

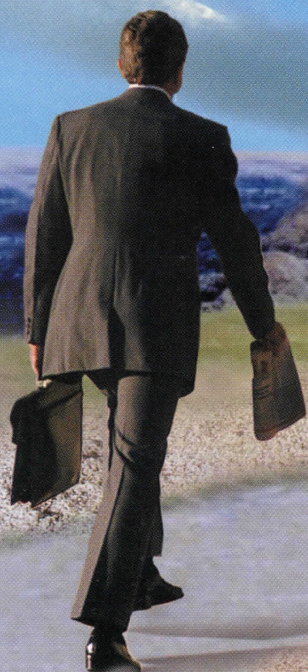
August 2002
www.chalcedon.edu

Chalcedon report

443

FAITH FOR ALL OF LIFE FAITH FOR ALL OF LIFE FAITH FOR ALL OF LIFE

Banking On The Future

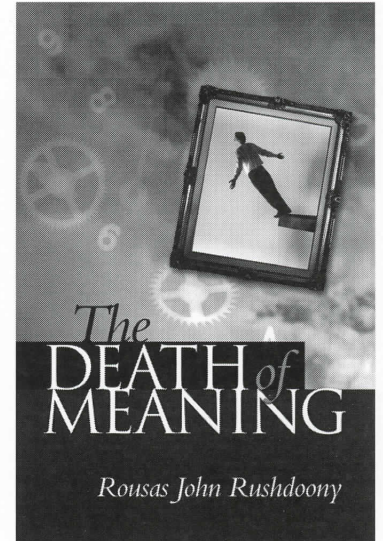


R. J. Rushdoony on Justification By Faith
Mark Rushdoony on Respect for the Dead
Ronald Kirk on Facing Sin in Education
Tom Rose on The Federal Reserve
Joe Johnson on The Biblical Way Out of a Recession
Dave Bahnsen on Christian Economists Who Force Us to Look Elsewhere for Financial Advice
Timothy Terrell: Family Wealth Part 1
Gerald Triffle: Mentoring Employees
FOCUS on Dominion -- an interview with the PAC-10 Men's Golf Coach for 2002

And much, much more!

A New Title by the late Rousas John Rushdoony The Death of Meaning

For centuries on end, humanistic philosophers have produced books and treatises which attempt to explain reality without God or the mediatory work of His Son, Jesus Christ. Modern philosophy has sought to explain man and his thought processes without acknowledging God, His Revelation, or man's sin. God holds all such efforts in derision and subjects their authors and adherents to futility. Philosophers who rebel against God are compelled to abandon meaning itself, for they possess neither the tools nor the place to anchor it. The works of darkness championed by philosophers past and present need to be exposed and reprovved. In this volume, Dr. Rousas John Rushdoony clearly enunciates each major philosopher's position and its implications, identifies the intellectual and moral consequences of each school of thought, and traces the dead-end to which each naturally leads. There is only one foundation. Without Christ, meaning and morality are anchored to worthless chaff, and a counsel of despair obtains. This penetrating yet brief volume provides clear guidance, even for laymen unfamiliar with philosophy.



First Edition, Never Before in Print! The Death of Meaning

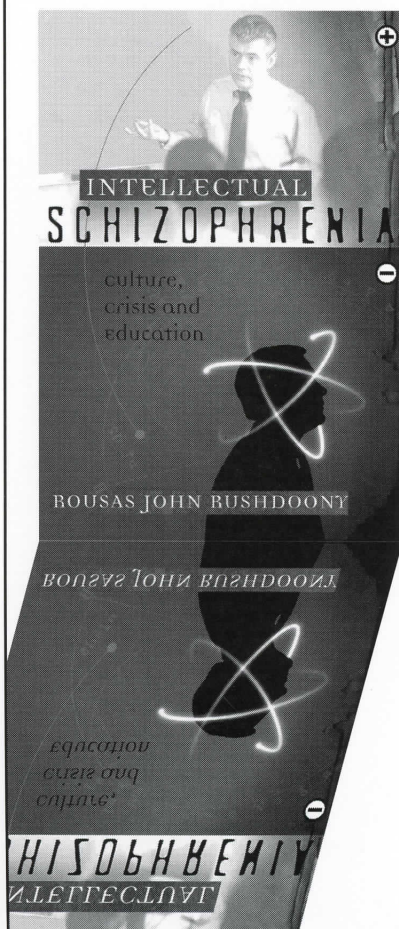
Paperback, 182 pages, \$18.00, Postage and Handling: 1-2 copies, \$6.00 (3 or more add 15%)

California residents add 7.25% sales tax

Make checks payable to: Ross House Books

P.O. Box 67, Vallecito, CA 95251

Faxed credit card orders: 209-736-0536, Order online at www.rosshousebooks.org
(include account number, expiration, signature, and phone number)



THE PIONEERING CRITIQUE OF PUBLIC EDUCATION IS AVAILABLE AGAIN!

INTELLECTUAL SCHIZOPHRENIA

By Rousas John Rushdoony.

When this brilliant and prophetic book was first published in 1961, the Christian home-school movement was years away and even Christian day schools were hardly considered a viable educational alternative. But this book and the author's later *Messianic Character of American Education* were a resolute call to arms for Christians to get their children out of the pagan public schools and provide them with a genuine Christian education. Dr. Rushdoony had predicted that the humanist system, based on the anti-Christian premises of the Enlightenment, could only get worse. Rushdoony was indeed a prophet. He knew that education divorced from God and from all transcendental standards would produce the educational disaster and moral barbarism we have today. The title of this book is particularly significant in that Dr. Rushdoony was able to identify the basic contradiction that pervades a secular society that rejects God's sovereignty but still needs law and order, justice, science, and meaning to life. As Dr. Rushdoony writes, "there is no law, no society, no justice, no structure, no design, no meaning apart from God." And so, modern man has become schizophrenic because of his rebellion against God.

Intellectual Schizophrenia: Culture, Crisis and Education

Paperback, 150 pages, \$17.00, Postage and Handling: 1-2 copies, \$6.00

(3 or more add 15% of order) California residents add 7.25% sales tax

Make check payable to: Ross House Books, P.O. Box 67, Vallecito, CA 95251

Order online at www.rosshousebooks.org

Faxed credit card orders: 209-736-0536

(include account number, expiration, signature, and phone number)

A Monthly Report Dealing with the Relationship of Christian Faith to the World

Banking on the Future

Founder's Foreword

Justification by Faith 2
 By Rev. R. J. Rushdoony

From the President's Desk

Respect for the Dead 4
 By Mark R. Rushdoony

Education for the Kingdom of God

Facing Sin in Education 6
 By Ronald Kirk

FOCUS on Dominion Interview With Walt Williams 8
 Friends of Chalcedon

Sinning at the Movies 10
 By Brian Godawa

90 YEARS, and GOING STRONG? An Evaluation of the Federal Reserve: 12
 Its Motivation and Founding
 By Tom Rose ©2002

The Biblical Way Out of a Recession 16
 By Joe Johnson

On Missing the Boat: When Well-Meaning Christian Economists Force 19
 Us to Look Elsewhere for Financial Advice
 By David L. Bahnsen

Family Wealth Part I 21
 By Timothy D. Terrell

Mentoring Employees: Corporate Discipleship 23
 By Gerald Tritle

The Death of the West 27
 Reviewed by Val W. Finnell, MD

Receiving the *Chalcedon Report*: The *Report* will be sent to those who request it. At least once a year we ask that you return a response card if you wish to remain on the mailing list. Contributors are kept on our mailing list. Suggested Donation: \$30 per year will cover only printing and mailing costs (\$35 Canada, \$45 foreign — U.S. funds only). Tax-deductible contributions may be made out to Chalcedon and mailed to P.O. Box 158, Vallecito, CA 95251 USA.

Chalcedon may want to contact its readers quickly by means of e-mail. If you have an e-mail address, please send an e-mail message including your full postal address to our office: chaloffi@goldrush.com.

Chalcedon Staff:

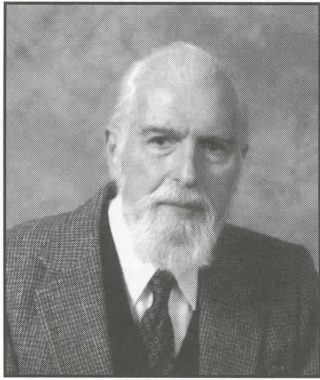
Rev. R. J. Rushdoony (1916-2001) was the founder of Chalcedon and a leading theologian, church/state expert, and author of numerous works on the application of Biblical Law to society.

Rev. Mark R. Rushdoony is president of Chalcedon and Ross House Books. He is also editor in chief of the Chalcedon Report and Chalcedon's other publications.

Susan Burns is Chalcedon's executive assistant and managing editor of the *Chalcedon Report* and Chalcedon's other publications.

Ronald Kirk is engaged in research and development promoting Chalcedon's work to Christian schools and home educators.

**Rebecca Rouse is Chalcedon's Circulation and Data Manager.
 Contact her at (209) 736-4365 ext. 10 or chaloffi@goldrush.com**



Justification by Faith

By Rev. R. J. Rushdoony

Reprinted from Systematic Theology ©Rousas John Rushdoony 1994, Vol. I, pg. 624-627

Justification is a legal act; justification by faith is a matter of life. It would appear that the line between theology and life is a blurred one. To say so, however, would be a serious error: in Scripture no such line exists. Theology, the Word of God, is always a matter of life and death because it is the living God, Who is the absolute Lord and total Creator of all things Who speaks the Word.

Abstractionism has behind it a Hellenic faith. It seeks to separate from life *the idea*, the form or pattern, which has been imposed on or mingled with an alien matter. But the Bible does not give us form and matter in conjunction, but only God's creation, a unity.

When the abstractionist seeks truth, he "rises above" one aspect of the world to seek another and "truer" one. The Manichaeans desert matter for spirit. The mystic rises above particularity and individuality to seek the oneness of being. The neoplatonist churchman forsakes law and material things for grace and spirituality, and so on. With agnostics and atheists, abstractionism means that a barren intellectualism (or pseudo-intellectualism) leads towards a denigration of life and practicality.

The Word and the works of God know no such division. In God's creation, law, love, life, grace, and all things else are inseparable. The Psalmist says, "Ye that love the LORD, hate evil" (Ps. 97:10). Love without a hatred of that which opposes our faith and is its enemy is impossible; we cannot abstract love from law, life, judgment, and grace. Abstractionism presupposes a Hellenic worldview in which mind (or form) and matter are two alien substances in temporal and temporary confusion; it then requires that the true thinker and the moral man separate the two. For Scripture, the division is not between mind and matter; no such line exists. It is between faith in the Lord and faith in man. It is a moral, not a metaphysical, division. As a result, when we speak of justification, we must recognize that this legal act by the sovereign God has moral and personal consequences for man. Where there is no justification, there is condemnation. When the living God Who made every atom of man's being declares a man to be *legally* justified, then every atom of that man's being is alive with this freedom from sin and death and the penalties thereof. Then man's conscience and being reflect, not condemnation, but

justification. Then, too, the calling of and the responsibilities under God previously denied are now assumed and discharged in terms of a growing sanctification.

