likely to cohabit than peers who are less religious. Adolescents who consider religion to be important in their lives tend to have a higher expectation of getting married than their peers. Young adults who attended religious services frequently during adolescence are more likely to disapprove of premarital sex and cohabitation than peers who had not attended services frequently.

Research even found that urban mothers who give birth out of wedlock are more likely to become married within a year of their children’s birth if they attend religious services. Men and women who attend religious services weekly are less likely to commit an act of domestic violence than peers who seldom attend.

Many years ago, Linda Waite and Maggie Gallagher wrote the book, *The Case for Marriage: Why Married People are Happier, Healthier, and Better off Financially*. At the time, they documented the benefits of marriage. These findings not only show the benefits of marriage, but the benefits of church attendance to marriage and family. I’m Kerby Anderson, and

that's my point of view.

July 22, 2010

Christian View of Politics

October 13, 2010

If you are wondering how Christians should think about politics, a new book out by Dr. Wayne Grudem provides a comprehensive answer. In his book, *Politics: According to the Bible*, he first provides a framework of biblical principles concerning politics and then sets forth his perspective on how the Bible informs our views on approximately sixty specific issues.

When [he was on my radio program recently](#) he said the major impetus for the book came from two people with the Alliance Defense Fund (Alan Sears and Ben Bull) and also from the president of the Center for Arizona Policy (Cathy Herrod). They encouraged him to write the book in order to educate Christians who often had wrong views about the role of Christians in the political process.

It is no surprise then that he begins the book by addressing five wrong views about Christians and government. They are: government should compel religion, government should exclude religion, all government is evil, we should do evangelism not politics, and we should do politics not evangelism. Dr. Grudem answers each of these views as well as related questions within that particular view. He then develops the key biblical principles concerning government and also delineates the elements of a biblical worldview.

A major section of the book provides a biblical perspective on

nearly every issue imaginable. Dr. Gruden is certainly equipped to deal with these topics since he has been teaching biblical ethics for nearly 30 years. Most of these ethical issues also have political implications. And he is certainly able to handle the biblical material as the author of *Systematic Theology: An Introduction to Biblical Doctrine* and the general editor of the ESV Bible.

Dr. Grudem's warning to Christians during this election season is, "Don't fall asleep when the future of your nation is at stake!" I would agree. Who we elect in November will determine the future of this nation. A great way to get educated and motivated is to buy and read his book. I'm Kerby Anderson, and that's my point of view.

American Bank Bailout

Where is the Bailout Money?

The bailout has been a topic of conversation at nearly every social gathering I am been at in the last few weeks. And most of the time one question surfaces, where is the bailout money? The reason taxpayers are asking that is due to a news story that came out before Christmas stating that the largest banks can't exactly track how they are spending the money.

Now I did have one lawyer explain to me that often these funds are placed in a pool so it isn't easy to track them. And I will give the banks some slack on that since I realize that is probably the case. But let's think about this for a moment.

If I were asking for a loan from the bank, wouldn't you expect them to ask me where the money is going? And if I needed an

additional loan, wouldn't you expect the bank to want a detailed history of what I did with the previous loan? Now keep that in the back of your mind as you hear what some of the bank officers have been saying.

A spokesman for JPMorgan Chase said: "We've lent some of it. We've not lent some of it. We're not given any accounting of, 'Here's how we're doing it.'"

A spokesman for SunTrust Banks said: "We're not providing dollar-in, dollar-out tracking." By the way, they have already received \$3.5 billion in taxpayer dollars.

A spokesman for Regions Financial Corp said: "We manage our capital in the aggregate." They also have received \$3.5 billion from the financial bailout.

I don't know about you, but that doesn't inspire much confidence in me. Remember that lawmakers did bring bank executives to Capitol Hill and encouraged them to lend the money and not hoard it or spend it on corporate bonuses. It appears that some have, but there does not seem to be any negative consequences for doing so.

One of my recent guests [on the [Point of View](#) radio program] is Representative Scott Garrett (a member of the House Financial Services Committee) who asks: "Where is the money going to go to? How is it going to be spent? When are we going to get a record on it?" These all sound like good questions that need to be answered.

