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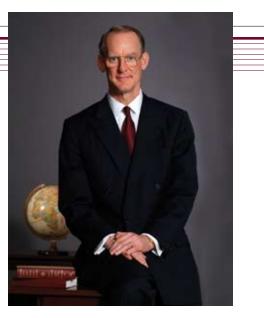
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avid C. Pack



A World Without Faith

A LONGTIME economic powerhouse, America is no longer the same nation. Since the subprime mortgage crisis first erupted, we have seen the collapse of banks, mortgage lenders and other financial institutions. From large corporations to small businesses, employers are now facing tough decisions to stay afloat including downsizing jobs. The days of "easy credit" are over, and the U.S. taxpayer may see increased taxes, no matter who is elected to the Oval Office.

On September 29, the Dow Jones Industrial Average dropped 777 points—the greatest single-day point drop in U.S. stock market history. Meanwhile, congressional lawmakers scrambled to pass a \$700 billion bank rescue plan to keep the nation from suffering a financial meltdown.

When passage of the bailout plan stalled, the president of Princeton Financial Group in Princeton, N.J., stated, "Blind faith doesn't work this time after Monday's disappointment. People are cautious and they lack confidence that a bailout plan will be a one-stop solution. It won't be" (*Reuters*).

Both confidence and fear drive stock markets. Due to this latest crisis, people fear losing their homes—their businesses—jobs—and they fear what may lie next in America's, and the world's, economic future. Where there is fear, there is a lack of confidence—of *real* faith!

A Lack of Real Faith

Through the years, people have often asked, "Mr. Pack, I lack faith. I do not feel the presence of God or His power in my life. How can I have more faith?"

What about you? Do you lack faith to know that God is with you? To overcome sin and guilt? To be healed of disease? To believe all things in His Word? Do you lack faith that "all things [will] work together for good" if you love God (Rom. 8:28)? To believe God will work out injustices you have received? To believe God will provide for you? To believe that you can endure severe trials and persecution? Or that God will deliver you from them? Do you lack faith to see the soon-coming kingdom of God more clearly and that you can be in it?

The Bible says that you need not lack faith in *any* of these areas! You CAN develop real faith. However, the Bible says that most people, in the age preceding Christ's Return, will *not* have sufficient faith to confidently claim *any* of these or other promises from God's Word!

Faith Found When Christ Comes?

This world is in trouble. Problems are escalating everywhere on a planet cut off from God. The Return of Christ is imminent. This event will only occur *after* certain catastrophic events have taken place. Wars, famines, disease epidemics, religious confusion, economic upheaval and catastrophic weather will have first rocked civilization to its foundation. When speaking of our time—the last generation before His Return— Christ asked, "When the Son of Man comes, *shall He find faith on the earth*?" (Luke 18:8). Think of the incredible implications of this question! Is it possible that true faith could be completely gone from earth at Christ's Second Coming? Christ was able to look forward, into our time, and know that conditions would exist allowing this to be true—*almost*!

An article entitled "A Famine of the Word of God," by reporter Wendy Griffith, discusses the issue of people's ignorance of the Bible. Here is what she wrote:

"It is clear that many Americans do not know their Bible, and a recent George Barna study backs up that notion.

"Barna's research showed that 60 percent of Americans cannot name half of the Ten Commandments and 63 percent can't name the four gospels of the New Testament. Eightyone percent believe that 'God helps those who help themselves' is a direct quote from the Bible..."

What a shame! What a terrible indictment of the most blessed nation on earth. And it is the single greatest reason why so little genuine faith is to be found.

But Christ said that He would build His Church and He promised that it would never be destroyed (Matt. 16:18). His Church—God's true Church—is where people *do* have true faith according to the Bible definition. Therefore, the presence of God's true people on earth will ensure that at least a few people will be found to have faith when Christ returns. (Read our booklet *Where Is the True Church?*)

Notice Galatians 5:22-23: "But the *fruit of the Spirit* is love, joy, peace, long-suffering, gentleness, goodness, *faith*, meekness, temperance: against such there is no law." We must establish another important point relating to the life of all true Christians. Real faith comes from the Spirit of God—it is a *fruit* of the Holy Spirit. No one can have it—or even be a true Christian—without God's Spirit.

But what *is* faith? Surely God would not state that those lacking faith cannot possibly please Him and then withhold the real definition of faith from all who seek to know it. Before examining what the Bible says about real faith, one must examine what people think it is.

Various Counterfeits

There are several common ideas about faith. If you doubt this, then merely ask a half-dozen people to explain it—to precisely define it for you. Be prepared for just as many different ideas—probably all of them wrong.

I have known many people who believed that faith is an intangible "feeling" that cannot be defined. It is often thought to be personal, mysterious and unique to each person. This feeling usually has no definition, structure, or clear purpose and, inevitably, is whatever people want or need it to be. In other words, for almost every person, there is a different description and definition of faith. It is strange how many people view faith this way, yet the Bible has never said anything of the sort.

Others believe that faith is some kind of "positive thinking." It is as though as long as people take an optimistic view and remain upbeat about events and circumstances, they are demonstrating faith. The Bible nowhere describes faith with the words positive or optimistic—though these are certainly good qualities of mind.

Other views of faith are that it is *hope* or *confidence*. Neither is true! Hebrews 10:35 does say that confidence is important. Notice: "Cast not away therefore your *confidence*, which has great recompense of reward." While this passage reveals that confidence is vital for Christians, confidence alone is *not* faith. Regarding faith being hope, I Corinthians 13:13 states, "And now abides faith, *hope*, charity [love], these *three*; but the greatest of these is charity [love]." If faith and hope are the same thing, why are they listed *separately*? Why does God refer to them as "these *three*"? When mentioned with love, shouldn't He have said, "these *two*"? Obviously then, faith is different from hope.

Still others believe that one's faith is the equivalent of the church denomination or affiliation they attend. This description of faith is seriously flawed and unscriptural. Notice Ephesians 4:4-5: "There is one body, and one Spirit, even as you are called in one hope of your calling; One Lord, one faith, one baptism..." If faith is a church denomination, and there are well over 2,000 different churches in the United States alone, then there cannot be just "one faith." Of course, this idea would also make the apostle Paul wrong. He should have written that there are "thousands of faiths."

Bear in mind that you have just seen in your Bible that there is only *one* kind of faith! We will soon explore whether the Bible precisely defines that *one* kind of faith or leaves it up to individuals to guess its meaning.

The last and perhaps most common idea is that faith is any general belief that Jesus died for your sins. As with the idea that faith is a feeling, the extent of people's "personal" belief in the sacrifice of Christ becomes the deciding factor in how each professing Christian chooses to define it. Certainly we will see that the true definition of faith does *include* this important belief. There is no doubt that if someone does *not* believe the most basic understanding that Christ died for his or her sins, this person does not have saving

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The Global CREDIT CRUNCH! How You Can Protect Yourself



As the credit crunch worsens, banks are collapsing. Millions of people are facing financial ruin. Could this happen to you? Here is how you can protect yourself!

BY ROBERT R. FARRELL

HESE ARE dangerous times! Global financial markets are in a crisis unlike any since the Great Depression. The situation is threatening to spin out of control. Consider the following events in the United States, the world's largest economy. In August 2008, the unthinkable happened: Two giants of the U.S. mortgage industry, Freddie Mac and Fannie Mae, were taken over by the government to prevent total collapse. These institutions, which together guarantee nearly half of the nation's mortgages, reportedly needed a capital injection of \$25 billion just to survive.

Next, financial services behemoth Merrill Lynch, fast sinking under the burden of billions of dollars in losses, desperately reached a last-minute agreement to be taken over by Bank of America for just two-thirds of its market value of one year ago.

Even worse, iconic 158-year-old investment bank Lehman Brothers shocked the financial markets by filing for bankruptcy, drowning under staggering debts totaling \$613 billion. And in dramatic fashion, the U.S. Federal Reserve (the "Fed") rushed to the rescue of the world's largest insurance company, AIG, pumping in \$85 billion for an 80% stake in the company.

All of these problems in the world's largest and most influential economy have ignited a global firestorm. It has long been thought that, financially, as the U.S. goes, so goes the world. Europe and Japan are already in recession, and Britain will soon follow (*Daily Telegraph*). Financial markets are unraveling with a speed not seen since the stock market crash of 1929. Fear pervades the world's corridors of power!

This predicament, called the "credit crunch," has put millions of people at risk of losing their homes, and even their life's savings.

Extending Credit

The term "credit crunch" is given to the reduction in the availability of loans (credit). Simply put, banks have been reluctant to lend money (extend credit) to others—whether to individuals, businesses or other banks.

This was not always the case. For several years leading up to summer 2007, the situation was entirely different. Banks were quite eager to extend credit, particularly mortgages, to others.

The process worked like this. After selling mortgages, retail banks passed

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these on to investment banks to be bundled together as bonds through a process called "securitization." Rating agencies, such as Standard & Poor's and Moody's, then gave each of these bonds a rating, which were then sold to investors, particularly large ones, including pension funds, mutual funds, insurance companies and other corporations.

Once the bonds were sold, the banks had effectively taken the payment risk "off the books" and passed it on to investors, whose receipt of income depended on homeowners' ability to pay their mortgages.

Greed Runs Rampant

The low interest rate policy of the Fed was the trigger that started frenzied buying in the U.S. housing market. Banks augmented the process by offering low "teaser rates" on mortgages to entice customers, rates that would be greatly increased two to three years

A Shaky House of Cards

How the subprime mortgage crisis has hurt the overall economy:

Subprime mortgages

Banks, mortgage companies and other financial institutions make higher-interest loans to real estate buyers with weak credit or low credit ratings

2 Investments

Lenders bundle loans and sell the package to a government-related agency, such as Fannie Mae or Freddie Mac, or to a private investment firm

Investors

security to investors

Agencies or firms create a security

(bond), backed by the underlying

mortgage payments, and sell the

Source: Detroit Free Press Graphic: Photo illustration by Mary Schroeder and Martha Thierry, Detroit Free Press later, triggering even more buying. This led to rapidly increasing housing prices, since demand exceeded the supply of homes.

Banks, making huge profits off the housing market and greedily pursuing even greater profits, then relaxed their standards for loans. Since they figured the risk was no longer on their books, they offered loans to virtually anyone who applied. This included individuals who did not meet their standards for credit ("subprime" customers). So eager were the banks, that even those with no jobs, no income and no assets were accepted.

With "easy money" to be had, everyone was in on the game. Banks aggressively pursued and loaned money to people who did not qualify. Applicants lied on their loan applications. Rating agencies passed off risky bonds as "safe"—bonds that investors rushed to purchase. Greed was in the air!

U Sluggish economy Tight credit threatens to push the U.S. into recession by slowing economic activity

Credit crunch'

As a result of their losses, financial institutions began tightening lending standards, making borrowing less easy; stock markets and consumer confidence slipped

Failing mortgages

Irresponsible lending practices and rising rates resulted in more defaults among those with subprime mortgages, and holders of mortgage-backed securities saw their assets lose value; some of the biggest corporate investors took billion-dollar write-offs

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While home prices kept rising, interest rates remained low, and customers continued making their payments, this "house of cards" held up.

But this was not to last.

Troubled Times

The scales tipped when the first set of interest rate increases (resets) kicked in. Around the same time, house prices fell slightly, resulting from the glut in the market. Suddenly, millions of homeowners were faced with much higher mortgage payments they could not pay. Loan delinquencies soared. Repossessions of homes skyrocketed. Investors backed away from risky bonds. Stuck with loans they could not sell, banks began to fail.

The financial carnage has been sobering. Great names from the past— Bear Stearns, Countrywide Financial and now Lehman Brothers—no longer exist.