In any court of law, to be transferred from legal guilt to legal righteousness is a tremendous fact of life. It is totally so in God's supreme court of law and life. Justification by faith is thus a fact of life because it is an act of God's absolute court of law.

Habakkuk

Certainly there is no abstractionism when we first encounter the great declaration, "The just shall live by his faith" (*Habakkuk 2:4*). Judea in Habakkuk's day was marked by waywardness and covenant-breaking. The overwhelming evil of the Chaldeans (neo-Babylonians) threatened Judea also. God declares the coming judgment but makes clear that the just man shall live by his faith in the midst of judgment. Who are the just, the *tsaddiq*? The verb is *tsadak*, to make righteous, to acquit. Both the noun and the verb are primarily legal or forensic rather than moral or psychological in their connotation. *The just* stand before God in God's grace and by His righteousness; they are an elect covenant people. (The ancient world knew of no standing before a sovereign or lord apart from his electing choice. There is a reference to this fact in Esther 4:11; 5:2. Thus, when the Bible speaks of anyone standing before God, or favored by His presence, it is always a case of sovereign election.)

Habakkuk, as a man of the elect people, is told of the coming judgment on Judea. His reaction is one of grief and consternation, but not surprise. God answers him by declaring that the elect man does not stand before God in his own righteousness, nor his own wisdom. The covenant man will therefore live by his faith that the God of all grace, justice, and mercy is ordering all things in terms of His all-wise and all-holy counsel. The just thus stand before God in God's electing grace, legally made just by His mercy, and they stand in history in the faith that He Who made them legally just when they were lawless, and sought to be their own gods, is also just and holy in all His ways. He will also justify time and history (*Rom. 8:28*).

There is an oblique reference to Hab. 2:4 perhaps in John 3:36; certainly Romans 1:17 repeats it, and Romans 2:1-4:25 expound it. In Romans 1:16-17, Paul declares:

For I am not ashamed of the gospel of Christ: for it is the power of God unto salvation to every one that believeth; to the Jew first, and also to the Greek.

For therein is the righteousness of God revealed from faith to faith: as it is written, The just shall live by faith.

Paul's gospel or good news is "the power of God unto salvation." The omnipotence of God, His absolute power, is operative in His revelation of His righteousness. His law stands; His court requires atonement, and Christ renders it for the elect people. God's legal declaration of justification, however, is never abstracted from the life of man and the workings of God the Spirit. The legal act is distinct but never separable from the moral fact of regeneration and faith. Historically, this salvation was to the Jew first, and then to the Greek Gentiles, but it is "to every one that believeth," without regard to race, class, or status. It is the revelation "from faith to faith," *i.e.*, by faith to every person everywhere who receives the gift of faith. The world of Paul's day was one dominated by an anti-God mentality, and by a homosexual mentality (*Rom. 1:18-31*). It took faith to live in that world in the confidence that God's absolute government was not only in control, but increasing its sway (*Isa. 9:6-7; Rom. 8:28*). This, however, was exactly what they were to do, to believe that the Lord had redeemed them and justified them, and that the Lord would likewise redeem both time and history and triumph over all things. Paul concludes Romans by reminding believers that in due time God shall bruise or crush Satan under their feet (*Rom. 16:20; Eph. 5:16; Col. 4:5; Rev. 11:15; 19:16*). The final consummation results in a glorious triumph and a renewed creation:

And I heard a great voice out of heaven saying, Behold, the tabernacle of God is with men, and he will dwell with them, and they shall be his people, and God himself shall be with them, and be their God.

And God shall wipe away all tears from their eyes; and there shall be no more death, neither sorrow, nor crying, neither shall there be any more pain: for the former things are passed away.

And he that sat upon the throne said, Behold, I make all things new. And he said unto me, Write: for these words are true and faithful.

And he said unto me, It is done. I am Alpha and Omega, the beginning and the end. I will give unto him that is athirst of the fountain of the water of life freely.

He that overcometh shall inherit all things; and I will be his God, and he shall be my son.

But the fearful, and unbelieving, and the abominable, and murderers, and whoremongers, and sorcerers, and idolaters, and all liars, shall have their part in the lake which burneth with fire and brimstone: which is the second death. (Rev. 21:3-8)

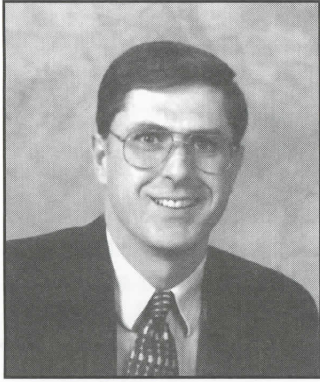
In the fullness of the new creation, the legal fact still stands as the cornerstone: the elect stand justified by God's sovereign grace, and all of history and creation stand redeemed by His eternal counsel and decree. But now by the working of God's providence, Christ's royal power, and the Spirit's sanctifying operations, the moral fact is by God's grace in harmony with the legal fact. Sanctification in man is perfected, and all of creation is "Holiness unto the LORD" (*Zech. 14:20-21*).

The first two paragraphs of the Westminster Confession, "Of Justification," state:

Those whom God effectually calleth, he also freely justifieth (Rom. 8:30; Rom. 3:24): not by infusing righteousness into them, but by pardoning their sins, and by accounting and accepting their persons as righteous; not for anything wrought in them, or done by them, but for Christ's sake alone; not by imputing faith itself, the act of believing, or any other evangelical obedience to them, as their righteousness; but by imputing the obedience and satisfaction of Christ unto them (Rom. 4:5-8; II Cor. 5:19,21; Tit. 3:5, 7; Eph. 1:17; Jer. 23:6; Rom. 3:22,24,25,27; I Cor. 1:30,31; Rom. 5:17-19), they receiving and resting on him and his righteousness by faith; which faith they have not of themselves, it is the gift of God (Phil. 3:9; Eph. 2:8; Acts 13:38-39).

Faith, thus receiving and resting on Christ and his righteousness, is the alone instrument of justification (John 1:12; Rom. 3:38; Rom. 5:1); yet it is not alone in the person justified, but is ever accompanied with all other saving graces, and is no dead faith, but worketh by love (James 2:17,22,26; Gal. 5:6).

Faith without works is dead, and there is no justification where all other saving graces are absent. This means that the justified, who are those legally declared righteous before God, now become God's instruments of righteousness on earth. The justified are the elect people of law and grace, of love and mercy, of faith and works, and they are the people of God's Kingdom who extend God's dominion into every area of life and thought. They dwell in the tents of Shem (*Gen. 9:26-27*), in the tabernacle of the Lord Christ, and they are enlarged by the Lord, because they serve Him in all their being (*Rev. 22:3*).



Respect for the Dead

By Mark R. Rushdoony

R earlier this summer my wife and I traveled to Indiana for the funeral of her maternal grandmother, Leah Settlemyre, the gracious and energetic matriarch of her family who died at age 89. I was particularly struck by something I had never seen before. The funeral procession traveled fifty-one miles through rural Indiana, past the place of her birth and her pioneer ancestors' original homestead, to a beautiful little cemetery in her long-time home of Roanoke. All along that route, save for two miles on a four-lane divided highway, traffic stopped completely for the procession. In California, I have seen traffic yield the right of way to funeral processions at intersections, but all along our route even opposing traffic stopped until the procession had passed. At least twice men cutting grass on riding mowers stopped as we passed. I later asked Grandma's son Mark if there was a state law which required this. He thought it was merely a customary sign of respect. Having formerly been a volunteer firefighter for many years, I told him that in California we didn't always see that kind of respect driving a fire engine with red lights and siren!

Cemeteries are another way we show respect for the dead. I have always loved old cemeteries with their variety of tombstones (I particularly like the crosses) and personalized epitaphs. I particularly like to see them well-manicured; an ill-kept, weed-infested cemetery is a particularly sad sight.

Why Respect the Dead?

Why do we make a point of showing respect for the dead? Many cultures have not shown such respect, and when they have, it has been out of fear for the spirits of the dead. My father, who spent eight years as a missionary to American Indians, used to delight in telling of the frustration of government Indian agents when government housing was burned after someone died in the dwelling so future inhabitants would not be haunted by the deceased's trapped spirit.

Christianity, following Hebraic custom, has always promoted a respect for the dead. This careful respect has included preparing the dead for burial, marking

the grave, and even consecrating ground for the burial of Christians. This is in imitation of the loving burial of Jesus Christ and is in anticipation of a similar end — bodily resurrection.

The Christian respect for not only the memory of the dead but even for their bodies reflects the Christian respect for life itself. God gave man life, and man's sin brought death into the world. God's redemption saves man from sin and its death penalty. Christ gave His life so that we would have life. There are two aspects of Christ's victory over death we must understand. One is spiritual life which we can know in this life. That is why we properly speak of having eternal life in the present tense. Christ gave His life to free our souls from the curse of spiritual death. That is the first victory we experience in Christ's salvation.

Bodily Resurrection

In 1 Corinthians 15, however, Paul makes it very clear that there is more than spiritual life ahead of us. This chapter should be the comfort and joy of all believers facing death. It has become more profound to me since I read it to my father near his time of death. Paul makes it very clear that there is no Christian message if there is no bodily resurrection of the dead. Christ's resurrection from the dead is the firstfruits of the harvest, Paul says. We are the harvest. More precisely, our bodily resurrection is that harvest. "The last enemy that shall be destroyed is death," Paul said (*v. 26*). We cannot spiritualize this statement away, for Paul distinguishes between terrestrial bodies and celestial bodies (*v. 40*). At the resurrection, the dead in Christ shall be raised and their bodies changed (*v. 52*) into their celestial form. The corruptible man will put on incorruption, and the mortal will give way to the immortal (*v. 53-54*). Then we shall understand that "Death is swallowed up in victory" (*v. 55*) and we shall be able to proclaim, "O death where is thy sting? O grave, where is thy victory" (*v. 56*). Christ's victory over sin was marked by His physical resurrection, as death had no claim on Him. At the resurrection of the dead, Christ will recall His people from death itself, the

last enemy, and we will know eternal life, both spiritual and physical.

The Gift of Life

In commenting on the fifth commandment's promise of life for those who honor parents, John Calvin noted that life was never to be despised. Too often we see life as a burden, rather than as a gift. We see the problems of sin, whether ours or that of others, and wrongly see life as the problem. The Christian must not so completely misread the Biblical message. Life is a gift, and sin and death are the problems. Christ offers resolution to the problems of sin and death and offers us life, and that more abundantly. Life, both this earthly life and that to come, are God's gifts. When we remember a loved one we usually show respect for him because of the life he led and what it meant to us. In showing respect for even his mortal remains, we show respect for the life to come and God's promise of a bodily resurrection when "Death is swallowed up in victory."

It was the Christian belief in the bodily resurrection that led to the West's respect shown to the dead. Though we are dealing with an attitude of and customs conducive to respect, rather than any definitive Scriptural command, cremation has often

been seen as inconsistent with a respect for and confidence in the bodily resurrection of the dead. One could argue against such reasoning, but there can be little doubt that this is the basis of traditional Christian opposition to cremation.

I have always found cemeteries to be moving reminders of our past. But if our respect is only for the past, for the person who once was, our cemeteries are no more than memorials. They do more than point to the past, however. We must remember that respect for the dead also takes into account the promises of God, and that cemeteries on every continent bear the remains of those who trusted in Christ's victory over the "last enemy," death itself.