What Caused the Financial Crisis?

What caused the financial crisis? We have heard lots of accusations and criticisms, but it is hard to know who to believe. President-elect Barack Obama said throughout the presidential campaign that it was deregulation and a conservative approach to economics that was to blame. He said: "Eight years of policies that have shredded consumer

protections, loosened oversight and regulation, and encouraged outsized bonuses to CEOs while ignoring middle-class Americans have brought us to the most serious financial crisis since the Great Depression.”

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

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

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

If Barack Obama is correct the line should be downward sloping (meaning that countries that are freer economically had a biggest collapse in their stock markets). But the line slopes up. That seems to imply that countries that are economically free have suffered less than countries that are not. Of course, a single graph and a statistical correlation certainly does not tell the whole story. But it is interesting that the current data seems to prove just the opposite of what Barack Obama has been arguing.

Cost of the Bailout

How much is that bailout going to cost us? Nobody seems to

know, but even when I try to give some numbers for it, it doesn't compute. So I was encouraged to see that someone took the time to put the current bailout numbers in perspective.

Barry Ritholtz is a financial blogger and Wall Street analyst. He has found (as I have found) that people have a hard time comprehending the dollar amounts. While doing research for his book, *Bailout Nation*, he needed some way to put this into proper historical perspective. He says that if you add the latest Citi bailout, the total cost now exceeds \$4.6 trillion dollars. By the way, I have seen numbers much larger than that (which may include loan guarantees which may not actually end up costing us). But what does \$4.6 trillion dollars look like?

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

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

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

The current economic meltdown is significant, but the solution

that members of Congress and financial experts on Wall Street are offering is terribly expensive.

Government Ownership of Banks?

One of the lingering questions about the bailout is how long the government will have ownership of the banks. At the moment, the federal government is planning on purchasing \$250 billion worth of shares in American banks. Is it possible that government will hold the bank shares indefinitely? Terrence Jeffrey of CNSNews.com believes that this could be an unintended consequence. Let me explain.

While the law doesn't say that government can buy ownership interest in banks, it does allow purchases in "any financial instrument that the secretary, after consultation with the chairman of the Board of Governors of the Federal Reserve System, determines the purchase of which is necessary to promote financial market stability." This act also allows "such actions as is necessary, that the secretary might deem."

So how long can the treasury secretary hold these assets? Actually, the law sets no limits. A Treasury spokesman told CNSNews.com that "We can hold them for as long as we want." Now, let's be fair, Treasury Secretary Hank Paulson does not envision the government having a permanent ownership stake in various banks. But let's also be realistic. He won't be the treasury secretary next year.

The plan that was drafted envisions the government selling the stock back to the banks. It also prevents elected officials from using government ownership of the banks for their own political advantage. This oversight actually takes place through the Office of Thrift Supervision, the Office of the Comptroller of the Currency, the Federal Reserve, and the Federal Deposit Insurance Corporation.

Now the plan does allow banks to buy back its shares from the

government in the first three years, if it can raise 25 percent of the value of the shares by selling stock. But these are subject to the approval of the primary bank regulator.

But the bottom line is this: banks are not guaranteed they can buy back their stock. Although Congress didn't intend for government to permanently own banks, it is possible they may do so anyway.

Seven Hundred Billion

How much is \$700 billion? When these numbers are so big we lose all proportion of their size and potential impact. So let me use a few comparisons from a recent Time Magazine article to make my point.

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

Here's another idea, if we took that money and decided to start paying the income taxes for each American, it would pay the income taxes for every American who makes \$500,000 or less a year.

Since gas prices have been high, what if we decided to use this money to buy gasoline for every car in America? If we did that, no one would have to pay for gas for the next 16 months.

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

Are you a sports fan? What if we used that money to buy sports

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

So how would \$700 billion stack up against the economies of various countries in the world? This amount of money would create the 17th largest economy in the world, roughly equal to the economy of the Netherlands.

Is \$700 billion a lot of money? Of course it is, and we all need to think about this the next time Congress votes to spend money. I'm Kerby Anderson, and that's my point of view.

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