The International Monetary Fund (IMF) estimated that losses by U.S. banks could reach as high as \$1 trillion; some industry experts believe this number could even reach as high as \$2 trillion. Since the beginning of 2008, over ten U.S. banks have gone bankrupt, and it is believed that number could exceed 100 financial institutions within the next 12 months (*Daily Telegraph*). Famous investor Wilbur Ross has placed the figure at 1,000 (*Reuters*)!

A grim scenario is rapidly unfolding, a financial catastrophe of epic proportions. Millions of people in Europe, the United States and the rest of the world will likely lose their homes, jobs and savings. This could include you!

Protect Yourself

So how do you protect yourself in these perilous times? First, realize that there is a *cause* for every *effect*. Everything that happens has an underlying reason.

The main motivating factors behind the credit crunch were

Please see **CREDIT**, page 18

The REAL TRUTH

What Is Missing From the Genius of Mankind?

N THE COUNTRYSIDE along the Franco-Swiss border, an international team of scientists works on the largest particle accelerator—a 17-mile ring buried beneath the Swiss Alps and Jura Mountains that can hurl particles at 99.9% of the speed of light.

In Palo Alto, California, Stanford University researchers continue to develop a breathable polymer-based artificial cornea, which, if successful, will remove the need for cornea transplants and help millions to see again.

In Dubai, United Arab Emirates, construction crews work endlessly on the Al Burj skyscraper, what is already the tallest manmade structure on earth and is slated for completion in 2009.

In Utah, on the Bonneville Salt Flats, there is the first unmanned, tethered flight of a prototype spacecraft that is aiming to bring space travel for the first time to the public.

In London, England...

In Beijing...

Across every continent, advancements in technology, engineering, architecture and science can be seen bringing forth incredible results. And it appears whatever man sets his mind to do, given sufficient time, funds and resources, can—and will—come to pass.

Incredible Advancement...

More detail about a few of the above examples serves well to understand the mind of man.

The scientists working on the world's largest physics experiment,

BY SAMUEL C. BAXTER

the Large Hadron Collider, hope to uncover some of the most vexing mysteries of the universe. By accelerating two separate streams of particles in the 17-mile-long vacuum tubes and allowing them to intersect and collide on their near-speed-of-light journey, the researchers can create what is termed "big bang"-like conditions. This research is hoped to shed light on the origins of mass, the properties of dark matter, find unseen symmetries in the universe, and perhaps even extra dimensions in space.

Despite not being completed, Dubai's Al Burj skyscraper already substantially dominates the Dubai skyline. Upon completion, the tip of the building's spire will be seen up to 65 miles away. While the final height of the building remains a secret, companies involved with the project have said it will be over one kilometer tall!

With these and other current projects, one can see the genius of the human mind in full splendor.

What were once only plot points in the minds of science fiction writers are quickly moving into the realm of possibility. Advancements in the engines needed for fully-functioning flying automobiles are manufactured each year. Several different materials have been created that can bend light around an object, making invisibility cloaks possible. Even moon colonies are being planned. Scientists are looking to the possibility of creating force fields to shield astronauts from space radiation. After moon colonies, man hopes to colonize Mars.

Robots with artificial intelligence, floating manmade island cities, the infinite applications of nanotechnology—these are all coming within reach.

... Appalling Evils

However, there is a flip side to man's ability. This article could have taken a drastically different tone.

In Mexico City, Mexico, drug cartel members unabashedly kill police officers in retaliation against a government that has vowed to put an end to their illegal activities.

In the Middle East, terrorists regularly run into crowded areas and blow themselves to pieces.

In Africa, millions are starving due to drought and famine.

In the U.S., cities are inundated with water, unable to protect themselves from hurricane storms.

In the Darfur region of Sudan... In Russia... As the marvels and advancements of knowledge and technology mushroom, mankind's problems continue to worsen.

These two extremes lay bare the paradox of the human mind: It can produce things that can stun and even take one's breath away, but exacerbates the same problems. Why this disconnect? It appears something is missing. Everyone seems to desire peace, wants disease eradicated, longs for these problems to be solved. But to no avail.

Stubbornly, scientists, philosophers, educators, government leaders, etc., attempt to devise possible answers. But the greatest problems never cease. What is missing? Where else is there to turn?

Animal vs. Human

To better understand this apparent paradox of the human mind, we must step back and make a few comparisons between animals and humans. This will, in turn, lead to the answer—the key ingredient missing—of why man appears unable to solve his problems.

Typically, man is regarded as the pinnacle of the animal kingdom. His mind is viewed in the same light. While his brain is only slightly more complex, man's output far surpasses anything ever produced from an animal.

It is not the purpose of this article to get into the complex science behind brain research. Simply put, mammalian brains are similar to that of humans. But the human brain is the most complex, followed closely by the dolphin and chimpanzee. However, neuroscience has yet to lock down why the human brain can produce distinctly human traits. Some regard the human mind as the final frontier.

The differences between the capabilities of the brains of animals and the mind of man can be addressed from a different angle than looking at brain mass, how many neurons

■ NANOTECHNOLOGY COMES ALIVE: A researcher at Japan's Tokyo University displays an elastic sheet containing carbon nano tubes that conduct electricity (black part) and a robot hand at his laboratory (Aug. 11, 2008). Japanese researchers say they have developed a rubber that is able to conduct electricity well, paving the way for robots with stretchable "e-skin" that can feel heat and pressure like humans. The material is the first in the world to solve the problems faced by metals—which are conductive, but do not stretch—and rubber, which hardly transmits electricity.

PHOTOS: YOSHIKAZU TSUNO/AFP/GETTY IMAGES



are firing, the number of synapses connecting tissue or an increase in processing power. Instead, there are traits distinctly human, which show the incredible complexity and variety that can be produced from the mind of man.

Humans laugh. They smile. They find situations humorous, whereas no animal does this. Let's say you are playing with a kitten and a piece of string. You may find the situation entertaining and be smiling and laughing, but the kitten is practicing to hunt.

The human mind can spend decades perfecting the design of musical instruments and then build each instrument for an orchestra. It can use that mind to compose a symphony and create a way so that each musician can replicate the sounds the composer intended, even hundreds of years later.

It gets even more fascinating. The human mind can then appreciate the music being performed and find beauty in it. And beyond this, it can argue the nuances of this beauty. Longwinded conversations can be held over what different emotions are felt from Beethoven's 9th symphony versus his late string quartets, and preferences can be made from these differing opinions. (All this without mentioning that the same music can be recorded, stored and played back today at a listener's convenience.)

These activities may seem mundane. But look to any animal and it does nothing of the sort. How incredible is the human mind!

And yet there is more. The human mind is adaptable. It can both create and hone new technologies. Throughout history, cultures and civilizations have handed down technology with each generation. Knowledge is also passed down and increases with each new passing year.

However, humans also pass on history and traditions and culture, which continue to develop and change with each generation. Successes and mistakes are also passed on; one can look to the past and alter behaviors so that mistakes are not repeated, which is another difference between humans and animals.

And more, rather than performing on instinct alone, man is capable of changing his course of action, at any time, for whatever reason—even if he seemingly has "no" reason.

Often in philosophy, the question is asked, "Why does man exist?" This

question generally goes unanswered. But merely the act of asking shows that man is different.

The list of differences between the output of the brains of man and animal could go on nearly indefinitely. However, the differences have yet to be explained by science.

But again, why, when man can produce such vast and varying degrees of marvels with such precision, can he not solve problems threatening his very existence?

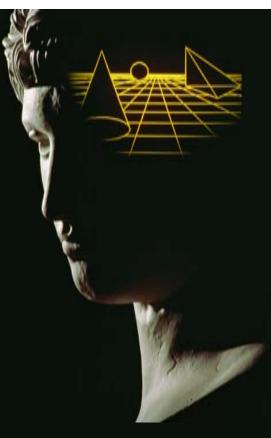
Man's Solutions: Do Not and Cannot Work

Man has tried everything, from capitalism to communism, from Nazism to Socialism. Left, right; up, down—and the problems remain. If implemented solutions appear to work, it is only for a short time and generally only complicates matters. History is a testament to this!

For example, in an attempt to fight and eradicate disease, antibiotics were created. For a while they worked wonders; infections could be controlled and cured. After small successes, many varying forms of the drugs were created. Antibiotics were prescribed for nearly every ailment, ear-infection, sinus trouble, STD, etc.

Fast-forward to the present. Old infections and bacteria are growing immune to even the strongest of drugs. Doctors must now battle "superbug" infections such as MRSA and C. diff that continue to grow increasingly resistant. With the passing of time, this answer created by the human mind will no longer be an option.

Many people equate the humanmind conundrum to humans being just that—human. That "this is how we operate, and will continue to." They can see that problems such as war, disease, famine and overpopulation do not end. And despite the efforts



"Philosophy and religion often work to answer 'why mankind is'—what he is and his purpose on the earth. These two studies also look into why the human mind works as it does."

of governments, aid organizations, think-tanks, scientists, religionists and philosophers, not one of the problems has been solved—ever.

Why this breakdown? Ask yourself, *Does this make any sense whatsoever*? How can there be such an ability to learn, solve complex problems in engineering, technology, etc., but other problems linger?

Mind of Man

Philosophy and religion often work to answer "why mankind is"—what he is and his purpose on the earth. These two

studies also look into why the human mind works as it does.

There are two main camps on why the human mind possesses such astonishing capabilities. Philosophers, scientists and religionists typically support these two theories above the rest. One argument is that man's mind is entirely physical—merely more complex than other mammals; the other is that man has an immortal soul.

One side relies entirely on the physical realm of science, what can be learned from the five senses of sight, taste, hearing, smell and touch. The other side opens the door to a spiritual realm, where man is more intelligent because of an immortal soul, which, according to the argument, animals do not have.

If you take the completely physical side, one would have to conclude that man could never solve his problems. He never has even remotely come close in the past, and, after many thousands of years of trying, why should he believe he suddenly will? If this is the answer, then these problems are merely distinctly human traits, and humanity will have to continue to work around them as long as he can sustain his existence.

The opposing party purports that each human has an immortal soul, setting him apart from the animal. Can this side be proven?

As this theory is generally brought forward by Christianity, the most logical place to look for the answer is the Bible.

The beginnings of an answer come from the book of Job: "But *there is a*

DOES MAN HAVE AN IMMORTAL SOUL?

11 BAlmighty gives them understanding" (Job 32:8).

Many read verses like this and conclude that it is speaking about immortal souls. But is it? Is the phrase "spirit in man" synonymous with an "immortal soul" composed of spirit?

Most people do not understand the relationship between physical men and souls. They assume that human beings are born with immortal souls. The popular belief is that, upon death, the souls of sinners go to hell forever and those of the just go to heaven forever, since all souls are supposedly immortal. Is this what the Bible teaches?

Romans 6:23 states that "the wages of sin is death," not life in hell. So, does the Bible somehow also teach that people have immortal souls? It does talk about "souls," but in what context?

The Bible does teach that there is a connection between men and souls. Genesis 2:7 states, "And the Lord God formed man of the dust of the ground, and breathed into his nostrils the breath of life; and man became *a living soul.*"

This verse does not say that men *have* souls, but that they *are* souls. Adam became a soul—he was not given one. Then, almost immediately, God warned him, "And the LORD God commanded the man, saying, Of every tree of the garden you may freely eat: but of the tree of the knowledge of good and evil, you shall not eat of it: for in the day that you eat thereof you [not just your body] shall surely die" (vs. 16-17). When placed together, these three verses reveal that men are souls and that souls can die!

The prophet Ezekiel confirms the book of Genesis. Twice he was inspired to write, "The soul that sins, it shall die" (18:4, 20). Death is the absence of life. It is the discontinuance—the cessation—of life. Death is not life in another place. It is not leaving "this life" for "another life"—the "next life."

Finally, on the subject of whether the soul can die, notice this in Matthew 10:28: "And fear not them which kill the body, but are not able to kill the soul: but rather fear Him [God] which is able to *destroy* both *soul* and *body* in hell."