Grandma's family will remember her life and her example of love to her late husband, and to four generations of descendants. We will remember her for the life she lived and the person she was. But in remembering a person for his or her life lived we only partially fulfill our Christian duty. Those who stopped for a minute along a country road in Indiana on June 1, 2002 showed a customary respect that Christians should cultivate as a deliberate, comprehending respect. We show respect for a believer's faith in the resurrection from the dead, and reaffirm ours, by a respect for their mortal remains.

Important Joint Announcement: Chalcedon and Center for Cultural Leadership

Chalcedon is pleased to announce that its executive vice president, P. Andrew Sandlin, has resigned to assume the full-time presidency of the Center for Cultural Leadership (CCL). Andrew is particularly grateful for the opportunity to have ministered at Chalcedon these seven and a half years, and Chalcedon is equally appreciative of his service.

The trustees of Chalcedon wish him and the Center God's richest blessings, and the trustees of CCL are grateful for Chalcedon's ministry, influence and support. It is the fervent hope and prayer of Chalcedon, as well as the Center, that both organizations will continue to be used mightily of God for the building of His Kingdom.

CCL is a tax-exempt, religious-educational foundation committed to educating and equipping Christians to reclaim our culture for Jesus Christ.

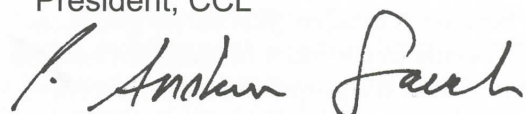
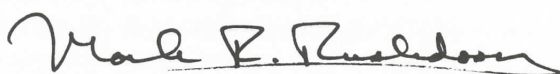
You may contact the Center for Cultural Leadership, and gain additional information, at:

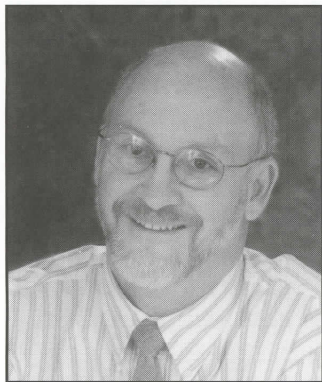
Center for Cultural Leadership, P.O. Box 70, La Grange, CA 95329
christianculture.com • sandlin@saber.nett • Phone 209-852-2080

Mark R. Rushdoony will serve as Editor and Susan Burns will continue as Managing Editor of the *Chalcedon Report*.

Mark R. Rushdoony
President, Chalcedon

P. Andrew Sandlin
President, CCL





Facing Sin in Education

By Ronald Kirk

To neglect inherent sin in our own children is to fly in the face of Christ's sacrifice for those dearest to us, with perhaps dire consequences. On the other hand, the careful training and correction that constitute education will help prepare the child to walk with Christ for a life of service and positive influence for the Kingdom of God.

The ravages of sin among men ought to put Christian parents on high alert. Because we have a natural predisposition toward it, sin spreads like wildfire. To save mankind from the fatal influence of the sin of the time, God, in the Great Flood, destroyed a population conservatively estimated at over a billion.¹ From the ancient Roman practice of crucifixion, to the medieval torture chambers, to the mass murder perpetrated by twentieth-century communist regimes, grotesque evil is quite the natural and historic norm. Parents ought to remember that those capable of such horrendous acts were all once babies too.

Yet, the profoundly Biblical Faith of the Reformation and early America inhibited the growth and spread of evil. Christian influence, beginning with child training, produced a norm of goodness and liberty. However, evil has once more become rampant. This should not be surprising when the Biblical doctrine of sin scarcely gets airtime even among Christians. Today, with Christ now reigning by the Holy Spirit from the right hand of the Father and giving power to His saints to do good (2 Cor. 12:9; Eph. 1:19; 2:10), slothful complacency regarding sin has no excuse.

Preparing Good Soil

Christ's Parable of the Sower declares that evangelism consists in *two* parts. In this parable, the Seed is the Word of God proclaimed. The Seed produces its effect in good soil. However, no good soil occurs in nature, because it is fallen. Just so, no goodness naturally occurs in the heart of man. Sin hardens the heart and chokes the gospel message. According to God's providence, good soil results from toil both in

nature and in the human heart. Toil is an act of faith. God Himself then effectually brings the crop or the saved soul to fruition. Such sacrificial work is the Christian's reasonable service for the gift of grace. However, due to historical pietism, for two hundred years the church has concentrated almost solely upon a verbal evangelism.

Biblically- and evangelically-minded Christians ought once more to confront sin through godly influence. In this work, there is no more important frontier for the gospel than our own homes. Effective evangelization of our children must include effacing the effects of sin through the educational process. Such training will not only prepare families for salvation, but will also prepare the children to have a godly influence in a society in desperate need, and contribute to the gospel preparation of others. Successfully rearing one child for Christ can produce a multiplicative effect toward the salvation of many. Therefore, as an essential part of education, let us face the sin of our children.

Here is the essential psychology and educational premise of the Scriptures: While created in God's image, the child is fallen into sin. Although he possesses an inherent value, he is lazy and recalcitrant against God's requirement to take dominion over the earth, independent of his achievement or contribution. In God's likeness, he possesses great potential. Yet the child requires correction and redemption. Children are sons of Adam and possess the same deeply rebellious nature. The natural child, a slave to sin, races headlong toward death. Sin scrambles the child's very faculties. Parents will either prepare the soil of the heart and mind of the pliable young child to receive God's grace, or condemn him to the school of hard knocks in the world of sin, presuming upon God to chasten the child through the harsh experiences of life "on the streets." Though there is no condemnation to those in Christ Jesus, correction is a way of life, and we parents must rise to the call.

The message of Ephesians 4:20-29 declares that Christians need discipline, that is, directed practice.

Passages such as Galatians 3:24-4:3 and Proverbs 22:6 indicate the child needs *training*. Consistent practice forms habits of conduct for good or evil. Like a slave, the child must be told what to do and how, and be directed into proper *practice*. Otherwise, he will slavishly obey the flesh and not what is right. Rev. Rushdoony says, "We are not permitted to call our stubbornness and rebellion anything but sin."² But, the child who is trained to cast off sin and embrace Christ, like the shedding of a caterpillar's chrysalis, grows to become a beautiful butterfly able to carry grace in a worthy manner.

"Minor" Manifestations of a Rebel Heart

Children are capable of great and godly appreciation for spiritual things, but not if the flesh is in control. Therefore, parents must minutely correct, not out of irritation or other selfish reasons, but because parenting is a holy trust with eternal consequences before God. Every time a child smirks, he shows his contempt of authority and love. Every time he avoids a parent's gaze, every time he speaks or acts rudely, he expresses the sin of Adam, which, if it hardens becomes ever more difficult to correct. The loving parent will address the heart of the child through requiring confession and, according to the child's ability, explaining the Biblical reasons for correction. It is a good idea to teach the child to thank the parent (or teacher) for correction. Such a practice will prepare a habit of gratitude to Christ for His correcting work. Children who laugh or cry uncontrollably are bound by foolishness (*Pr. 22:15*) and must be corrected for God's glory and their good. Habitual frenzy is an evil to the child, which may easily harden into habit and perhaps lead to worse behavioral problems such as ADHD or bipolar disorder. Likewise, teachers who allow sloppy learning habits encourage hardening into permanent character the natural short-circuiting of the human faculties under the curse of the Fall. The perfectionist child or one who otherwise refuses to attempt to learn must be corrected. Perfectionism in the child is sin, disallowing the correction and growth that amounts to true education. Children of Christian parents often learn to *look* righteous, but find sneaky ways to exert independence and autonomy. Eye rolling indicates an attitude of the heart toward rightful authority — ultimately God's authority. Small signs reveal the heart of the child. Children must learn to respect parental authority so that they will respect God's authority. Parents must correct even innocent appearing actions, if, as conduct habituates, something less than godly love is the

result. What a child lives and practices becomes his character. Parents who refuse to correct their children lovingly and minutely destine them to sinful habits and dispositions.

Sin resists the investment of training because it constitutes *work*. Children are naturally lazy. Children must accept the economy of difficulty in this life under the curse, so they may work by faith and have their faith imputed as righteousness. Child-centered educational views that allow the child to determine the magnitude and direction of his educational effort encourage the child in his natural disposition to laziness.

Men, including very young ones, naturally and sinfully hold women in contempt. In the manner of the Fall, men blame women (*Gen. 3:12*). Throughout history, men have therefore naturally subjugated and humiliated women. In answer, the father must require the son to respect and obey his mother. The child must accept the teaching and correction of the mother as well as the father. If he shows disrespect, he will answer to dad. Single mothers suffer a pointed disadvantage in this regard. To compensate, single mothers should muster a suitable toughness. (The men of the church community can help in this regard.) The young man quickly assumes a self-appointed leadership role in the home, but without firm training, does so upon a sinful basis. Adolescent young men believe in their autonomy even against the authority of an involved father. It is part of growing up. God made men to go head on with the world — to take leadership and dominion. Consequently He made men tough-minded — masculine. However, natural sin inclines the young man's hard-headedness toward destruction. Likewise, parents must correct children who exhibit fawning, slavish compliance while harboring an attitude of rebellion. Parents and teachers must be tough enough to correct corrupted expressions of conduct, so that tough-mindedness finally resides in God's righteousness, initially trained and subsequently fulfilled by grace.

No time is too early to start training a child. When parents say, "Don't touch that hot stove!" what does the toddler do but touch the stove? A baby will seek to "liberate" himself from the embrace of his mother, though a fall means injury or worse. The same baby will roll himself out of his mother's hands and off his changing table. We must take sin seriously. Parents must resist and correct manifest sin particularly in young children. The remediation of sin will be much less painful than if we allow the weeds and the woods of the radical sin nature to establish and prosper. Young oak trees on the Cali-

— Continued on page 9 —

FOCUS on Dominion

Interview

With Walt Williams

Friends of Chalcedon recently interviewed Walt Williams, named PAC-10 Men's Golf Coach of the year for 2002. Walt lives in Pullman, Washington with his wife, Carol, and their nine children (the last of whom had yet to be born as of this writing.) Walt has been the Head Golf Coach (both men's and women's teams) at Washington State University for four years, while his wife has been a home schooling mom. Friends of Chalcedon (FOC) caught up with Walt when he and his women's team took part in the NCAA Regionals held in Palo Alto, California in May, 2002. The following discussion is a synthesized summary of the interview.

FOC: You've recently been named PAC-10 Golf Coach of the Year. Can you give me some idea how this recognition is decided? What requirements are there? Who does the deciding?

Williams: Every year the coaches of the PAC-10 vote for the coach whom they as a body wish to honor. A primary consideration in the voting is general overall team improvement.

FOC: What are the benefits of being named Coach of the Year for the PAC-10 Conference?

Williams: There isn't any monetary gain attached to it. Were I a football or basketball coach, it might mean a bigger contract, but I'm not. I do get a plaque. I also gain more respect from my players. That's important. Outside recognition gives my coaching directions credibility in their eyes.

FOC: To what do you attribute this achievement in your career?