The Bible says that souls can be destroyed! According to this verse, they can be destroyed as much as bodies can. We all recognize that bodies eventually die and that, afterward, they naturally decompose and are completely "destroyed" due to the process of natural corruption. This verse explains that God does the destroying of souls in hell! Bodies can die in many ways. But souls are destroyed in hell by God.

To learn more about the spirit in man, as well as other points in this article, read *What Science Will Never Discover About Your Mind.* \Box

spirit in man: and the inspiration of the Almighty gives them understanding" (Job 32:8).

Many jump on this scripture as a "proof-text" for their argument of the immortal soul belief. Yet, this is simply not the case. Man IS a "soul." He does not have a soul (see inset). The idea that each human has an immortal soul is not supported by the Bible.

If neither of the most popular ideas can be proven, where else can one turn for an answer? Something is setting apart animal and beast—but what? And why do problems remain unsolved, despite the best minds being solely focused on solving them?

The beginnings of an answer come from the same passage in Job: the "spirit in man."

A Missing Element

The New Testament also reveals more about this spirit in man, "For what man knows the things of a man save the spirit of man which is in him?" (I Cor. 2:11).

The human brain is capable of higher thought because of the "spirit of man which is in him." It could also be said that this spirit of man, working with the human brain, enables man to function on the plain of higher thought.

The same passage in I Corinthians concludes, "Even so the things of God knows no man, but the Spirit of God" (I Cor. 2:11).

An animal cannot gain *physical* knowledge because it does not have the spirit of man. Likewise, man cannot accrue *spiritual* knowledge without an additional element—God's Spirit.

This verse introduces two types of knowledge, physical and spiritual. And mankind cannot know spiritual knowledge unless it is given him through the Spirit of God. He is able to know "the things of man," and can accrue physical knowledge—what can be learned through the five senses. But he CANNOT obtain spiritual knowledge.

The world peace ever-sought cannot be found through the ideas of men. Notice: "The way of peace they know not; and there is no judgment in their goings: they have made them crooked paths: whosoever goes therein shall not know peace" (Isa. 59:8). Putting these verses together explains the paradox of the mind of man. While there can be stunning achievements—awesome advancement—mankind's problems only grow worse.

As long as humanity looks to government ideals, think-tanks, philosophers and the religions of men, it cannot break free from its problems.

The reason man cannot solve his most pressing problems—war, disease, famine, murder—is because they are *spiritual* problems, meaning they need *spiritual* solutions.

This spiritual knowledge is found solely through the Bible. The knowledge is unlocked only when a person has the Spirit of God—which gives understanding—working alongside or in the mind of someone whose mind God has opened (John 6:44).

Each article produced by *The Real Truth* brings the answers to the spiritual problems of man. If you wish to continue to learn more about the only *lasting* solutions to man's problems, continue to read the articles published online throughout each month. \Box



ARE YOU STRESSED OUT?

OW MANY TIMES have you had a coworker approach you, wearing an exasperated expression, eyelids heavy with fatigue, and say, "I am stressed out!"

Have similar expressions ever left your lips? Have you ever felt overwhelmed by all you need to accomplish in a given day, week or month?

You are far from alone. We live in an age when stress can be very intense. Life in the 21st century, while boasting conveniences and comforts unknown to previous eras, also has new and different pressures. And some are finding themselves pushed to the edge.

BY JEFFREY R. AMBROSE

Causes and Effects

The most commonly reported causes of stress are the areas of life that one would expect to be cited: job and workplace requirements, financial difficulties, personal relationships, the emotional and time investments of childrearing, and simply being *too busy*.

The modern, hurry-up age presents a paradox: Technology allows us to be more informed and connected to each other than ever before, which can greatly increase efficiency and productivity. But this can reach a point of diminishing returns. The nonstop barrage of information flowing from all directions is another form of stress, unique to our time. Emails, text messages, television, radio, phone calls (landline and mobile), post mail, everexpanding advertising venues—all of these sources of input equate to many interruptions and distractions throughout the day, competing for our attention and draining our time. (Some corporate executives and senior managers report they receive hundreds of emails each *hour*!)

A person's living environment also plays a role. Those who live in crowded metropolitan areas, battling traffic jams, spending many hours in a long commute each week, and living at a fast pace, are among the most likely candidates for being stressed out.

Many people are overscheduled and overcommitted, spending hours each

week on unprofitable pursuits. In some cases, the activities are worthwhile and valuable, but there are simply too many—draining energy in too many directions at once.

Even a strong work ethic, a commendable and disappearing trait, can be taken to extremes. One chief executive officer of a large computer company, in his mid-50s, is reputed to frequently stay up all night working—sometimes pulling "all-nighters" on half the days in a month. Not surprisingly, he has also battled serious health issues.

Chronic stress has considerable effects on the mind and body: Headaches, sleep disturbances, cardiovascular disease, digestive problems, a depressed immune system, reproductive disorders and many other maladies are all linked to it.

A Part of Life!

Though we might wish otherwise, stress is inseparable from everyday life. And a degree of stress is necessary—without it, progress and growth does not occur.

Some research supports the notion that stress is actually good for our health-in reasonable amounts: "Moderate amounts of stress-the kind of short-term buzz we get from a sudden burst of hormones-can help people perform tasks more efficiently and can improve memory. Good stress is the type of emotional challenge where a person feels in control and provides some sense of accomplishment. It can improve heart function and make the body resistant to infection, experts say. Far from being something we need to eliminate from our lives, good stress stimulates us.

"Think about your daily life when do you get things done?' asks Janet DiPietro, a developmental psychologist at the Johns Hopkins Bloomberg School of Public Health in Baltimore. 'When you have a deadline, when you have to perform. You want some stress to help you do your best'" (*MSNBC*).

The effects of stress can be greatly affected by our mental approach.

There are a number of other ways to manage and minimize stress. Regular moderate exercise, a balanced, healthy diet, and taking some time for relaxation and recreation are key.

Viewing stress as a challenge to be met and overcome, rather than an unexpected crisis or unfair burden, can have positive effects on our outlook and health. Accepting it as part of life, rather than complaining, will in itself reduce stress—and conserve time and energy in the process.

Changing your outlook is vital, and looking for positives that you may take for granted can go a long way toward this goal. Is your job stressful? Be thankful that you are employed, especially in a shaky global economy. Do your children sometimes give you headaches? Remember how much you would miss them if they were gone!

There are a number of other ways to manage and minimize stress. Regular moderate exercise, a balanced, healthy diet and taking some time for relaxation and recreation are key.

Recognize that poor time management can unnecessarily magnify stress. Undisciplined television viewing or Internet surfing can vacuum up many hours each week, forcing important tasks to be crammed into unrealistic timeframes. And a cluttered, disorganized office or home can also slow down the completion of tasks, and thereby increase deadline pressure. Beware! Stress can be turned into "a handy ready-made excuse for all sorts of bad behaviors, from being grumpy to making a mistake. You are so frazzled you only got four hours of sleep, after all. Wearing stress as a badge of honor can also serve as [a] defense mechanism. When you show the world you are totally stressed out you're sending out a signal: Don't give me any more stuff to do" (ibid.).

The ultimate goal is to manage stress and avoid becoming *over*-stressed.

The Instruction Manual

Why must stress and difficulty be a part of human existence? While many will not even entertain the idea of human life having been created by a Supreme Being, those who are willing and able to prove the existence of a Creator God can be led to truths that are life-changing.

We were created to live a certain way, and the Creator provided an Instruction Manual most will not take seriously. The Bible describes—for the willing student—the path to an abundant and happy life, and provides answers for life's greatest questions.

Life involves stress—this is how God designed it. After the first human beings made foolish choices, He told them, "Cursed is the ground *for your sake*; in sorrow shall you eat of it all the days of your life; thorns also and thistles shall it bring forth to you; and you shall eat the herb of the field; in the sweat of your face shall you eat bread, till you return unto the ground; for out of it were you taken: for dust you are, and unto dust shall you return" (Gen. 3:17-19).

History has shown that prosperous societies with relatively little stress and an overabundance of leisure time inevitably become decadent, and collapse. Some hardship is necessary to counteract the excesses of human nature.

Though the word "stress" is not found in the Bible, a similar term— "adversity"—is mentioned a number of times. Again, it is part of God's design: "In the day of prosperity be joyful, but in the day of adversity consider: God also has set the one over against the other" (Ecc. 7:14).

God also throws down a challenge: "If you faint in the day of adversity, your strength is small" (Prov. 24:10). It is His intent that we are strengthened by stress; for this to occur, we must continue battling, and never give up!

Weekly Stress Relief

Scripture also contains a law that will automatically reduce stress, one of the Ten Commandments: "Remember the Sabbath day, to keep it holy. Six days shall you labor, and do all your work: but the seventh day is the Sabbath of the LORD your God: in it you shall not do any work, you, nor your son, nor your daughter, your manservant, nor your maidservant, nor your cattle, nor your stranger that is within your gates: For in six days the LORD made heaven and earth, the sea, and all that in them is, and rested the seventh day: wherefore the LORD blessed the Sabbath day, and hallowed it" (Ex. 20:8-11).

This weekly day of rest, set apart by God, is a chance to be rejuvenated physically, spiritually and in all other ways. Far from being a "Jewish tradition," as many assume, the Fourth Commandment is a law that is in force today. The apostle Paul, decades after the New Covenant came into effect with Jesus Christ's death, wrote, "There remains therefore a rest [Greek: *sabbatismos*, "a keeping of the Sabbath"] to the people of God" (Heb. 4:9).

Taking a broader view, living in harmony with *all* of the elements in the Instruction Manual called the Bible leads to lower stress in many areas of life. While this does not mean a complete absence of pressure or stress, the God of the Bible states, "Beloved, I wish above all things that you may prosper and be in health" (III John 2).

Does this sound like the kind of life you would like to have? To learn more, read our online article "*You* Can Live the Abundant Life!" \Box



COMING SOON! THE WORLD TO COME

VIDEOCAST | PRESENTED BY DAVID C. PACK

Since Jan. 21, 2003, *The World to Come* audio program has addressed life's greatest questions—Is world peace possible? Is heaven the reward of the saved? What is real faith? Have we entered the last days? What is human nature? What is salvation? What is the true gospel of Jesus Christ?—with crystal clarity and easy-to-understand answers.

And now, *The World to Come* will soon transition from audio to video! From a newly built state-of-the-art television studio, David C. Pack will continue to address the pressing issues of today, making plain the truths of the Bible and tying their significance to world events, trends, conditions—and to your life!

Videocasts will be available for viewing 24 hours a day/seven days a week. Stay tuned to learn more!



NEW ZEALAND

BY JONATHAN A. DICEN

S LARGE AS Britain or Japan, New Zealand is a wealthy, industrialized country in the southwestern Pacific Ocean. The nation is made up of the North Island, South Island and numerous smaller islands, including Stewart Island/Rakiura and the Chatham Islands. New Zealand's territories ("The Realm of New Zealand") include the Cook Islands, Tokelau, Niue and the Ross Dependency, a claim in Antarctica.

Eastern Polynesians, later known as the Māori, settled in what became New Zealand around A.D. 800-1300, calling the islands *Aotearoa*. In 1642, Dutch explorer Abel Janszon Tasman landed in the islands, which came to be called *Nova Zeelandia*, named after the Dutch province of Zeeland. In 1769, English explorer Captain James Cook made the islands known to Europe, and Nova Zeelandia became "New Zealand." After Cook's subsequent voyages, more Europeans came to trade on the islands.

It is estimated that in 1839 there were 200,000 Europeans on the islands. When the French became interested in the island territories, the British government sent William Hobson to claim sovereignty. Hobson negotiated the Treaty of Waitangi on Feb. 6, 1840, originally signed by 43 Northland Māori chiefs, who ceded their sovereignty to Britain's Queen Victoria.