Williams: The short answer is GOD. I've developed the perspective that it's not my life. Some coaches get bogged down in every score. I am more patient. I have a longer term perspective — you might call it a perspective of hope — an eternity perspective. Emotionally, I am not so locked into today. There are a lot worse things than having a bad day on the golf course. It's not life and death. I'm around coaches who are in panic mode most of the time. Being in panic mode stresses out the kids. My players know I am not going to yell at them or have them run a mile for every stroke over 75.

FOC: How did you develop your coaching philosophy?

Williams: I played in college under a coach who was low stress and positive, and we won at our level. I played lots of sports under lots of coaches. I noted the ones who seemed to bring the best out of us. I noted the others, too. My dad was a very kind man, but could wield the rod when we deserved it. I am a blend of the coaches I had and my father. My first coach was harsh, and burned up players. There are lots and lots of books on coaching. They don't write books about the non-hard driving ones. It's not as interesting, I guess. The best coaches are the ones who can take lesser talent and win. You expect the coaches who get the blue chip recruits to win. The best coaches are caring people who try to build people up so that they believe in themselves. I try to be more of a father figure than a general, making them believe they can achieve beyond what most people think they can. I think that is a Biblical approach. Like David, God was taking the lesser and overcoming the greater.

FOC: What have been some of the major influences in your life?

Williams: R. J. Rushdoony had a significant effect on my Christian life before I even knew I had him to thank. I was attending a church in Texas (1989-1990). I had very little theological understanding, but was doing okay from my point of view. A close friend of mine left our church but would not give me his reason for doing so. I persisted in asking him *why*. In response, my friend sent me a copy of the *Chalcedon Report*. Shortly thereafter, I came across *Last Days Madness* by Gary DeMar. I then got my hands on books by David Chilton and Greg Bahnsen. I discovered that I was developing a very different perspective on the Christian Faith and understood why my friend had left our church.

At the time I was working as a club pro at a country club in a small Texas town. I was making a pretty good living. After a year's worth of reading, I felt that God had more for me to do than sit behind a counter and sell range balls! I decided to go back and finish my degree. This wasn't as easy as it sounds

because, at the time, we already had three children. We lived on savings for about a year and I took odd jobs to get us through. My parents and in-laws thought I was nuts. I got my degree in agricultural science and went to graduate school. As a result of connections I made being a sports writer for the local paper (one of my odd jobs, along with plowing fields, mowing the church lawn, and washing dishes at night at Pizza Hut), I ended up being offered an assistant coaching position at Sam Houston State University. By 1997 I had the head coaching position and was named Coach of the Year for our conference. We cracked the top 50, ending up 42nd in the national standings.

I made a point to try to have my team's road trips coincide with hearing some of the writers speak whose books I was avidly reading. Although I tried unsuccessfully to hear Rev. Rushdoony speak in person, I did manage to hear Doug Wilson when he spoke in Austin, and R.C. Sproul when we were in Orlando. I was actively looking for a place to relocate that would put my family in a more Reformed, postmillennial church setting — one with large families like our own. I was drawn to the Idaho area because of Doug Wilson's church. In looking at a map, I discovered that Washington State (which unbeknownst to me had a coaching position opening up) was in striking distance. That would make me a PAC-10 coach if I got the job.

I have struggled with pride all my life. So, when the job was formally offered to me, I was concerned that I'd be taking it for all the wrong reasons. My wife encouraged the move, offering the perspective that it would be a good move for the family in many different ways. As a result, I now hold a position that has given me the opportunity to have more impact on others than I ever had before. To my way of thinking, a job is a whole lot more than money. I'd have to acknowledge Carol as the real hero in all of this. She has willingly sacrificed her own comforts to help me achieve the things I've felt God calling me to do. Since my responsibilities take me away from home regularly, her faithfulness as a wife and home schooling mom are part and parcel of my achievements and the recognition I've received for them.

FOC: *What do you think is the greatest challenge for you in the future?*

Williams: I want to be successful at any level that brings glory to God. I pray daily that God would not allow me to be prideful as I achieve this success. My prayer is that the Lord would deepen my message and enlarge my audience.

FOC: *Would you encourage young Christians to pursue careers in athletics?*

Williams: YES!!!!!! If Christians can earn a living in sports they should. Sports is one of the professions

we are to move into and take dominion. Right or wrong, anyone successful in sports is given a forum; because of the attention sports figures are given, they can say as much with their lifestyle as they can with their words.

The church has become too feminized. It has lost ground on every front as it has done so. It has compromised in every area there is to compromise. Home-schooled boys are often too soft. Sports help undo the effect from church families that discourage competition. We are to pray, "Thy Kingdom come, Thy will be done on earth as it is in heaven." Well, who wins in heaven? The *righteous*. "Thy will be done on earth. — Thy will be done on earth!" That means the *righteous* are *supposed* to win on earth! This is no job for soft men. Our boys are going to have to be very strong — very strong and godly men — to win the battles they will be called to fight as Christians in a pagan culture.

— Continued from page 7 —

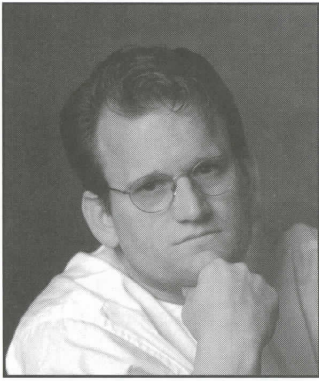
California coast are naturally gawky and awkward in form. If left to a natural growth, the young tree remains ungainly for a long time. To correct the form requires a chain saw. It is sweaty work and leaves scars, but it is far easier to pinch wayward branches from the seedling and train the form from the start.

Love rules with godly mercy. A practice designed to efface the effect of natural sin does *not* recommend harshness and severity. An arbitrary standard of accomplishment rather than a standard of progress and growth frustrates the child and gives him an excuse to rebel. If the child cannot please his parents, why try? Parents must accept their children and grant them affection unconditionally. Indeed, the more the child requires discipline, the more unconditional affection we owe. Consider Jesus' disposition of patience and mercy toward us in this regard.

Parents and teachers who simultaneously correct the sinful and direct the educational process toward the attitudes, character, wisdom, and skills to support a gospel life will go far to hasten the day we see His will done on earth as it is in heaven.

¹ John C. Whitcomb and Henry M. Morris, *The Genesis Flood: The Biblical Record and Its Scientific Implications* (Philipsburg, NJ: Presbyterian and Reformed Publishing Co.: 1961), p. 26.

² Rousas J. Rushdoony, *Institutes of Biblical Law* (Vallecito, CA: Ross House Books, 1973), p. 69.



Sin at the Movies

By Brian Godawa

Is it Biblically acceptable for Christians to watch movies? Should Christians watch R-rated movies? Are we sinning, or opening ourselves to sin, if we expose ourselves to dramatic visual images of sex and violence? These issues have caused heated debate in the church for years. And it doesn't help that some abominable iniquities, once merely hinted at in the movies, are now often exposed with impunity in modern film. So where should we draw the line?

Some Christians would draw a very short one. They avoid most movies, and certainly never watch R-rated movies that depict too much sin and are tempting to the flesh. Other Christians would draw a very long line. They watch many movies, even R-rated ones, without discerning introspection of how they might be affected by them. I would say the truth lies somewhere in between. As adult Christians we can, and indeed should, watch films, including *some* R-rated movies, for two reasons: The Bible itself presents sins in R-rated detail in order to lead us to redemption; and we should be keen observers of our culture in order to interact redemptively with it.

The Bible Is R-rated

The Bible explicitly describes many acts of sex, violence, and profanity throughout its pages that rival any harsh "realistic" movie like *Braveheart*, *Gladiator*, *Saving Private Ryan*, or *Black Hawk Down*. Blasphemy (*Isa. 36:14-20*), vulgar language (*Gal. 5:12*), orgies (*Ex. 32:3-6*), cannibalism (*2 Kin. 6:28*), disemboweling (*Judg. 3:21-22*), and just about every other depraved act known to man is described in the Holy Scriptures, many times in lurid detail.

And this isn't just in non-fiction accounts of history, either. Jesus Himself used movie-like metaphors to depict the seriousness of the kingdom of God in His parables: *Hannibal*-like bodily dismemberment (*Mt. 24:45-51*), *Godfather*-style drowning (*Mt. 18:6*), and human dissection reminiscent of *Seven* (*Mt. 18:7-9*). Revelation is a virtual feast of demonic brutality and gore used as symbols of prophecy. Parental discretion is advised.

Scholars of the *Dictionary of Biblical Imagery* point out several key passages of the Song of Solomon for which most translators, out of supposed modesty, have rendered translations less than true to the Hebrew text's explicit sexual descriptions.¹ True, it is married love Solomon erotically describes, but erotic description it is. And this godly author also "shoots a film" about illicit sexuality as well. When he wrote Proverbs 7, Solomon was not merely giving a fictional warning of the wages of sexual sin. He was using a dramatic image of adulterous seduction, drawing the reader vicariously into the temptation, so that the reader will understand the seriousness of the consequences. He sets up the scenario with vividly racy images. He portrays the sexiness of the harlot, expresses the man's heart being drawn to her. We hear the intimate whisperings of seduction in his ears. We can almost touch the beautiful exotic linens covering the bed, smell the perfume and spices — the tempting appeal of no consequences. We feel the man give way and give in, following the harlot to her lair — imagery lucid enough to make any reader's head spin with fantasy. And then Solomon gives us the gut-wrenching plot twist: "Suddenly he follows her, As an ox goes to the slaughter...Until an arrow pierces through his liver;...So he does not know that it *will cost him his life*" (*Pr. 7:22-23*). Solomon makes us *feel* the corruption so we can experience the seriousness of the consequences. Through explicit vicarious seduction and destruction, we are scared straight. Readers under 17 not admitted, unless accompanied by an adult.

Exhortation, Not Exploitation

Of course, the depiction of evils in the Bible does not justify *all* depiction of evil in movies. The examples above are not intended to justify pornographic violence or sexuality. But they should challenge us to develop a more Biblical understanding of violence and sexuality in the movies (indeed, in the arts). The key to understanding whether sin is employed for immoral exploitation or moral exhortation in filmic drama is in its context and consequences.

Context: In the Bible, sin is always portrayed as sin, not as “alternate lifestyles,” or justifiable pleasure. The intent of portraying evil is not to inspire imitation, but to turn people away from it. The sympathetic drama of adulterous seduction detailed above was written to ward off temptation through allowing the reader to artistically experience the ultimate end of the shallow nature of illegitimate desire. It paints the apparent appeal of evil, but also its ultimate end. If a movie makes heroes out of criminals (*Bandits, Oceans Eleven, The Score*), or depicts morality as oppressive and immorality as freeing (*Quills, Chocolat*), then it is exploitative or immoral in intent and context. But if it shows that criminals are villains and immorality is not the best way to live (*Liar, Liar; Lord of the Rings; Shallow Hal; Rock Star*), then its intent is moral exhortation. If a movie’s intent is to incite teen sexuality as the essence of adulthood (*American Pie, Road Trip*) or fulfill bloodlust by showing ever more clever ways of murdering people (*Scream, Friday the 13th*), then it is exploitative. If a movie deals honestly with sexuality or mortality in the context of growing up (*A Walk to Remember, Life as a House, Riding in Cars with Boys*), then it is exhortative.