The Treaty of Waitangi became the foundation of New Zealand as a nation and was deeply respected by the Māori because it guaranteed their territorial rights and the preservation of their culture. The agreement also paved the way for European settlement.

By the time New Zealand acquired independence, on Sept. 26, 1907, it had an agricultural economy dependent on refrigerated shipments of frozen meat and dairy products to Britain.

New Zealand's population was mainly European, the majority being British. Today, its demographic structure, immigration trends, economic outlook and trading partners portray a country much different from what it was more than three decades ago.

Immigration

Early New Zealanders were mostly Europeans who migrated from Britain, Holland, Ireland, Denmark, Croatia, Czechoslovakia, Greece and Hungary. Other immigrants came from the United States and South Africa.

A new wave of immigrants, hoping to escape the brutality of communism, came from Vietnam, Laos and Cambodia. However, New Zealand had long enforced a favorable immi-

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gration policy for whites, while restricting immigration from Asia. This has changed. Today, Asians from Malaysia, India, Philippines, Hong Kong and Sri Lanka contribute to New Zealand's rising multi-racial population. The present Asian population is 9.2 %, estimated to rise to 13% by 2012.

Other immigrants have come from the Pacific islands, Iran, Iraq and Somalia.

The newly signed Free Trade Agreement between New Zealand and China allows 1,800 Chinese every year to work in food industries, tourism, medicine, martial arts and auditing in New Zealand.

Form of Government

The national government is a combination of a constitutional monarchy and a parliamentary democracy. The parliament is composed of the House of Representatives, with members democratically elected for three-year terms.

Although the Head of State is Queen Elizabeth II of England (represented by the nonpartisan Governor-General Anand Santyanand), her position is largely symbolic.

Presently, the government is headed by Prime Minister Helen Clark, who came to power on Dec. 5, 2000, and is now in her third term. Ms. Clark is the nation's longest-serving prime minister and has been credited with numerous accomplishments.

In 2006, Ms. Clark said, "I would like to think that, many years down the track, people would say that I gave it everything I had, that I was very dedicated to the job, that I was pretty accessible and approachable..." (*Dominion Post*).

Growing Economy

When Britain entered into the European Economic Community in 1973, New Zealand's agricultural exports dropped, negatively affecting its economy. In view of its economic realities, the nation was forced to evaluate itself and restructure its economy.

In 1984, New Zealand eliminated subsidized farming, liberalized import laws, lifted wage control, reduced taxes, floated the exchange rate, and relaxed interest rates and price controls. In lieu of market protectionism, it removed trade barriers and ventured into a competitive free market economy.

Although these economic overhauls rely heavily on international trade with the U.S., Australia, the EU and Asia, and are vulnerable to fluctuating world trade, it has brought sustained growth for eight consecutive years. Unemployment is at 3.6%, one of the lowest rates in the industrialized world. Most of the nation's exports are beef, lamb, cheese, wool, wood products, fish, machineries and energy. Tourism plays a major part in the economy's growth of 3%,



competing with agriculture as the top foreign currency earner.

Listed below are some economic statistics:

■ With 40 million sheep and 9 million cattle, the country is one of the top five dairy producers in the world.

■ It is the world's top producer of casein, a chief ingredient in cheese, and other related products.

■ Forests cover about one-third of the land.

■ New Zealand has 2.5 million cars for its 4 million people—one of the world's highest ratios.

■ Hydroelectric and geothermal sources provide three-fourths of New Zealand's power consumption.

■ Its biggest trading partners are Australia, the U.S., Japan, China, the

UK and the Republic of Korea (June 2006-June 2007 figures).

■ 2007 exports are estimated at \$28.12 billion

The growing economy is attributed to New Zealand broadening its trade relationships to its special neighbor Australia and allies the United States and Britain, and by its participation and commitment in the Pacific region and world free trade associations, such as APEC, ASEAN, the P4 or the Trans-Pacific Strategic Economic Partnership with member countries Brunei, Chile and Singapore. New Zealand is the first Western nation to formalize a free trade agreement with China, and has free trade agreements under negotiations with Australia, Hong Kong, Malaysia, India and the Gulf Cooperation Council of Saudi Arabia, Bahrain, United Arab Emirates, Kuwait, Oatar and Oman.

But despite its accelerating economy, New Zealand's export ratio is smaller than its imports. This creates a deficit of \$10.38 billion NZ, posing problems to its economic managers. The net foreign debt in 2006 was \$182 billion NZ, most of which is privately owned. The large deficit is only one of the challenges the government faces.

Eroding Moral Landscape

In dealing with social problems, the government has in some cases gone to extremes. It passed the 2003 Prostitution Act, legalizing the sex trade. Teenage prostitutes openly walk the streets in the city of Christchurch. One year later, homosexual unions were recognized.

After Australia and Thailand, New Zealand is third in the world for methamphetamine abuse.

In 2003-04, gambling losses reached \$2.039 billion NZ, according to figures from the Department of Internal Affairs. The government enacted the Gambling Act of 2003 to confront the problem.

In 1996, UNICEF reported that New Zealand was one of the countries with highest rate of youth suicide, about 30 cases per 100,000. Over the

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B R I T A I N ' S

ONDON IS CONSIDERED one of the great cities on earth. Some consider it the capital of the world. It has long been a center of culture, finance and international power for centuries. Its iconic structures and landmarks are recognized around the world.

But a ride on a rail car from downtown London to the city's outskirts presents a very different picture. The glamour and glitz quickly fade into graffiti-laden alleyways, abandoned warehouses with broken glass, tiny apartments lining the loud and busy railroad, and other urban scenes. While this is true of any big city, the contrast between London's iconic image as a world epicenter and its daily street life of grime and decay is striking.

London, and the nation it represents, the United Kingdom, has certainly been on the top of the world for a long time. It has been said there was a time when the sun never set on the British Empire. To this day, scores of countries still experience the dramatic impact this empire once made.

Many of Britain's colonies have since sought or been granted independence. In the truest sense, the British Empire no longer exists. Still, the United Kingdom remains a major player on the world scene. In almost every power broker circle on earth, the British have influence.

But, as with the imaginary train ride from London to its outskirts (described above), political power, financial strength and international influence have been fading fast.



BY KEVIN D. DENEE

One stark example is tomorrow's adults, those who will run the nation in years ahead, the young people of the United Kingdom.

Antisocial Behavior

Almost daily, news headlines cry out worldwide about Britain's youth:

stabbings upon stabbings...extreme drunkenness in holiday hotspots... senseless beatings of the elderly... gangs "hanging out" and causing trouble...

For over a decade, the United Kingdom's government has struggled with what is termed "antisocial behavior." In response, former Prime Minister Tony Blair made it his goal to change what was happening on the streets of the UK.

It is a very real and serious problem. The government instituted programs to decrease the level of antisocial acts, but little progress has been made. Social experts have created terms such as NEETs (teens "Not in Employment, Education or



Training") and ASBOs ("Anti-Social Behavior Orders"). There is talk of *pedophobia*: adults in fear of young people and children.

What exactly is happening in the United Kingdom? What are teenagers doing that causes these headlines, government programs and social outcry? (While a look at Britain's youth is similar to those of other Western nations, it is clear that UK youth have risen to the forefront of headlines in past years.)

A Snapshot of the Headlines

Teens and young adults are very different today than they were decades, even centuries, ago. Now, subcultures of all sorts abound. Delinquent teenagers make it their goal to cause trouble for others. A gang culture is on the rise, with tattoos, hooded sweatshirts and knives the norm. Authority figures are almost nonexistent. Respect for others is severely lacking. Social skills are dysfunctional, bordering on nonfunctional.

Poverty, in some regards, is where it starts. The *International Herald Tribune* reported, "Wandering the streets after dusk in this endless housing project, the five teenagers said they were not troubled by the turns their lives had taken so far. Not by the absent fathers, the mothers on welfare, the drugs, the arrests, the incarcerations, the wearying inevitability of it all."

"The housing projects in Wythenshawe...represent an extreme pocket of social deprivation and alienation. But the problems here—a breakdown in families, an absence of respect for authority, the prevalence of drugs, drunkenness, truancy, vandalism and petty criminality—are common across Britain."

"Last year [2006] a paper published by the Institute for Public Policy Research, a progressive study group, concluded that Britain's young people were the worst-behaved in Europe, spending less time with their parents, drinking and fighting more, and trying drugs and sex earlier than their counterparts across the Continent."

The article continues by explaining that Britain has one of the worst rates of child poverty despite being one of the wealthiest and most prosperous nations on earth. This, of course, leads to many teenagers committing crime, feeling unattached from any productive part of society. Knife crime is prevalent, a problem the government is trying to clamp down on, including passing legislation that will forbid teens younger than 18 to buy a knife. In 2005, the number of people who were mugged with a knife jumped up 73%. Reports indicate that seven times as many die from a "sharp instrument" as opposed to a firearm (*The Independent*).

The Independent also reported, "...the director of My Generation, a charity working with young people in west London...reported recently that youngsters as young as nine or 10 talk openly about 'shanking' (stabbing) those with whom they have any kind of beef [problem]. He blames bad exemplars such as 50 Cent, Eminem and elements in the 'grime' music scene for making the unacceptable acceptable. The Tory leader, David Cameron, responded recently, by calling on Radio 1 to stop playing certain types of hip-hop music on Saturday nights because it was encouraging a knife culture."

A popular British rock star recently expressed his worries about British youth and the rise of knife crimes. He is concerned about the environment in which his children will grow up, but admits he does not want to say too much, thereby causing offense to criminals who would then attack him. He also pondered the link to violent video games, and how these could be "desensitizing" young minds (*www. stuff.co.nz*).

Among girls, crimes have increased 25% in only three years. Gangs made up of girls are also on the rise. The amount of crime perpetrated by boys, however, is still far worse.

Studies show that Britain had the highest teen pregnancy rate in Western Europe. The *BBC* reports that this rate is "twice as high as in Germany, three times as high as in France and six times as high as in the Netherlands." This, among other statistics, reveals that Britain and its parents are having a hard time teaching young people about correct sexual relations.

A story in 2007 rattled the nation, and the world, when it was learned

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that as many as 19 teenagers committed suicide in one area of the United Kingdom. There was a buzz on the Internet, and research indicates these teenagers were motivated by each other. Social network websites allowed teenagers to talk about and promote suicide. One teen commented that it is a "cool thing to do in our area."

Sports violence is also commonplace in England, especially among soccer fans. In fact, the British have a reputation across Europe for their violent and lawless behavior surrounding soccer games. Fights and small riots erupt, with fans throwing glass bottles at other fans. What is termed "football hooliganism" is not new and is not something for which England is solely responsible. Many other European fans partake in such violent and reckless behavior. Nevertheless, fans of England's national team often make sensational headlines, especially on the international stage.

Drunken Revelry

British teenagers are infamous for binge drinking. The *BBC* reports, "British teenagers out-drink their European counterparts, despite the UK's tough restrictions on alcohol consumption." According to the article, the World Health Organization has discovered that alcohol abuse is responsible for one in eight deaths among young men in the UK.

In a related article, the *BBC* reported that British teenagers are more likely than other Europeans to have used illegal drugs. There are reports of children as young as eight drinking alcohol or smoking cannabis. In addition, the UK has one of the highest rates of teenage smokers among European nations.

Time magazine also reported on the British reputation: "Oddly, Brown overlooked another fundament of Britishness: alcohol-fueled misbehavior. Booze culture unites Britons from Land's End in southwestern England to John O'Groats at the northeastern tip of Scotland, and it's also one of the U.K.'s best-known exports. In sun spots such as Ibiza, Mallorca, the Canary Islands, Spain and Greece, English, Welsh and Scottish holidaymakers raucously intermingle, indistinguishable from each other in their bright leisure wear and brighter sunburns, downing alcoholic concoctions such as Sex on the Beach, sometimes as a prelude to the act itself."

A report revealed, "But a newly published report into British behavior abroad suggests that more Britons than ever are flying the flag of obnoxiousness in foreign climes. The report reveals a steep increase in arrests of Brits overseas: 33% in Spain and 42% in France over the previous year. 'Many arrests are due to behavior caused by excessive drinking,' the report states. 'We are concerned that drink does play a part in a number of these situations,' Meg Munn, a minister in the Foreign and Commonwealth Office, which published the report, told the *BBC*" (ibid.).

A case in point is Greece. Many teenagers and young adults travel to beautiful islands in Greece to enjoy a vacation. Cheap alcohol flows without end. Nightclubs pound out rhythmic beats. Thousands of youth go there to party and have sexual relations—often involving rape.

The Sun newspaper reported in August 2008 about a Greek vacation spot: "It was once a peaceful fishing village, then an upmarket family resort—but today it is ruled by drunken young Brits. Shameless pairs have sex in public, hooligans brawl over a wrong look, girls parade in underwear, youngsters down cheap booze until they vomit and drunken teens menace the narrow streets on quad bikes."

"In just three days we spoke to a drunk 18-year-old who said she had been raped and a 20-year-old lad who boasted he had had sex with five girls. We also witnessed numerous couples having sex on the beach."

The article goes on to mention how people fornicate in alleyways because it is more convenient than going back to one's hotel! Men boast of having sex several times, in just a few days. Scantily clad teenagers stumble around, not knowing what is going on. In one year, 46 rapes have been reported by British youth. Many more go unreported. To make matters worse, teens often do not even remember the night and therefore do not know what happened to them.

The article continues, "Taxi driver Stavros, 37, has spent all his working life in Laganas and is horrified at the way the once-welcoming resort has changed. 'The problem is that the drinks are too cheap and too strong,' he says. 'The British are thugs, they deliberately make trouble. The ambulance gets called up to ten times every night.'"

The same taxi car driver concluded, "The young Brit holidaymakers are animals" (ibid.).

The BBC reported further on the British debauchery in Greece: "Dr. Renesis, from the state hospital in Zante, has seen similar pictures for real. It's part of his job to examine women who claim they've been raped. He said: 'All through the night we work with drunk people and most of them are British. Drink kills people, rapes people and destroys the face of England in Greece. We don't like rape and we don't like our tourists to be raped.' He puts the problem down to binge drinking, saying 90% of the women he sees are British. 'The girls never remember because they're too drunk,' he added. 'I ask them how many boys were involved and they don't remember. I ask them if they've had sex and they don't remember. I ask them if they used a condom and they don't remember.""

A vivid, disgusting picture! Appalling behavior! Truly, the "face of England" is being destroyed.

Another incident regarding the reputation of the British made news in 2008. This occurred in Dubai, United Arab Emirates, and is another sad example of Britain's moral depravity. A police officer caught a British couple in a lewd act on the beach. Onlookers reported what happened. Since such public conduct is illegal in Dubai, the couple was criminally charged for their act.

Dubai, a growing playground for the wealthy, is struggling to keep its morals and social rules intact. While some of its social laws may appear strict to Western thinking, the vast majority of Westerners just a few decades ago would have agreed with them. Now, the British, among other modern nations, having successfully thrown off all restraints in their own countries, are slowly affecting other nations.

These news stories play the role of British ambassadors: The behavior in these events cause people from other nations to draw conclusions, that these reflect each and every individual in Britain.

UNICEF Report Card

Some may say that what has been mentioned are just a few stories and statistics. Therefore, let's look at the broader picture.

In 2007, UNICEF, which published an extensive report on the health and well-being of children, ranked the United Kingdom *last* among OECD (Organization for Economic Co-operation and Development) countries, among the world's wealthiest nations. Here are a few highlights:

■ Child poverty remains above the 15% mark in the United Kingdom, despite being one of the world's most prosperous countries.

■ The Czech Republic ranks ahead of the UK in child health and safety.

■ In educational well-being, the proportion of young people not looking beyond low-skilled work is more than 30% (in the United States it is less than 15%).

■ Less than 70% of children in the UK are living with both parents.

■ In an average of the three components of "behaviors and risks," the United Kingdom was ranked last of the 21 countries.

In summary, the report indicates that British young people are simply not doing as well as a host of other nations. Many decades ago, Britain was likely on or near the top. But no longer. This state of decreased wellbeing leads, and forms the foundation, to the behavior that is causing headlines. Government attempts to lower youth offenses and antisocial behavior have had "no measurable impact," according to an independent study. Reforms to the youth justice system, according to some, have not had the desired impact.

Youth Foretold, Millennia Ago

One British columnist, in response to the aforementioned UNICEF report, stated, "However, frightening as it sometimes gets, and UNICEF reports aside, maybe we should accept British adolescence for what it is, has always been—a whirling out-of-control carousel. You can only watch and hope that your particular (stroppy, nihilistic, establishment hating, maddening, indispensable) Brit teenager manages to cling on for the ride."

The behavior of youth in the United Kingdom is dramatically changing with each passing decade. There are clear indicators that this will only grow worse. More and more teenagers will not be able to "cling on for the ride."

The Bible, the Creator's INSTRUC-TION MANUAL to His creation, talks about today's worsening condition of the youth in many Western nations, including Britain. The God of the Bible has strong words regarding what He sees occurring on earth today. As always, however, the world does not address *why* these things are happening. Instead, men institute programs that try to address the end-result, or effects, as opposed to the REASONS behind them.

Read carefully from the book of Isaiah: "Ah sinful nation, a people laden with iniquity, a seed of evildoers, children that deal corruptly; they have forsaken the LORD, they have provoked the Holy One of Israel, they are turned away backward. On what part will you yet be stricken, seeing you stray away more and more? The whole head is sick, and the whole heart faint; From the sole of the foot even unto the head there is no soundness in it: but wounds, and bruises, and festering sores: they have not been pressed, neither bound up, neither mollified with oil" (Isa. 1:4-6).

Truly, the whole body IS sick, from head to toe!

There are consequences for such actions. Two chapters later, Isaiah records a picture of both prosperity and punishment: "Moreover the LORD said: Because the daughters of Zion [the modern descendants of the ancient nation of Israel, particularly the United States and the British peoples] are haughty, and walk with stretchedforth necks and wanton eyes, walking and mincing as they go, and making a tinkling with their feet; therefore the Lord will smite with a scab the crown of the head of the daughters of Zion, and the LORD will lay bare their secret parts.

"In that day the Lord will take away the bravery of their anklets...fillets...crescents...pendants...bracelets...armlets...sashes...corselets... amulets...rings...the fine linen...And it shall come to pass, that instead of sweet spices there shall be ROTTEN-NESS; and instead of a girdle rags; and instead of curled hair BALDNESS; and instead of a stomacher [a rich or expensive robe] a girding of SACK-CLOTH; BRANDING instead of beauty. Your men shall fall by the sword, and your mighty in the war. And her gates shall LAMENT and MOURN; and utterly bereft she shall sit upon the ground" (Isa. 3:16-26).

The book of Isaiah paints a dire picture of national humiliation and destruction. There will be effects for the terrible causes that are occurring in society.

However, God offers a way to avoid punishment!

The British Empire is no more. Even the British nation is crumbling. What happened? How did this come to be? How will the troubles and problems of the United Kingdom—and that of the other modern nations of Israel ultimately be solved? To learn the answers, read David C. Pack's book *America and Britain in Prophecy*.

Bible prophecy—history written in advance—reveals the ultimate future of the British peoples, which is stunning—magnificent—and glorious! Learn the history before it happens. □



greed and covetousness. Let's understand. Banks were greedy for higher and higher profits, investors took foolish risks in their greed for higher returns on their investment, and individuals were greedy for loans they could not repay, to purchase the material goods they so coveted, yet could not afford. Many are way over their heads in debt.

So what about you? Here are some tips to help you survive the stormy times ahead:

■ Get out of debt as soon as possible. If you need help with this, seek professional financial counseling.

■ Pay off credit cards promptly; do not carry monthly balances. If you are having difficulty controlling your spending habits, consider closing your credit card accounts.

NEW ZEALAND Continued from page 13

years, the rate has slowed from its peak in 1990s. But 2007 records show the Māori suicide rate continued to rise: 17.9% compared to the national average of 13.2%. Jim Anderton, Associate Health Minister, claimed the suicide situation has remained stable. In February 2007, UNICEF placed New Zealand the lowest among 25 Organization for Economic Co-operation and Development (OECD) nations in making children safe.

It is also the highest in deaths from accidents and injuries per 100,000 for those under 19 years of age.

Human Rights Records

New Zealand has an exemplary record of protecting human rights. The New Zealand Bill of Rights Act of 1990, the Privacy Act of 1993, the Human Rights Acts of 1993, the Office of the Race Relations Conciliator, the Office of the Ombudsmen, the Human Rights Commission, which was formed in 1977, and Human Rights Review ■ Do not buy an item unless you really need it.

Avoid buying on credit; pay cash whenever possible.

■ Live within your means. Set up a budget and stick to it. If you have been living "high on the hog," make and execute a plan to lower your standard of living.

■ Do not borrow to pay for routine expenses.

■ Before making a large purchase, think for several days before purchasing it. Ask yourself: *Do I really need it*?

But do not overlook the most important key to survival in these dangerous times: making God your

Tribunal ensure that everyone is pro-

The country is a signatory of six core

United Nations Treaties preserving

rights, namely rights of children, dis-

crimination against women, racial dis-

crimination, cultural rights, economic

rights, safeguard against torture, other

New Zealand plays an active role in

attempting to maintain global peace and

for the Allies, and was later involved

militarily in the Korea Conflict. In

1999, it sent forces to stop violence in

East Timor. In 2003, a New Zealand

contingent was part of the multina-

tional forces to help restore peace in the

security provider in the Pacific, and

assists in fighting against terrorism,

having sent its Special Air Service to

Afghanistan and helping with recon-

struction. It also supports efforts for

Today, New Zealand is a major

During the two World Wars, it fought

inhuman acts and cruel punishments.

Contributions to Regional Stability

stability in the Pacific region.

Solomon Islands.

An independent New Zealand court system further protects these rights.

financial Partner. Pray to Him; study His Instruction Book the Bible—and observe His command to tithe: "Will a man rob God? Yet you have robbed Me. But you say, Wherein have we robbed You? In tithes and offerings" (Mal. 3:8).

tected from abuse of powers.

Taking Charge of Your FINANCES

Of people and nations who do not obey this financial command, God says, "You are cursed with a curse: for you have robbed Me, even this whole nation. Bring you all the tithes into the storehouse, that there may be meat in My house" (vs. 9-10).

But those who do obey Him will receive tremendous blessings: "Prove Me now herewith, says the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it" (vs. 10). God promises to guide and protect those who put His interests first. And He will enable you to survive the perilous times

ahead!

To learn more about how to protect yourself in these uncertain financial times, read the following booklets: *Taking Charge of Your Finances* and *End All Your Financial Worries*. □

the denuclearization of North Korea.

Modern Identity

No longer Britain's dominion or colonial territory, New Zealand has embarked on modernizing its economy, investing and trading with the world-at-large, and making the nation globally competitive.

Nearly a year after she assumed office, Prime Minster Clark was interviewed by *Time* magazine about her country. She said in a closing remark, "We are a nation in search of an identity, but it is quite exciting. I do not regard it as a problem. It is a challenge."

Six years later, in November 2006, Ms. Clark said in her address to the London School of Economics, "Today we have a sophisticated economy, a multicultural society, and a great deal of confidence in the part we can play in the wider region in which we live. We maintain close contact with those who form part of our wider community of values in Europe and North America, and we engage fully and willingly in international efforts to make our world more sustainable, more peaceful, fair, and just."

Exposed Part 5 Deconstructing False Science

Positive mutations advancing life forms are a fundamental teaching of evolution. Therefore, slow, progressive mutations should be easily demonstrated. But are they?