Consequences: Closely connected with context are the consequences of evil acts. If the portrayal of sin does not have consequences attached to it, then it will tend to encourage that sin. In the Bible, personal vengeance leads to the wrath of God (*Rom. 12:19-13:5*). The critically acclaimed *In The Bedroom* inspires lawlessness because it shows its protagonists as average Americans who have been abused by the justice system, being satisfied with vigilante justice by taking the law into their own hands — and getting away with it. On the other hand, *Training Day*, a more graphic film about police corruption, inspires moral character by showing the self-destruction of vigilantism. The corrupt cop dies by the unrighteous sword he lived by and the good cop maintains moral ideals even through suffering and injustice.

When Christians quote Philippians 4:8 on dwelling on “the true, the honorable and the pure,” as a rationale for avoiding exposure to sins like these in art, they neglect the full Biblical context that exposing lies is part of dwelling on the truth (*Acts 5:1-11*), revealing cowardice is part of dwelling on the honorable (*Dt. 1:26-30*), and uncovering corruption is part of dwelling on the pure (*Mt. 21:12-13*). One may even say, with tongue planted firmly in cheek, that God was the original Shakespeare.

Interactive Redemption with Culture

Having just laid out what I think are some ways of determining exploitation or exhortation in a movie, I

now have to qualify that by saying that not all exploitative aspects of a culture should be completely avoided either. The Christian should be keenly aware of his culture’s failings in order to effectively offer an alternative. Some exposure is necessary. You cannot present an effective solution if you are not acquainted with the problem. We Christians are often notorious for condemning what we are not familiar with.

In Acts 17, the Apostle Paul models the kind of redemptive interaction with culture that I am suggesting. When he addresses the pagans of his day, he does so within the arena of ideas and communications of that day: The Areopagus. In some ways, television, music, and the movies are the Areopagus of our own day. Many people, wittingly or unwittingly, are influenced in their worldview by the media and entertainment. Like Paul, we had best be informed about the mediums of communication in our culture — good *and* bad.

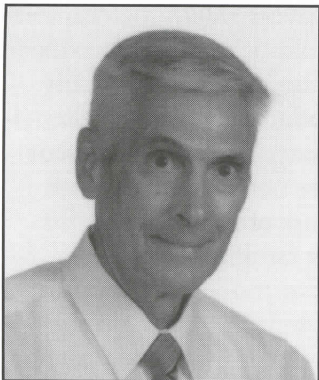
As a student under Gamaliel (*Acts 22:3*), Paul was not only aware of Greek culture and philosophy, he studied it extensively. He took time to analyze their religious altars (*v. 23*); He made himself familiar with their deities so he could compare and contrast them with the true God (*v. 24*). And then he quoted, with a certain sense of agreement, several Greek poets including Homer or Plato (*v. 27*), Epimenides, Aratus, and Cleanthes (*v. 28*).² Of course, what he really does is deconstruct those poets in such a way as to illustrate that they reflected a twisted suppressed glimpse of God’s original truth.³

And Paul’s exposure to these pagan poets and culture was within the context of a stringent holy righteousness, even before he was a Christian (*Phil. 3:4-6*). Evidently, he did not consider it a compromise to be familiar and to interact redemptively with his culture, agreeing and disagreeing where appropriate. He neither avoided culture nor embraced it.

Even though Christians are morally allowed and even Biblically obligated to watch movies (including some R-rated ones), the issues are not as black and white as both extreme positions would prefer. Mature decisions require mutual accountability (*Gal. 2:11-14*) and practice in having our senses trained to discern good and evil (*Heb. 5:14*). And it also demands sensitivity to the “weaker brother” who may stumble because of our freedom in maturity (*1 Cor. 8*). But that’s another whole column.

Brian Godawa is a screenwriter living in southern California. He wrote the script for the feature film To End All Wars, starring Kiefer Sutherland and Robert

— Continued on page 15 —



90 YEARS, and GOING STRONG?

An Evaluation of the Federal Reserve: Its Motivation and Founding

By Tom Rose ©2002

This is the interpretation of the thing: . . .

Thou art weighed in the balances, and art found wanting. Daniel 5:26-27

Fext year the Federal Reserve Bank will be 90 years old. The large majority of Americans regard the Federal Reserve with high esteem because they believe it has served their economic interests well by controlling harmful boom/bust cycles and protecting the integrity of the U.S. dollar and the value of people's savings. Furthermore, the chairman of the Federal Reserve Board is often quoted as speaking authoritatively on one topic or another. Would the news media and our government mislead the public into believing something that isn't true?

Let us investigate the early history of the Federal Reserve.

The Panic of 1907

The Federal Reserve System grew out of the "Rich Man's Panic" of 1907, which some economic historians believe resulted from the anti-business vendetta so actively pursued by President Theodore Roosevelt.

When the financial panic hit in October, 1907, J. P. Morgan quickly became the focal point of the efforts to keep failing financial institutions from going under. Night after night he would summon the leading bankers and financiers in New York City to his library where they would work until early morning hours to transfer needed funds from one institution to another as the public made "runs" on banks that had run short of liquid funds. Commitments to transfer money from one institution to another were based on the personal integrity and mutual trust of the financial leaders involved, with everyone looking to J. P. Morgan for leadership. Elgin Groseclose in his book, *Fifty Years of Managed Money*, explained it thus:

If it [The Panic of 1907] was the product of the open market, the natural outcome of the private enterprise system, the fruit of the misdeeds of the financial community, it was in these areas that the issue was met and mastered, the problem solved, the penance paid and the battle won. The panic may have been precipitated by financial manipu-

lators, but they assumed the responsibility and leadership for arresting its spread and restoring stability. There was no hesitancy. And among them all, authorities agree that Morgan was chief. (34)

Let me make something clear: The Panic of 1907 was *not* a natural product of the private free-enterprise system. Elgin Groseclose would certainly agree with me on this. It certainly *was* the result of misdeeds by the financial community, but it *is* also true that the members of the financial community themselves, at great personal risk, quickly took steps to keep the panic from spreading. To a man, Morgan and his associates felt that the immediate problem facing them was the lack of liquidity, so they consulted with each other to "ration" available funds and funnel them to financial institutions that needed funds most, but which they also deemed were savable. So if the panic was not a natural result of the free-market system, then what was the cause?

The panic was the direct result of *fractional-reserve banking!* Under a banking system based on fractional reserves, banks actually *create money* when customers borrow money, and money is *destroyed* when loans are repaid. Thus, fractional-reserve bankers engage in the continual process of systematically inflating and deflating the economy with credit-based money. Since banks earn their greatest profits by extending loans (creating credit), bankers have a natural tendency to err on the side of creating *more* credit than they should. More bank credit means more newly created money chasing a limited supply of goods and labor, thus prices eventually start to rise faster than real goods are produced. This induces some business entrepreneurs to over-extend their credit, thereby generating losses instead of profits. Cutbacks and lay-offs result. The public then becomes concerned and withdraws funds from financial institutions thereby precipitating a "credit crunch." It is from this *credit-induced cycle* that booms and financial panics are born. It becomes evident then that boom-bust cycles are actually

inherent in the system of fractional-reserve banking rather than the result of private capitalism.

This explains why Morgan and his associates focused on the *symptom* of “short liquidity” rather than the real underlying cause (excessive credit creation) that *generated* the symptom. The outcome of Morgan’s efforts to curtail the panic aroused public concern over the existence of an eastern “Money Trust” and this led Congress to establish the National Monetary Commission (NMC) in 1908 to study the problem of periodic panics. Senator Nelson W. Aldrich of Rhode Island, who had close business ties with J. P. Morgan, was chosen to head the NMC.

All the leading bankers and financiers spoke with a unified voice favoring a currency that was “flexible” (meaning flexible *upward!*). They also pushed the idea of a “lender of last resort” that would stand ready to bail out banks in the eventuality of “liquidity” problems. Of course, they really meant to bail out the *big* banks; and the so-called “liquidity problems” were of their *own* making from excessive credit creation! Needless to say, the real underlying cause would never be mentioned publicly.

Falsely Accusing the Free Market

The public would be led falsely to believe that periodic boom-bust cycles were endemic to the free-market system. The men who conspired to create the Federal Reserve System did not believe in competitive capitalism; rather, they believed in oligarchical (rule by a few persons) control of business and credit. The National Monetary Commission spent hundreds of thousands of tax dollars doing their “research” in Europe and eventually produced a tentative bill for a central bank.

In the fall of 1910 Senator Aldrich invited a few men to a secret meeting. They were to meet Aldrich at 10:00 P.M. on November 10 at his private railroad car parked on a siding at Hoboken, New Jersey. They were requested to come one-by-one and to use only their first names to avoid publicity. Their destination was Jekyll Island, off the coast of Georgia, where they would be cloistered for nine days making final changes to the NMC bill. Because of the American people’s historic aversion to central banks, the final version of the bill would be disguised as a *decentralized reserve institution*. At all costs, the group wanted to avoid any mention of a *central* bank, which is exactly what the Federal Reserve System is!

Newspaper reporters in the small coastal town of Brunswick, Georgia, got wind of visitors, but were

told the group was on a “duck hunting” trip. Here is a roster of the Jekyll Island “duck hunting” group:

- Sen. Nelson W. Aldrich (RI), Chairman of the National Monetary Commission, business associate of J. P. Morgan, and father-in-law to John D. Rockefeller, Jr.
- Abraham P. Andrew, Assistant Secretary, U.S. Treasury.
- Frank A. Vanderlip, President, National City Bank of New York, a Rockefeller bank and connected with the investment banking firm of Kuhn, Loeb, and Company.
- Henry P. Davidson, Senior Partner, J. P. Morgan Company.
- Charles D. Norton, President of J. P. Morgan’s First National Bank of New York.
- Benjamin Strong, head of J. P. Morgan’s Bankers Trust Company, who later would be appointed as the first “governor” of the Federal Reserve Board.
- Paul M. Warburg, partner in Kuhn, Loeb and Company. He represented the Rothschild banking dynasty in England and France and was brother to Max Warburg, who headed the Warburg banking consortium in Germany and the Netherlands. He was the key “monetary expert” who guided the group’s discussions.

Much behind-the-scenes planning and molding of public opinion went into the effort of selling the Federal Reserve System to the American public. Murray N. Rothbard, in *The Case Against the Fed*, writes:

The Panic galvanized the big bankers to put on a concerted putsch [a secret plot leading to a coup] for a Lender of Last Resort in the shape of a central bank. The big bankers realized that one of the first steps in the march to a central bank was to win the support of the nation’s economists, academics, and financial experts. Fortunately for the reformers, two useful organizations for the mobilization of academics were near at hand: the American Academy of Political and Social Science (AAPSS) of Philadelphia, and the Academy of Political Science of Columbia University (APS), both of which comprised leading corporate liberal businessmen, financiers, and corporate attorneys, as well as academics. Each of these organizations ... held symposia on monetary affairs during the winter of 1907-1908, and each called for the establishment of a central bank. The Columbia

conference was organized by the distinguished Columbia economist E. R. A. Seligman, who not coincidentally was a member of the family of the prominent Wall Street investment bank of J. & W. Seligman and Company. (108-109)

Rothbard points out that numerous NMC reports “poured forth onto the market” in 1910:

The object was to swamp public opinion with a parade of impressive analytic and historical scholarship, all allegedly “scientific” and “value-free,” but all designed to further the agenda of a central bank. (114)

Eustace Mullins in *The Secrets of the Federal Reserve*, relates that the House version of the Federal Reserve Act passed the House of Representatives on September 18, 1913, and the Senate passed its version on December 19, 1913. More than forty important differences remained to be settled:

The Congressmen prepared to leave Washington for the annual Christmas recess, assured that the Conference bill would not be brought up until the following year. Now the money creators prepared and executed the most brilliant stroke of their plan. In a single day, they ironed out all forty of the disputed passages in the bill and quickly brought it to a vote. On Monday, December 22, 1913, the bill was passed by the House 282-60 and the Senate 43-23. (27)

Charles A. Lindbergh, Sr., congressman from Minnesota, spoke on the House floor that day:

This Act establishes the most gigantic trust on earth. When the President signs this bill, the invisible government by the Monetary Power will be legalized.... Wall Streeters could not cheat us if you Senators and Representatives did not make a humbug of Congress ... The greatest crime of Congress is its currency system. The worst legislative crime of the ages is perpetrated by this banking bill. The caucus and the party bosses have again operated and prevented the people from getting the benefit of their own government. (ibid., 28)

G. Edward Griffin writes in *The Creature from Jekyll Island: A Second Look at the Federal Reserve*:

The centralization of control over financial resources was far advanced by 1910. In the

United States, there were two main focal points of this control: the Morgan group and the Rockefeller group. Within each orbit was an intricate maze of commercial banks, acceptance banks, and investment firms. In Europe, the same process of financial concentration had proceeded even further and had coalesced into the Rothschild group and the Warburg group. (5-6)

Griffin also points out that the big banks in 1910 were facing growing competition from small banks springing up in the South and West, out of the area of control of the eastern banks, and that a new type of competition was rearing its ugly head:

Competition also was coming from a new trend in industry to finance future growth out of profits rather than from borrowed capital.... Consequently, between 1900 and 1910, seventy percent of the funding for American corporate growth was generated internally, making industry increasingly independent of the banks....

Here was another trend that had to be halted. What the bankers wanted — and what many businessmen wanted also — was to intervene in the free market and tip the balance of interest rates downward, to favor debt over thrift. To accomplish this, the money supply simply had to be disconnected from gold and made more plentiful or, as they described it, more elastic....

Here, then, were the main challenges that faced that tiny but powerful group assembled on Jekyll Island:

- How to stop the growing influence of small, rival banks and to insure that control over the nation’s financial resources would remain in the hands of those present;
- How to make the money supply more elastic in order to reverse the trend of private capital formation and to recapture the industrial loan market;
- How to pool the meager reserves of the nation’s banks into one large reserve so that all banks will be motivated to follow the same loan-to-deposit ratios. This would protect at least some of them from currency drains and bank runs;
- Should this lead eventually to the collapse of the whole banking system, then how to shift the losses from the owners of the banks to the taxpayers. (ibid., 12-13, 16)

Summary and Evaluation

My purpose in relying primarily on other authors was to avoid any built-in bias against the Federal Reserve that I may have personally developed through many years of teaching courses in economics and money and banking. The more I have investigated the FRS, the more I have come to the certainty that it was conceived in a spirit of deception and came into being through secret collusion of highly-placed anti-free-market oligopolists (a few entities that together control a market) whose only allegiance was to themselves, to the institutions they controlled, and to the international banking cartel whose ideas the oligopoly finally succeeded in planting here in America.

Their goal was to establish a government-approved monopoly to foster massive and continued monetary inflation in pursuit of ever rising profits while, at the same time, being shielded from the adverse effects of their own inflationary policies by a tax-payer-provided "lender of last resort." Thus, viewed solely from the viewpoint of judging its deceptive conception and birth, there is only one judgment possible regarding the Federal Reserve System: "Thou art weighed in the balances, and art found wanting" (*Dan. 5:27*).

Tom Rose is retired professor of economics, Grove City College, Pennsylvania. He is author of nine books and hundreds of articles dealing with economic and political issues, including economic textbooks for use by Christian colleges, high schools and home educators. Rose's latest books (scheduled for release in late May, 2002) are: Free Enterprise Economics in America and God, Gold, and Civil Government, published by American Enterprise Publications, 177 N. Spring Road, Mercer, PA 16137. Phone: 724-748-3726; Website: www.biblicaleconomics.com

— Continued from page 11 —

Carlyle. He is the author of the book Hollywood Worldviews: Watching Movies With Wisdom and Discernment (Intervarsity Press), and speaks at various churches on How To Watch Movies and other movie topics. His website is www.godawa.com.

¹"Sex," *Dictionary of Biblical Imagery*, eds., Leland Ryken, James C Wilhoit, Tremper Longman III (Downers Grove, IL: Intervarsity Press, 1998), 777-778.

²Greg Bahnsen, *Always Ready: Directions for Defending the Faith*, ed. Robert Booth (Atlanta, GA: American Vision and Texarkana, AK: Covenant Media Foundation, 1996), 258.

³Bahnsen, *Always Ready*, 260-261. When Paul quoted Aratus that we are "God's offspring," he certainly did not mean it in the same pantheistic sense that Aratus meant. But he acknowledges the shadow of the truth that God "made from one every nation of mankind to live on all the face of the earth." God is the Father of all mankind in the sense that He is our Creator, and we are in His image.



RateSavers EXPRESS

Overnight Air Express | Next Afternoon | Next Day

For Less

Adrian David Heath

adrianheath@yahoo.com

P.O. Box 131921

The Woodlands, TX 77393

Phone: 832.615.3002

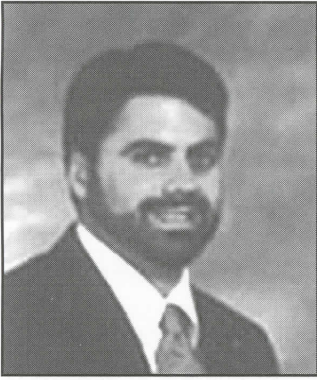
Fax: 832.615.3002

Authorized Reseller of Airborne Express | Dodson Group Affiliate

The *Chalcedon Report*, published monthly by Chalcedon, a tax-exempt Christian foundation, is sent to all who request it. All editorial correspondence should be sent to the managing editor, P.O. Box 569, Cedar Bluff, VA 24609-0569. Laser-print hard copy and electronic disk submissions firmly encouraged. All submissions subject to editorial revision. Email: chalcedon@netscope.net. The editors are not responsible for the return of unsolicited manuscripts, which become the property of Chalcedon unless other arrangements are made. Opinions expressed in this magazine do not necessarily reflect the views of Chalcedon. It provides a forum for views in accord with a relevant, active, historic Christianity, though those views may on occasion differ somewhat from Chalcedon's and from each other. Chalcedon depends on the contributions of its readers, and all gifts to Chalcedon are tax-deductible. ©2002 Chalcedon. All rights reserved. Permission to reprint granted on written request only. Editorial Board: Rev. Mark R. Rushdoony, President/Editor-in-Chief; C.L. "Smoky" Stover, Sec/Treas; Walter Lindsay, Assistant Editor; Susan Burns, Managing Editor and Executive Assistant. Chalcedon, P.O. Box 158, Vallecito, CA 95251. Telephone Circulation (8 a.m. - 4 p.m., Pacific) (209)736-4365 or Fax (209)736-0536; email: chaloffi@goldrush.com; www.chalcedon.edu; Circulation: Rebecca Rouse.

Cover design by Chris Ortiz / The Creation Group. Call (919)570-8142.

Inside design by Tamma Evans / The Typesetter. Call (972)270-8107 or email: thetypesetter@earthlink.net



The Biblical Way Out of a Recession

By Joe Johnson

The big question in the business world these days concerns whether or not we are in a recession. If we are in a recession, the next biggest questions are when and how do we pull out. If we can answer these questions correctly in today's economy, we can make a fortune.

From a Biblical viewpoint, however, we must ask ourselves whether or not we are experiencing God's economic curses. A recession is a temporary period of reduced economic activity or a cyclical slowdown. God's economic curses may or may not look like reduced economic activity or cyclical downturns due to market manipulations. God says that He will send economic curses if His people rebel against Him:

Cursed shall be your basket and your kneading bowl. Cursed shall be the fruit of your body and the produce of your land, the increase of your cattle, and the offspring of your flocks.... The alien who is among you shall rise higher and higher above you, and you shall come down lower and lower. He shall lend to you, but you shall not lend to him. (Dt. 28:17-18, 43-44)

According to Deuteronomy, our economy has been under "economic curses" for quite some time, even during the prosperous years preceding the recession. As an example, our national debt alone, not counting all of the consumer and other kinds of debt, is over \$6,000,000,000, which translates to over \$21,000 per citizen, and is increasing at a rate of over \$1,000,000 per day.

Sometimes we do not feel like we are experiencing economic curses due to our current macroeconomic policies. Just as a troubled business owner may continue borrowing because he does not want to face the facts about his current financial situation, today's civil authorities prefer to ignore the dangers and gratify the current desires of the people through market manipulation tools such as regulation, interest rates, and debt. In the long run, however, both the individual business and the greater economy will end up bankrupt.

The Solution

The Bible does not necessarily indicate how to get out of a recession as much as it does how to stay out in the first place (*Dt. 28:1-2*). In order to get out from under God's economic curses and experience His economic blessings, we must get to the root of the problem, which is disobedience to the law of God:

But it shall come to pass, if you do not obey the voice of the Lord your God, to observe carefully all His commandments and His statutes which I command you today, that all these curses will come upon you and overtake you. (Dt. 28:15)

Since disobedience to His law is sin, the only answer is to repent by turning back to God's law (*Jn 3:4; Ac. 3:19*).

Repentance does not just mean pointing the finger at the state for its unbiblical economic policies. When a society suffers economic curses, we can safely say that all God-ordained institutions have sinned and must repent. Then long-term economic recovery will be on its way.

The Family

God has given the institution of the family the responsibility of material stewardship, which can be exercised through business and trade (*Pr. 13:22; 2 Cor. 12:14*). Since business, trade, and household financial management is such an important component of our economy, the focus on microeconomics rather than macroeconomics will have the lasting impact. Therefore, the institution of the family must repent of the following sins:

- Coveting: Most of the average family's debt burden is an economic curse on coveting, for we desire what we cannot have, thereby becoming a slave to the lender (*Ex. 20:17; Pr. 22:7; 1 Cor. 7:23*).