BY BRADFORD G. SCHLEIFER

HE STORY OF evolution continues. In this part of the series, we look at two assumptions that are flimsy when carefully inspected. At the heart of the evolution teaching is the assumption that mutations produce more advanced traits or characteristics. However, all geneticists admit that this requires *new* information.

The blueprint for all living organisms is locked inside DNA. For cells to develop and organs to form this detailed blueprint is required. For different types of cells to appear, new information is needed—the blueprint must be expanded. Evolutionists understand this. To explain the infusion of new information, they have put their hope in *mutations*. This is fraught with problems.

The first problem is that nearly all mutations are *negative* in effect.

As discussed earlier in this series, inferior organisms (such as those with negative mutations) are removed by the process of natural selection. This is also true of what are termed "neutral" mutations. Natural processes are designed to eliminate defects from the gene pool. In the light of proper interpretation of natural selection, consider the following from the head of the international Human Genome Diversity Project, evolutionist Luigi Cavalli-Sforza:

"Evolution also results from the accumulation of new information. In the case of biological mutation, new information is provided by an ERROR of genetic transmission (i.e., a change in the DNA during its transmission from parent to child). Genetic mutations are spontaneous, chance changes, which are *rarely* beneficial, and more often have no effect, or a *deleterious* one. Natural selection makes it possible to accept the good ones and eliminate the bad ones" (*Genes, Peoples, and Languages*, p. 176). (Emphasis ours throughout.)

We have already shown that natural selection *does* "eliminate the bad." In no way, shape or form has it been proven to "accept the good ones."

We can again play the game of "let's suppose." Imagine that "positive mutations" are accepted and retained. Would such mutations explain the appearance of new *species*? This is the core of evolution and proving that positive, sustainable mutations can result in a *new* species is critical.

An often cited example is that of antibiotic resistance in bacteria. It is purported that bacteria, through mutations, adapt to antibiotics. However, as the following quote asserts, what actually occurs is an information *loss*—not a gain: "In no known case is antibiotic resistance the result of new information. There are several ways where an information loss can confer resistance" (*Refuting Evolution*, Jonathan Sarfati).

A simple analogy: Imagine all of the parts needed for a functioning dimmable light. There are electricity, wires, a potentiometer (controlling electricity flow), a switch and a light bulb. These were all designed to function in a specific way. If the device controlling the flow of electricity were removed from the system, the light would get much brighter. The room appears better lit and it *seems* like the entire system has improved with the *loss* of a device (information). This may *seem* like an improvement.

However, the one who designed the system would know that this change was stressing the system. Each component was designed to handle a certain amount of electricity. While the boost in current may not appear to be a problem *at first*, over time, the circuit will overload and stop functioning completely. So is the case with mutations. Even though something may appear to be an improvement (as in the case with antibiotic-resistant bacteria), the overall "health" of the organism is diminished.

Evolution cannot sustain itself with the *loss* of information. Over time, the result would be *no* information. The only way higher life-forms could develop would be with more—in fact, MUCH more—information. For instance, imagine a fish "evolving" into a bird. While this may sound amazing (yet is actually ludicrous), it is considered a valid possibility in evolution. How could all the necessary changes to skin, bones, organs, limbs, etc., develop without *new* information?

Regardless of one's belief concerning life's origin, most understand that new information is required for more advanced life forms. And, conversely, any information already present must be sustained. Ultimately, the continued loss of genetic information will result in the *destruction* of the life form—not an improvement!

Finally, regarding the formation of new forms of life, British physicist Dr. Alan Hayward stated, "Genes seem to be built so as to allow changes to occur within certain narrow limits, and to prevent those limits from being crossed. To oversimplify a little: Mutations very easily produce new varieties within a species, and might occasionally produce a new (though similar) species, but-despite enormous efforts by experimenters and breeders-mutations seem UNABLE TO PRODUCE ENTIRELY NEW FORMS OF LIFE" (Creation and Evolution: The Facts and the Fallacies).

Yet each and every day, millions of children are taught that mutations defects—have resulted in the millions of plants and animals and, ultimately, human beings.

The Real Record of the Rocks

Often, news organizations run stories about discoveries at archeological digs. These could be fossils dated millions even hundreds of millions—of years old. Usually, these announcements are accompanied by colorful renderings of the creature as it had once appeared.

Most assume that such drawings are based on whatever is the discovery. They seem to be able to determine minute details needed to produce amazing illustrations. Surely, this must be based on mountains of evidence and research, which is cross-checked with past discoveries. At this point, you may have begun to develop a bit of cynicism toward modern science. If so, you will not be surprised that the "facts" used to prove and draw these "ancient" creatures is based on little more than bone shavings, bad science and invalid assumptions.

Despite all the splash and splendor that accompany such discoveries, the evidence behind them is more artistic and creative than *scientific* and *factual*.

To understand why evolutionists have become so creative with the fossil record, you must first understand the gaps in it. What was once hoped to be the glue bonding all aspects of evolution, the fossil record has torn it apart.

The gap in the fossil record creates two interrelated problems for evolution.

First some background. The fossil record is separated into certain eras—or strata. Each of these eras contain certain types of creatures, and is thought to be specific to a period in history. For instance, the Cambrian stratum is dated to about 530 million years ago (according to evolutionist dating methods).

The first problem lies in that, out of nowhere, fully formed creatures appear in the fossil record. The Cambrian era, for example, contains the oldest known vertebrates. However, as stated by evolutionist Richard Dawkins of Oxford University, "We find many of them already in an advanced state of evolution, the very first time they appear. It is as though they were just planted there, without any evolutionary history" (*The Blind Watchmaker*, p. 229).

Indeed, "just planted there"—or, better phrased, they were put there! The fossil record does not show the formation of any creature; they all appear to be "just planted there."

The second issue is related to the lack of any *transitional* forms. World famous evolutionist and paleontologist Dr. Gaylord Simpson freely stated, "This regular absence of transitional forms is not confined to mammals, but is an almost universal phenomenon, as has long been noted by paleontologists. It is true of almost all orders of all classes of animals...and it is apparently also true of the analogous categories of plants" (*Tempo and Mode in Evolution*, p. 105).

Just five years later, Dr. Simpson was forced to admit, "It is thus possible to claim that such transitions are not recorded because they did not exist" (*The Meaning of Evolution*, p. 231).

The lack of evidence has caused some evolutionists to adopt new versions of evolution. Others continue to embrace the idea of gradual transitions, asserting that transitional fossils do not exist yet, and will be discovered in the future. Not only is this the logical fallacy of "argument to the future," it ignores a well-established pattern of discovery.

Another analogy makes this clear. Imagine an opaque jar full of hundreds of marbles. Slowly, one-by-one, the marbles are removed. Each is examined for color and texture. At first, it would be just as probable that each marble could be red, blue, yellow or any other color. However, if over time, only red marbles were removed from the jar, the natural conclusion would be that the jar is full of red marbles. Of course, a new color could be removed from the jar, but as more and more red marbles are removed, the likelihood becomes less and less. This is exactly what is found in the fossil record.

Well over a century of discoveries have repeatedly demonstrated there are only "red marbles." There will be no magic fossil to change this, even though some scientists have tried to create "magic fossils" from tiny bone fragments.

Artistic Science

One such "discovery" is worth reviewing. It received television coverage and was featured in *National Geographic*. Scientists believed they had found a "walking whale," presumed to be a missing link between land mammals and whales. It led paleontologist Daryl Domning to state, "We essentially have every stage now from a terrestrial animal to one that is fully aquatic" ("Legged Sea Cow Fossil Found in Jamaica," *National Geographic*, October 2001).

The following month, impressive renderings of this "walking whale" appeared in the same magazine in the article "Evolution of Whales." It was now settled—the whale's evolutionary path had been established and the theory had been proven true.

Or had it?

All the hoopla came from nothing more than part of a jaw bone and some skull fragments—nothing else! The creative minds at *National Geographic* created a COMPLETELY FICTIONAL rendering from almost no evidence. This could be compared to finding a scrap of metal, and then asserting that you can render the exact replica of the building from which it came. This is beyond ridiculous!

Later, a more complete skeleton of this same creature was discovered. With more facts in place, it was obvious that this creature was solely a land animal. However, the later revelation received very little media attention and no correction was published!

This is not the only example of data misconstrued to fit within the theory of evolution. The vast number of misrepresentations has led to statements such as this: "What the 'record' shows is nearly a century of fudging and finagling by scientists attempting to force various fossil morsels and fragments to conform to Darwin's notions, all to no avail. Today the millions of fossils stand as a very visible, ever-present reminders of the paltriness of the arguments and the overall shabbiness of the theory that marches under the banner of evolution" (Jeremy Rifkin, Algeny, p. 125).

The honest approach would be for evolutionists to admit their mistakes and dismiss the theory. Instead of admitting the errors in gradual evolution, scientists proposed an even more ludicrous idea: punctuated equilibrium.

While many still hope for the long-sought undiscovered transition fossils, punctuated equilibrium has gained much traction within the evolution community. The theory states that global catastrophes accounted for the sudden leap in evolution. These events would cause sudden and drastic "systemic mutations." What the theory fails to address is that such mutations would devastate an organism. In addition, earth-shaking events would not provide the new—and vast—supply of information needed for the complexity of life to increase.

The concept of punctuated equilibrium has also been called "hopeful monsters." For advanced life to appear—and not be destroyed—out of the ashes of an enormous volcanic eruption or catastrophic asteroid impact is definitely *hopeful*!

Sad to say for evolutionists, "... these theories amount only to giving more or less fancy names to imaginary phenomena; no one has ever observed the occurrence of a 'systemic mutation'" (Theodosius Dobzhansky, *Plant Life*).

This is further supported by the writings of two *evolutionists*: "...the occurrence of systemic mutations, yielding hopeful monsters, can be excluded in view of current genetic knowledge" (Stebbins and Ayala, "Is a New Evolutionary Synthesis Necessary?", *Science*, August 1981).

So how do evolutionists explain the fact that neither gradual evolution nor punctuated equilibrium is consistent with the geological record? And how do they account for the sudden explosion of life in the first place?

They do not, because they cannot!

The body of evidence has led many scientists, like geologist William Dawson to conclude, "...the record of the rocks is thus decidedly against evolutionists" (*Nature and the Bible*).

Paleontology is not a field of science in which evolutionists can find refuge or hope to repair their broken theory.

The Dating Dilemma

One of the most notable problems with the fossil record is related to how fossils are dated. Like many "sciences" dealing with evolution, there are sweeping generalizations and assumptions applied. Typically, two types of dating are used—radiocarbon and associative.

The first and most known, radiocarbon dating, measures the ratio of non-radioactive carbon (carbon-12)

Please see EVOLUTION page 24

READER COMMENTS

From online subscribers of our weekly news updates

ARUBA

"I would like to receive Real Truth email updates." [Editor's note: We email these to our online subscribers.]

BULGARIA

■ "Even though I am only 17 I am deeply concerned for the future of man-kind..."

CHINA

■ "I used to get this magazine for many years in the U.S. I saw the Google ad and remembered how much I liked it." [Editor's note: Reader is referring to *The Plain Truth* magazine, predecessor to *The Real Truth*.]

CHILE

"Your magazine sounds interesting and I look forward to reading it."

DOMINICAN REPUBLIC

"It seems to me this is a unique source of information the media doesn't serve."

FRANCE

■ "This magazine seems very interesting for people who want to think by themselves and not being brainwashed by all the lies and various conspiracies of this world."

GHANA

"The little I read from you gave me understanding."

"I'm a student of University of Ghana. I'm a Catholic who is seeking to know the end-time message for our generation. I'm sure your organization will be in the best position to help me get answers to my puzzling question."

INDIA

 "Not only do I believe in God, but also am a born again Christian."
[Editor's note: We recommend reading our booklet What Does "Born Again" Mean?]

"[The magazine is] eye-opening for me and of interest to see different views and opinions."