- **Irresponsibility:** Another form of slavery is fearing entrepreneurial activity and thinking like a short-term employee, which Christ justly condemned in His parable of the minas (*Lk. 19:20-27*). This irresponsible and faithless fear is prevalent in our Christian circles, as we would rather become servants/slaves (employees) by showing-up to work for forty hours and getting a pay check at the end of the week instead of taking responsible dominion through entrepreneurial enterprise or self-employment (*Pr. 12:24*).
- **Gambling:** On the other hand, we have dreamers who take risks without hard work, always looking for the free lunch (*Pr. 12:11*). Prosperity comes through combining entrepreneurial spirit and hard work (*Pr. 14:23*).
- **Self-sufficiency:** One of the greatest sins that seems to be growing among Reformed circles is the need to be self-sufficient, which is an unbiblical doctrine. God encourages a large division of labor through excellence in specialization (*1 Cor. 12:4-18; Rom. 12:4-8*). This is a key Biblical concept to economic prosperity.
- **Sabbath breaking:** Not only must we rest on the Sabbath, we must shut down our businesses and discourage any economic activity other than issues related to Biblical necessity, charity, and worship (*Neh. 10:31; Mt. 12:1-14; Lk. 6:6-10*). Then we will be ready to work a full six-day workweek instead of the typical four and half days (*Ex. 20:8*).

The State

Unlike the family in its proactive economic activities, the state must return to its Biblical limits of being God's restrainer of evil. The civil government's power, the sword, should be used only to protect its citizens. Hence, our current civil government would have to repent by taking these economic actions:

- **Economic philosophy and practice:** The state must return to a true and Biblical free market economy in philosophy as well as practice. We must repent of our current socialistic and fascist economy by properly obeying the eighth commandment (*Ex. 20:15*). This means ending all business regulatory practices and privatizing all industries (*i.e.*, banking, currency, transportation, education, and retirement benefits).

- **Regulatory law:** After removing all of our unbiblical regulatory law, we must replace it with Biblical contract law. Different parties would be free to negotiate their own terms aided by the enforcement of Biblical civil law (*i.e.*, against bribery and deception) and without regulatory interference.
- **Financing:** Unbiblical government financing must be eliminated, whether it is the graduated income, excise, property, death, unemployment, worker's compensation, Medicare, Social Security, or capital gains taxes, as well as debt financing and theft through inflation.
- **Property ownership:** The abolition of property tax will return private property to its rightful owners (citizens), who are currently renting from their landlord, the civil government. Additionally, the civil government must sell all its property (*i.e.*, land and gold) to the new free market and use that money to start paying off its debt (*Dt. 17:16-17*).

The Church

The church is the institution that must call for and lead in repentance. If the church falls, all other institutions follow. Likewise, if the church is holy and pure, reformation in all areas of life will follow. The church must remember the following:

- **Lack of influence:** The church is God's instituted rock, the center and foundation for all of life (*Mt. 16:18-19*). God's economic blessings will not come unless His church lays the foundation.
- **Theology:** Proper theology is absolutely critical to the long-term economic prosperity of any culture. For example, Biblical economic prosperity is rooted in proper long-term optimistic eschatology, the focus on future generations versus self, the concentration on Christ's dominion versus current gratification, and freedom versus slavery.
- **Leading by example:** If the church is not repentant, why should we expect any other institution to repent? The ministers of God must first repent, so they may also lead by example (*Lk. 6:39-42*).

Emerging from God's Economic Curses

If we truly want God's pleasure and thereby His economic blessing, we need to think long term,

because it certainly will not come overnight. Though the Biblical prescription for getting out of a recession is not as complicated as most bureaucratic economists think it is, it is not a magic bullet either. The Biblical remedy for coming out from under, and staying away from, economic curses is simple, but it requires us to humble ourselves and repent, that we may truly love God (*Is. 57:15; Jn. 14:15*).

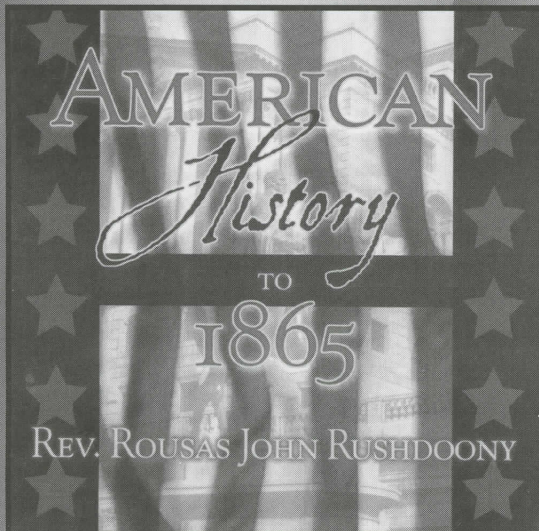
We must individually repent and continually pray for cultural repentance at all levels, engage in our own economic activity and political action, educate our neighbors and future generations, and pray that God's rock will once again become the salt and light in our economy.

Joe Johnson is a business consultant and President of the Business Reform Foundation. He holds an MBA in Executive Business Management and a BA in Business Administration and Economics from Ashland University. He can be reached by phone at (419) 334-9403 or by email at jjohnson@business-reform.com.

ATTENTION CHALCEDON READERS

We receive many more article submissions than we can publish in the CHALCEDON REPORT. We post a number of these articles on our web site, at chalcedon.edu. We cover a wide array of topics, from theology to pastoral and church concerns to women's and youth issues to social and political matters and relevant letters to the editor. You can also donate to Chalcedon on our web site, and order our publications. We think you'll really enjoy our site. Why not make it your home page?

American History to 1865



By R. J. Rushdoony

These tapes are the most theologically complete assessment of early American history available, yet retain a clarity and vividness of expression that make them ideal for students. Rev. Rushdoony reveals a foundation of American History of philosophical and theological substance. He describes not just the facts of history, but the leading motives and movements in terms of the thinking of the day. There can be no understanding of American History without an understanding of the ideas which undergirded its founding and growth. 35 lectures on 18 cassettes in album, \$88.00 plus \$13.00 shipping and handling (\$15.00 outside U.S.).

Order from: Chalcedon, P.O. Box 158, Vallecito, CA 95251

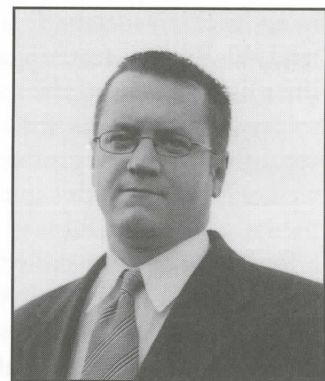
Phone: (209) 736-4365

e-mail: chorders@goldrush.com

On Missing the Boat:

When Well-Meaning Christian Economists Force Us to Look Elsewhere for Financial Advice

By David L. Bahnsen



Most adults who were alive during the 1980s and 1990s saw a period of economic expansion and financial prosperity that may possibly be the largest of its kind in human history. Sadly, most Christian investors took no part in the gains and growth that the period produced. This is not just sad, however: it is intriguing. In this article, I want to explore why that is the case, and what attitude a Christian individual or investor ought to have towards his financial planning.

Several brilliant individuals have written about economics, investing, proper planning, etc. from a Christian perspective. There are some good materials available and resources one could use to implement a well thought out financial plan. Indeed, this is not just an option available to a true Christian — it is a duty. “A godly man leaves an inheritance to his children, and their children,” Proverbs tell us. “Whoever does not provide for his own family is worse than an infidel,” the Apostle Paul tells us. Lack of financial planning and sound investing is perhaps one of the most distressing matters facing the Christian church, and particularly the Reformed church. Those of us who hold to Chalcedon’s creed have an even greater responsibility to plan properly with our finances, invest intelligently, and leave behind the greatest legacy we possibly can. We not only strive to build up “spiritual capital” in our families (meaning generations of character, honor, and obedience) to have the cultural impact we desire to have; we must emphasize “financial capital” as well, in order to produce future generations of well-equipped families, schools, businesses, etc. — all united to glorify the Lord and expand His kingdom on earth.

The large majority of Christians I have met throughout my life have not been successful in this endeavor — especially in the Reformed circles I have grown up in. I firmly believe that this is largely due to a “head in the ground” mentality that has ignored the equity markets, prioritized survivalist nonsense over intelligent investing, and replaced rational concerns about certain economic fears with irrational concerns about the future of our nation and economy.

Let me preface my next comments with this statement: We worship an awesome God, and He is certainly free in His own covenantal love and wisdom to do with our nation as He wills. However, if God wanted to destroy the American culture for its disobedience by causing a collapse of our banking system, or through any type of “sky is falling” scenario, I do not believe that our biggest concern should be whether or not we have gold coins in our sock drawers, as opposed to stock holdings in our portfolios. God is an awesome God, and He will deal with His people as He sees fit. Our responsibility, in the meantime, is to be “wise as serpents, and gentle as doves,” as the Messiah taught. It is not to tout the “nightmare of the month” every time we feel that an economic collapse is coming, render irrational panic in the hearts and minds of Christian investors, and keep our churches’ and Christian families’ capital forever on the sidelines. The pastors and authors who are guilty of this have done so to the detriment of many people and many churches. I do not want to depress those of you who have held savings bonds or gold/silver positions for the last twenty years, instead of participating actively in the American stock market, by showing a comparison of investment performance. The results would be unbelievable to you, and would probably only force you to commit various violations of the 10th commandment. I do, however, hope and pray that our next generation will not make the same mistakes.

Ways to Invest

It is my opinion that active participation in the equity markets through dollar-cost averaging is the greatest means of obtaining wealth available to an investor. Running one’s own business with success can be a greater means (as can finding success as a professional actor or athlete). But for those in a bit more realistic place in life, an intelligent, safe, diversified, proper participation in the equity markets can be the greatest wealth-building habit in the history of America, especially in the twenty-first century. It is important for me to say that capitalism is not one of the economic systems that could work

in a Christian society. It is the only system. When we read the Biblical teachings on economics, understand the role of man and the role of the state in a free society, and examine the entire scriptural context regarding markets, productivity, and wealth creation, we are left only with capitalism. Smart equity investments are a beautiful way for those who cannot afford to or are not skilled in entrepreneurial matters to play a part in the growth that capitalism brings to an economy. Indeed, certain international economies are now embracing capitalism in a way they never have in history. It is my contention that tremendous investing opportunities exist there as well.

There are those who are afraid of a complete banking collapse, as we rely on a centralized fractional reserve to run a banking system. I am opposed to the concept of the Fed, and personally take an Austrian approach to money and economics. However, I do not subscribe to the idea that the Fed will collapse, the banking system will completely fail, and that we will all be left lined up in the streets to find out how to spend our earned dollars. Indeed, if someone does feel that all of those things will happen, he ought to consider what possible investment, if any, is a safe place to put his money. Those concerns and phobias need to be balanced with our expectations for life. I am not a survivalist, and I

refuse to allow my family's investment strategy to be redefined every time a new "nightmare theory" comes along. We in the Reconstructionist camp are very critical of Dispensationalists for their "antichrist of the month" books and mentality. I suggest to you that we have been much worse in some of our own doomsday prophecies (read: failed predictions) here in the Reformed camp.

My own belief about the Fed and its monetary policy (indeed, even its own existence) is that it is immoral, and normally inflation producing. I do not see the greatest concern about centralized banking as an all-out collapse, but at the very least, a mostly damaging effect on the value of money. The irony I find in all of this is that the best historical means of combating inflation has been the very investment strategy so often repudiated in Christian publications — active investments in the equity markets. If we believe that inflation is wrong (both morally and economically), we do not "throw the baby out with the bath water" by ignoring the equity markets altogether. The responsibility we have is to take an intelligent approach, a careful design, and to follow a diligent process. This can be done, despite what you may have heard otherwise.