"Having experienced all sorts of conflict ranging from armed struggle to violence against women, aggressive developmental programs by the government upon the indigenous and tribal peoples territories, there is hardly a sense of peace. I would like to have your books as this seems to deal for the peaceful world."

ISRAEL

"I love what you are doing."

KENYA

"Great website."

■ "Please advise on how I can get help to cancel my growing debts." [Editor's note: We recommend our booklet Taking Charge of Your Finances.]

LEBANON

"Good approach to truth."

MALAYSIA

■ "Good work."

NAMIBIA

"I just want to see your opinions on important matters on life."

NETHERLANDS

■ "I see a world of big problems, and nobody seems to know how to solve them; it all gets very confusing."

NIGERIA

■ "The information on your website is factual and captivating." [Editor's note: Our site, *www.realtruth.org*, is regularly updated with news briefs and articles.]

PHILIPPINES

"I find your reading material very educational and interesting."

SINGAPORE

■ "I used to subscribe to *The Plain Truth*. Is it similar [magazine] or a change of name?"

Sounds to be a magazine that is very factual, current and relevant to read."

SOUTH AFRICA

■ "I have just listened to your online video about *The Real Truth* magazine's history and I am so impressed about it."

"Eye-opening and educative about the world events."

"Wonderful site and very useful information."

■ "I found the articles very interesting relating to Bible prophecy and so very real if we look at the world today."

UGANDA

"It [the magazine] has done great work in spreading the gospel"

UNITED STATES

■ "I used to receive this magazine [Editor's note: Confusing us with *The Plain Truth*] when I was a teenager and into my 20s. I have enjoyed your magazine for the relevant topics its covers."

• "I find that *The Real Truth* material is very enlightening, especially on the matters of tithing and hell."

■ "I used to subscribe to *The Plain Truth*."

■ "I am thanking you in advance for *The Real Truth Magazine*...I truly believe that your website, along with all the information you are providing to the people all over the world, is inspired by God."

■ "Very interested in your material and what you have to say."

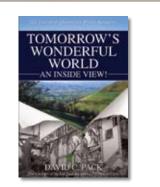
■ "Your articles are well studied and biblical."

■ "I can't wait to get these magazines!!!!"

■ "Looking for truthful news, unbiased of political influence; to see the world from God's perspective." [Editor's note: *The Real Truth* is nonpolitical. We recommend reading our article "Why This Magazine!" and "Why We Analyze News, Trends, Problems and Conditions From a Biblical Perspective."]

■ "I have been searching to find more answers to our troubles today. I just know there is more than what we have been taught."

■ "Sounds as if this is the magazine I have been searching for!" □



To catch a glimpse of the future, read online at *www.thercg.org.*



ETHIOPIA: In 2008, lack of rain in the main February to April wet season left at least 75,000 Ethiopian children under age five at risk from malnutrition, according to the United Nations' Office for the Coordination of Humanitarian Affairs. It also asserted that some eight million people needed urgent food relief and another 4.6 million needed emergency assistance. PHOTO: ROBERTO SCHMIDT/AFP/GETTY IMAGES

ARE, an international aid agency, is calling for the United Nations to fix a broken system of humanitarian operations worldwide. In a report titled "Living on the edge of emergency: Paying the price for inaction," the agency explains that billions of dollars in relief funds are wasted every year.

CARE estimates that more than \$180 billion will be allotted for aid by the year 2015. Despite such a large amount being available, its impact will be drastically reduced if aid groups do not rethink how they work. Despite this startling claim, the agency has solutions as to how this money can be better spent, meeting the growing rise of poverty and the increasing number of people who need help.

The System Is Broken

Vanessa Rubin, an advisor for CARE, called the current style of emergency aid "fire fighting" (*BBC*).

In an online synopsis of aid operations, CARE added, that "aid was too short-term, late and focused entirely on saving lives—not preventing situations where emergency food aid was needed."

Instead of building the ability to cope with food emergencies, relief is simply brought in. While providing food and medicine prevents people from dying for a time, it does not prepare them for the next crisis. By spending effort and money in advance, developing farms and farming techniques, building roads, setting up trade, etc., many countries could prepare for and altogether prevent food emergencies, CARE asserts.

Wasting Money

In 2005, the West African nation of Niger suffered a food shortage, leaving over three million people starving. During the Niger famine, it cost close to \$80 per person for food and medicine to treat the effects of malnutrition. According to Ms. Rubin, this amount could have been significantly smaller. By not acting when the first appeals for aid had been issued two months prior, the cost skyrocketed. At the end of the crisis, it cost nearly \$264 million for food and medicine.

"Months before...equivalent intervention would have been about \$1 per day" (*BBC*). This would show in theory that for 3.3 million people, two months worth of aid at the latter rate would still be far less than the harsh reality of what it cost at the worst time of the crisis.

Why It Needs To Be Done Better

Looking to the future, one will see an ever-expanding number of people needing aid. In two years, "The number of people living close to the edge of extreme poverty (where basic food, water and sanitation needs cannot be met) doubled to nearly 220 million" (CARE). With such large populations facing the same dangers, and both growing simultaneously, aid agencies

> **EVOLUTION** Continued from page 21

to radioactive carbon (carbon-14) to determine the age of the object.

In summary, scientists have discovered that when cosmic rays come into contact with earth's atmosphere, they react with nitrogen-14 and create carbon-14. In turn, carbon-14 then reacts with oxygen, producing carbon dioxide. Plants take in carbon dioxide. Animals in turn consume plants, ingesting the carbon dioxide. When plants and animals die, their decay changes carbon-14 back into nitrogen-14. And hence, the cycle continues.

For example, a sample of petrified wood could be measured. When it was alive, the wood would have had a similar ratio of carbon-14 to carbon-12 as the air surrounding it. However, when it died, decomposition would slowly release carbon-14 into the air, while the carbon-12 remained constant.

If a scientist knew the ratio of carbon-14 to carbon-12 in the air when a tree was alive, and the rate at which carbon-14 was released from the sample, must be wiser about how funds are spent.

Rather than spending a large amount of money at one time during a crisis, it is more cost efficient to step in earlier. In countries where a food shortage seems imminent, preventative aid is cheaper.

Again citing Niger's problems in 2005, Jean Senahoun, of the UN's Food and Agriculture Organization, stated, "It (the food shortage) was very clear from October last year (2004)...The warnings were given very early" (*New Scientist*).

But for many in Niger, that call was heeded too late.

Combined with Ms. Rubin's earlier statement, it shows the need for change.

The report suggests:

Developing agriculture in atrisk nations

■ Continuously monitoring crop

he could theoretically calculate its age. Scientists have generally assumed that the ratio of these isotopes has remained constant in the atmosphere.

The problem? Evidence demonstrates dramatic shifts in the ratio!

Notice: "Not only then has open system behavior of these isotopes been demonstrated, but apparent 'isochrons' and their derived 'ages' are invariably geologically meaningless. Thus none of the assumptions used to interpret the U-Th-Pb radiometric system used to yield 'ages' can be valid" (A.A. Snelling, "U-Th-Pb 'Dating': An example of False 'Isochrons'," *Third International Conference on Creationism*).

No matter how loud the confusing and misguided attempts to explain away the variations of these isotopes, there are variations. Findings are crossreferenced with items that have already been improperly dated. It allows them to declare the radiocarbon date "reasonable," based on previous finds, which are also based on other finds. And so the cycle continues.

This is problematic because most samples used for comparison were also dated using radiocarbon! Remembering conditions and food supplies in atrisk nations.

■ When a crisis appears imminent, have an action plan ready to bring in food aid before it is needed.

■ Holding all nations accountable for pledged humanitarian aid.

CARE's report closed with warnings, solutions and challenges for the future. With wasted emergency funds potentially totaling billions of dollars per year, and a growing population needing assistance, wise choices are a must.

Geoffrey Dennis, the Chief Executive of CARE UK, stated, "It's a disgrace that, despite warnings, money is still being spent in the wrong ways," and if changes are not made to how aid is distributed, "...they will measure the cost in billions of wasted emergency funds" (CARE). □

the logical fallacies covered in Part One, this is a perfect example of "begging the question." Basing a conclusion on an assumption is not only unscientific, it is dishonest!

For the last century, science has used radiocarbon analysis to create a flawed chart on which to compare other finds. When a new fossil is discovered, it is compared to existing fossils at that stratum. It is assumed that millennia of time compressed the strata and, therefore, all fossils found at a particular layer are of similar age. Faulty radiocarbon tests further "validate" the date and the sample is used as proof.

Much more could be said about these dating methods. But as you can see, they are far from reliable. It is troubling that science bases so much on an unsound and easily manipulated method.

It has taken several pages to demonstrate the absolute absurdity of these two evolution assumptions. However, like many assumptions already revealed, the theory collapses when these are disproven.

There is still much more to cover in the next issue... \Box

PERSONAL Continued from page 2

faith. Remember, without faith it is impossible to please God, and if someone doubts Christ died for his sins, he certainly is not pleasing God *and will not be saved!* Believing that Christ died for your sins is a direction—an avenue—of faith, but not what faith *is*!

What Faith Is

It is now time for the most fundamental question here: Does the Bible give an exact definition of *faith*? Since it says there is *one* faith, does it, in fact, give one definition of that faith? Is there a place where the Bible says, "Faith is..." and a precise definition follows? If so, *where* is it, and *what* does it say?

Hebrews 11 has often been called the "faith" chapter. It describes many of God's greatest servants and how *their faith* enabled them to perform great acts and miracles, or to endure severe trials. This long chapter is very inspiring, and all who want to have real faith should periodically read it. It contains the word *faith* two dozen times. Verse 2 says, "For by it [faith] the elders [these Bible figures] obtained a *good report.*"

How could they have obtained a "good report" unless they understood faith? Now for God's definition in verse 1: "Now faith is the substance of things hoped for, the evidence of things not seen." Did you notice that faith involves "evidence" of things "not seen"? The marginal rendering of "substance" is "assurance." Faith involves an ASSURANCE "of things hoped for." But, if something is hoped for, that something has not yet been received. Therefore, where faith is involved, there is an ASSURANCE that it will be received!

But how can *evidence* be related to something that is *not seen*? Do we not rather think of evidence as involving things that *are* seen?

In a courtroom, evidence is what *can be proven*. It involves facts visible to a jury. In other words, evidence

only involves things that *can be seen* or demonstrated. How then can faith involve evidence that is *invisible—not* seen?

Faith involves evidence in the following way. Real faith, in *any* promise made by God, is actually the evidence. It is the *belief* that is the *evidence*. If God promises to do something, it is impossible for Him to lie (Heb. 6:18). Your evidence that He will perform it is the very unwavering faith that you hold. Do you understand this? Remember, Hebrews 11:1 said, "faith *is...the evidence.*" If you have true Christian faith, you do not need to search for the evidence—you already possess it!

The Doctrine of Faith

We have read the biblical *definition* of faith, but faith is also a *doctrine*. Notice: "The principles of the *doctrine* of Christ...of faith toward God..." (Heb. 6:1). Faith is always exercised toward God, but it is Christ who makes this possible.

Faith is something Christ teaches this is why the Bible calls it "the doctrine *of Christ.*" By now, you realize that faith is important for all Christians to understand. You need not be confused about it, though people around you may be. We must eliminate the misunderstanding and deception about faith.

Perhaps when Christ returns, He will find real faith in you!

For every doctrine of God, there are endless ideas that *people* conjure up about it. The Bible explains what *God* says and thinks about His doctrines. If a doctrine comes from and belongs to *God*, we ought to examine what *HE* says about it. You should never be concerned with the opinions of people.

The Bible Contains Promises

Every time you demonstrate faith in God, it involves a specific promise. A promise can involve healing, answers to prayer, receiving blessings (Jms. 1:4-8), deliverance in a trial, guidance in a difficult decision and, most importantly, receiv-

FAITH?

ing salvation. In every instance, faith involves claiming a specific promise made by God. We will see the importance of searching His Word to find those promises.

Consider! Paul recorded, "Above all, taking the SHIELD of faith, wherewith you shall be able to quench all the fiery darts of the wicked" (Eph. 6:16). Now notice: "Every word of God is pure: He is a SHIELD unto them that put their trust in Him. Add you not unto His words, lest He reprove you, and you be found a liar" (Prov. 30:5-6).

When put together, these two verses show that God, through faith, becomes a SHIELD to all who trust in exactly what the Bible says. To doubt His Word, or to alter it in any way, is to call God a LIAR! That is serious! Understand. When God makes a promise, He keeps it. Human beings may break their promises, but God does not. If He tells you that He will do something for you, if you meet certain conditions, He will perform His promise. You have faith as an assurance that He will. So, browbeating yourself into faith is silly. It suggests that you doubt God will do His part after you have done yours. Faith is relaxed. It is calm. It is sure. Where most people might have great doubt, the person led by faith is confident that God is guiding the final outcome of matters.

When you claim a promise, *expect* it to be carried out by God. Do not try to figure out *when* or *how* He will do it. I have learned two things about answered prayer. First, God always answers my prayers, if I seek His Will, but second, He almost never answers them in the way that I expect. This is why walking by faith cannot include sight. "Looking" for God to answer prayer a certain way or in a certain timeframe is a waste of energy. Besides, it is far more important *that* God answers our

prayers and fulfills His promises, than HOW He does it! And He always knows the best time and way to do it anyway.

To learn more about faith where it comes from and how to obtain it—read our booklet *What is real Faith*? \Box

EUROPE BROADBAND: IS THE EU READY?

Vivian Redding, the EU's Telecoms Commissioner, announced an inquiry into growth of broadband telecommunications and the possibility of making it available to all citizens in the Europe Union by 2010.

With growth of high-speed Internet use on the rise in the EU, it is clear there is a growing demand for this service. Sales data from Internet providers show a steady growth of use in homes at about 20% per year from 2003 to 2007. And with nearly 40% of homes in EU member-nations already possessing high-speed Internet access, before long most citizens will have access.

European Commission (EC) poli-

cies on telecommunications state that when a greater part of the citizens are using a communication service, it is required for all to have access to it. With Denmark and Belgium boasting close to 100% of their population able to access the Internet at high speeds, it is hoped that the rest of the European Union will soon be allowed to follow suit.

Ms. Redding identified high-speed net access as an "essential condition to economic growth" (*BBC*). In light of this, the EC is making this a high priority: "...it is this commission's policy to make broadband Internet for all Europeans happen by 2010" (ibid.). \Box

ASIA JAPAN WELCOMES NEW PRIME MINISTER



PHOTO: JUNKO KIMURA/GETTY IMAGES

T aro Aso became Japan's prime minister after claiming victory in the elections of the House of Representatives. Mr. Aso stepped into a position from which his two predecessors resigned after little more than a year each—a position both men left due to their inability to pass any legislation through a parliament hostile to them and their party.

Despite facing opposition from rival parties in the parliament, Mr. Aso has a plan. "It now appears certain that Aso will immediately dissolve the Diet [parliament] and call for general elections," Professor Tomohiko Taniguchi at the Keio University told *Inter Press Service*.

Mr. Aso's domestic popularity may account for his decision to call these risky elections. If his party claims a majority of the seats, it would give him the abilities to pass legislation, which his predecessors lacked.

In less than 24 hours of taking office, Mr. Aso was already working. Being the first Japanese prime minister in three years to attend a United Nations summit in New York, he shows plans for a future when Japan will be more active internationally.

Already he has taken steps to smooth Japan's rocky relationship with neighboring China. And, as one of the world's largest economies, he hopes to establish a permanent seat on the UN Security Council for his country. \Box

MIDDLE EAST ISRAEL'S NEXT PM?



TZIPI LIVNI PHOTO: URIEL SINAI/GETTY IMAGES

With the announced resignation of Prime Minister Ehud Olmert following a corruption scandal, Israel's ruling Kadima party chose a new chief: Tzipi Livni. Mr. Olmert will officially step down after Ms. Livni forms a new government. If she fails to do so before 2009, she will likely face a general election.

Ms. Livni:

■ Practiced as a lawyer for a decade before entering politics

■ Is 50 years old and has two sons

■ Was a protégé of former Prime Minister Ariel Sharon

■ Served as foreign minister under both Messrs. Sharon and Olmert

• And has been closely involved in the negotiations for a Palestinian state. \Box

AFRICA SOUTH AFRICAN PRESIDENT RESIGNS

A fter months of denying there was conflict within the African National Congress (ANC), the resignation of South African President Thabo Mbeki reveals a rift far greater than initially thought.

President Mbeki has been accused of interfering with the National Prosecuting Authority (NPA) in the corruption case against Jacob Zuma, president of the ANC. After numerous appeals, KwaZulu Natal Judge Chris

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ECONOMY & PERSONAL FINANCE BANKING CRISIS TOPS \$700 BILLION



■ HOUSING MARKET GOING DOWN: The Commerce Department reported that the sales of new homes dropped 11.5% in August, slipping to a 17-year low. PHOTO: JUSTIN SULLIVAN/GETTY IMAGES

Risky lending practices in the housing market have led the U.S. economy into a crisis not seen since the Depression era.

Banks, eager to make quick profits and spread risk around, sold risky mortgage loans packaged as "securities" investments. When these mortgages were foreclosed, many became worthless, adding up to huge losses for banks investing in them.

With such a large amount of foreclosures occurring in a short period of time, traders moved money out

of securities, leaving many banking institutions without funds to cover their liabilities. Industry leaders such as Washington Mutual, Bear-Stearns and Lehman Brothers disappeared almost overnight under the weight of these investments.

This called for government intervention on a scale not seen since the 1930s. To prevent the near total collapse of the U.S. banking industry, Washington said that at least \$700 billion is required.

The U.S. government intends to buy up large amounts of mortgagerelated assets, hoping the banks will have money to meet the needs of their customers and prevent more financial institutions from collapsing. Chairman of the Federal Reserve Ben Bernanke said that if these funds are not placed into banks possession, our economy will "surely suffer a heart attack, maybe next week, maybe in six months, but it will happen" (*The Economist*). \Box



■ HOUSING CRISIS: (Left to right) U.S. Treasury Secretary Henry Paulson, Fed Chairman Ben Bernanke, Securities and Exchange Commission Chairman Chris Cox and James Lockhart, III Director of the Federal Housing Finance Agency, testify on Capitol Hill in Washington, D.C., before the Senate Banking Committee (Sept. 23, 2008). PHOTO: CHUCK KENNEDY/MCT



WAMU: LARGEST BANK COLLAPSE IN U.S. HISTORY

In a recent deal, JP Morgan and Chase purchased fellow banking giant Washington Mutual (WAMU). WAMU's collapse is the largest bank failure in U.S. history. Federal regulators seized the Seattle-based bank after the struggling savings and loan had its bond rating reduced to junk status by Standard and Poor's. WAMU, highly vested in the housing market, was severely hurt in the recent drop in housing market values and saw near-fatal drops in the value of its stock.

JP Morgan and Chase will acquire over \$500 million worth of assets and deposits from the purchase and stands to increase its number of branches to nearly 5,400 across the country. This will be Chase's second large-scale acquisition this year after earlier purchasing the struggling investment bank Bear-Stearns. □

ASIA CHINA'S SPACE WALK SUCCESS

On September 28, three Chinese astronauts landed safely following a 68-hour mission that included the nation's first-ever space walk.

The landing and subsequent welcome ceremony were broadcast live on *China Central Television*.

"It was a glorious mission, full of challenges with a successful end," the astronaut who performed the spacewalk, Zhai Zhigang, said after landing. "We feel proud of the motherland" (Associated Press).

The mission marks China's third since 2003. The nation will begin launching increasingly sophisticated missions.

China aims to have a space station by 2020 and may be soon able to land men on the moon.

Speaking of China's space program, NASA administrator Michael Griffin said, "Certainly it is possible that if China wants to put people on



■ **HISTORIC VOYAGE:** Three Chinese astronauts made final preparations for a mission that included the nation's first-ever space walk.

the Moon, and if it wishes to do so before the United States, it certainly can. As a matter of technical capability, it absolutely can" (*BBC*). \Box

TAINTED MILK SCANDAL

Melamine, a highly toxic chemical used in the production of plastics, was identified as the cause of over 53,000 illnesses and four deaths in a recent scandal in China. The chemical was added to the milk to inflate protein levels during testing. \Box





■ INFANTS HOSPITALIZED: Approximately 12,892 infants were hospitalized after taking tainted milk powder on September 21, 2008, among which 104 babies showed serious symptoms. The General Administration of Quality Supervision, Inspection and Quarantine conducted a nationwide examination of baby milk powder, finding 22 companies whose formulas were tainted. PHOTOS: CHINA PHOTOS/GETTY IMAGES

RELIGION **BRITISH PAGANISM ALIVE AND WELL**



lad in floor-length white robes, members of The Druid Order of London marched up Primrose Hill in London's west side to participate in the pagan celebration of the Autumn Equinox on September 22. It is the only time during the year in which there are equal amounts of daylight and dark.

Laughing and smiling, members of the Order and even a mother toting a child, ascended the hill, forming a circle at the top while conducting pagan rituals and singing.

The celebration drew dozens of people who were fascinated by England's pagan past. The ceremony was followed by a picnic in a nearby park.

Originally founded in Oxford in 1245, the group dates its first official ceremony to 1717, when the Order was established at one of the highest points in the city, Primrose Hill. Since then, it has established several other annual seasonal celebrations in and around London, including the Spring Equinox Ceremony at Tower Hill and the Summer Solstice at Stonehenge.

According to the website for the



■ PAGAN WORSHIP: Members of The Druid Order of London conduct a ceremony on Primrose Hill to celebrate the Autumn Equinox in London, England (Sept. 22. 2008).

PHOTOS: MATT CARDY/GETTY IMAGES

British Council of British Druid Orders, the group considers itself "part of the process of the rekindling, in the 21st century, of an ancient national nature religion."

Last May, the Order obtained special clearance to hold the first May Day ceremony in 1,500 years at St. Stephen's Gate in Westminster, which is revered as an ancient place of free speech.

(To learn more about the ancient roots of paganism, read our trends and conditions report Witches, Wizards and Spirits – Grave and Growing Danger.)

SOUTH AFRICAN Continued from page 26

Nicholson upheld Mr. Zuma's complaints and ruled in his favor. He said there were strong grounds to believe that Mr. Mbeki had influenced the NPA, whose investigation led to Mr. Zuma's dismissal from the ANC's cabinet.

The NPA has been trying to bring Mr. Zuma to trial for his involvement in the multibilliondollar arms deal in



ТНАВО МВЕКІ



JACOB ZUMA PHOTOS: MCT

which he allegedly received millions of dollars in bribes. Mr. Zuma's financial advisor, Schabir Shaik, is already serving a 15-year jail sentence for his involvement in the arms deal scandal. Mr. Zuma, however, avoided prosecution by shielding himself with the ANC youth league and South African Communist Party (SACP), which have protested with national strikes and threats of mass violence.

Mr. Mbeki's resignation has also led to the resignation of Deputy President Phumzile Mlambo Ngcuka and 11 cabinet members also serving in Mbeki's administration. The current developments usher in a new era in South Africa's history.

Chosen as the ANC president at the 52nd National Conference held earlier this year, Mr. Zuma is favored by the masses to be the next president of South Africa.

However, he cannot be elected because he is not a member of parliament. In the interim, it is expected that Kgalema Motlanthe, deputy president of the ANC, will assume the office until elections take place next year. He is a former trade unionist and has been serving in parliament as minister without portfolio in the cabinet. \Box



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