I encourage you to re-think your approach to your family's finances and to line up your objectives with the most discerning, intelligent, and wise strategy that you are able to.

NOTE — The opinions expressed in this article are not necessarily those of UBS PaineWebber.

David Bahnsen is a Financial Advisor with UBS PaineWebber in Newport Beach, California. He sits on the Board of the Covenant Media Foundation and the Southern California Center for Christian Studies. Since the last time David appeared in the Chalcedon Report, he has sold his Christian music business, and has become licensed and active in the financial planning world. He is happily married, and can be reached at DavidBahnsen@msn.com.

History's most
Bodaciously Biblical
 expositors give you their insights
 on the Ten Commandments

The most quoted commentary ever on the Ten Commandments.

- Christianity's Significant Difference
- Career Advice
- The Chief Commandment
- Divorce/Re-Marriage
- Better Family Relationships
- The Most Deadly Sin

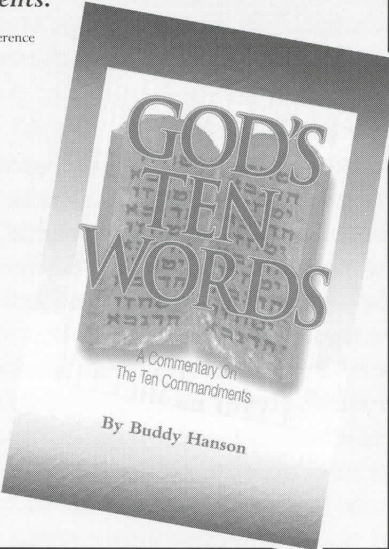
Practical advice from the most trusted and respected biblical scholars throughout history.

A portion of the proceeds will be donated to the Chalcedon Foundation.

\$19.95 + \$4.95
shipping and handling

(2 or more books, add 15% for s/h.; Alabama residents add 9% sales tax)

Distributors, Book Stores and Fund Raisers contact:
 bhanson@graceandlaw.com
 Order Online:
 www.graceandlaw.com



Reformed and Theonomic

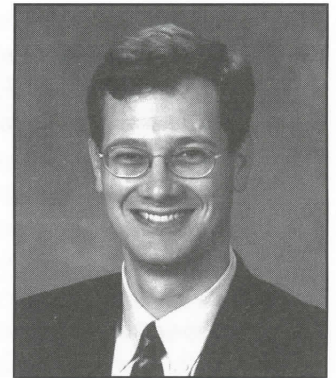


1-800-578-2421 www.covenanthome.com

Family Wealth

Part 1

By Timothy D. Terrell



There is not much that can create as much animosity among otherwise agreeable family members as the subject of family wealth, particularly inheritance. Much of the contention could be avoided if we recognized that the Bible is not silent on inheritance, but offers principles that can guide family wealth management, including our estate planning and bequests. Apart from decisions about the division of estates, however, it is clear that family wealth is a tool of dominion that creates incentives for righteous living among family members, provides a financial reserve to assist needy family members, and provides capital for the startup and extension of family businesses.

Inheritance and Incentives

Family relationships are central to the survival of any society, and Biblical societies recognize that different generations have mutual responsibilities to one another. These responsibilities are both spiritual and material. Parents are to provide for their children by teaching, leading, and disciplining them according to Biblical truth. They are also to provide for them materially, ultimately laying up an inheritance (*2 Cor. 12:14*). Grown children likewise have a duty to care for aging parents.

The parent-child relationship is therefore more than an emotional bond — it is spiritual, intellectual, and financial. God structured the family to operate through these bonds, and it is obvious that He gives earthly rewards for faithfulness to family covenants. When rights of inheritance are completely preserved, every generation is made better off. Parents have an incentive to train children to be wise in business matters, to save, and to give generously to others, so that wealth turned over to the children will not be poorly invested or squandered. The inheritance gives children an earthly reward for behaving wisely and caring well for their parents. Reinforcing the moral obligations of children is the implicit threat of disinheritance for gross misconduct or for neglect of their responsibilities to their parents.

Family wealth can, and should, be used to relieve family members who are in financial distress. R. J. Rushdoony noted that the family, “in providing for its sick and needy members, in educating children, caring for parents, and in coping with emergencies and disasters, has done and is doing more than the state has ever done or can do.”¹ More will be said about this in the second part of this essay.

Any change in society which weakens this incentive structure will weaken the family. As R.J. Rushdoony observed, “No society can prosper which weakens the family, either by removing the family’s responsibilities for education and welfare, or by limiting the family’s control of its property and inheritance by usurpation.”²

Conditional Inheritance

Proverbs 13:22 states, “A good man leaves an inheritance to his children’s children, but the wealth of the sinner is stored up for the righteous.” Building of family wealth is a worthy goal for a righteous man. Yet it is not to be passed on to succeeding generations without considering the spiritual condition of the heirs. Those who are not heirs of the spiritual inheritance of faith should not be made heirs of the material inheritance. R.J. Rushdoony noted that Caleb passed over his covenant-breaking sons to make his daughter Achsah and his son-in-law Othniel his chief heirs (*Jos. 15:16-19; Jud. 1:13-15*). “The priority of faith was set forth over blood and sex.”³

*There is ... a required inequality of inheritance, because there is a required moral division among men, and a religious division. God’s law requires that the godly seed be blessed, and the ungodly set aside.... The essential alienation of an inheritance is its transmissions to ungodly or to irresponsible hands. A portion, or a providential bestowment, should be the lot only of the righteous. It is thus unrighteousness to transmit an inheritance to the ungodly, whether blood kin or not.*⁴

As unrighteous children may not inherit, so righteous children may not be disinherited. When the younger son of Luke 15 demanded his inheritance, the father gave it immediately. (An inheritance may be given before the death of the parents.) As is well known, the son then squandered the inheritance in ungodly pursuits. The father acted with great compassion when the son repented, but it should be noted that the father did not erase the consequences of the son's sin. The elder brother's envy (vv. 28-30) was perhaps partly rooted in a concern that his father's wealth would now be further divided with his younger brother. The father reassured him, saying (v. 31), "Son, you are always with me, and all that I have is yours." Faithful children may not be deprived of their portion; the younger son would have no further inheritance from the father.

Only the child's unrighteousness or incompetence justify disinheritance — favoritism does not. Thus, a father could not disinherit a son because of a dislike for the mother (*Dt. 21:15-17*).

Dividing the Inheritance

Under the Mosaic law, only sons normally received an inheritance. (The "probate" case of the daughters of Zelophehad [*Num. 27:1-11*] added the provision that daughters may inherit if there are no sons.) Sons would carry on the name, land ownership, and business of the father, while daughters would typically be involved in the interests of their husband's families. A daughter was not left without any resources. First, she could expect a bride price to be paid by the groom upon her marriage, establishing a kind of trust fund managed for her benefit by her father.⁵ Her father had the option of contributing to this trust fund himself, in essence granting his daughter an inheritance. Second, a daughter would partake in the inheritance of her husband's family. The exclusion of daughters was certainly not because of any inability on the part of women to handle financial affairs. Proverbs 31 describes the virtuous wife as a woman who clearly knows how to make good financial decisions. Today, because the associated practice of paying bride prices has been almost entirely lost, parents wishing to follow the general principle of the Mosaic inheritance law would do well to include their daughters in the inheritance.

Biblically, the eldest son gains a double portion of the inheritance (*Dt. 21:17*). That is, in a family with four sons, the inheritance would be divided into five parts, with the eldest son receiving two parts and the other three sons each receiving one

part. R.J. Rushdoony says that this implies the first-born son's primary responsibility for the care of the parents, and a double portion of responsibility for any debts the parents may leave behind.⁶ The reason for the unequal division, as given in Deuteronomy, is that the firstborn son is "the beginning of [the father's] strength." The double portion is a celebration of the laying of the cornerstone of a legacy. However, the consequences are practical as well. Financially, the first-born son would be in a position to serve as a "redeemer" for his parents and siblings, perhaps symbolizing Christ as the first-born over all creation (*Col. 1:15*).

Today, credit markets and the state's supplanting of family functions have made it easier for families to live without the network of extensive financial dependencies that would have characterized families of antiquity. Family support structures have been largely replaced by welfare, Social Security, unemployment insurance, and other state "safety net" programs. With the devaluation of the family, the practical reasons for unequal division of the inheritance have been lost. Gone, too, is the firstborn son's sense of a special duty to his parents or siblings.

In the Old Testament record, the firstborn son by birth order was frequently a covenant-breaker, and the rights and duties of the firstborn son devolved upon a younger son. In this way Jacob and Joseph became privileged as firstborn. It is also worth noting that the primary heir was also the one who took the elder parents under his direct care; as R. J. Rushdoony noted, "Abraham lived with Isaac and Jacob, not with Ishmael, or with his sons by Keturah. Isaac lived with Jacob, not Esau, and Jacob lived under the care and supervision of Joseph..."⁷ Of course, we must be careful to distinguish between a Biblical requirement and a cultural tradition — the primary heir is not necessarily best suited in every respect for caring for aging parents — but the double portion would typically put that heir in a better financial position to provide for additional dependents.

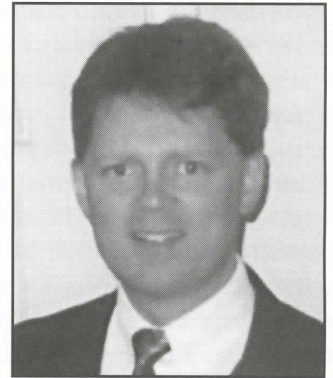
A Comprehensive Inheritance

Parents and children both must remember that an inheritance is more than bank accounts, houses, and heirlooms. Many parents who have not provided a material inheritance, either through neglect or inability, have passed on priceless treasures through their teaching and example. There is no ready substitute for parents' or grandparents' model of Christian piety and faithfulness. Biblical families

— Continued on page 26 —

Mentoring Employees: Corporate Discipleship

By Gerald Tritle



As a business owner or manager, would you like your employees to embrace the same diligence, corporate loyalty, broad-based abilities, experience, customer-orientation, and character as you do? Among the trades, journeyman tradesmen have historically imparted their ways of success to their apprentices via apprenticeships. Can this impartation be accomplished in corporate America? Yes, it can. Today, an increasing number of business leaders, whether in private industry or in government organizations, are mentoring their employees so as to effectively and efficiently perpetuate valuable corporate skills and character traits. Christian businessmen who desire to reproduce their own multifaceted skills and character in their employees have a tremendous running start when mentoring their protégés. They, as mentors, can implement valuable principles derived from the discipleship ministry of the Lord Jesus as a pattern. Notably, God's common grace enables even the unregenerate to implement these same principles. This article examines and encourages the implementation of corporate mentoring principles. It also presents pitfalls to avoid and benefits to derive in light of some primary discipleship concepts revealed in the Scriptures.

Employee mentoring is about a relationship between a mentor (a seasoned employee) and a protégé (a newly assigned employee). The goal of a mentoring relationship is for the protégé to become like the mentor. The protégé garners the best and proven qualities of the mentor and adds them to his own unique success characteristics. Luke 6:40 reveals this concept in Jesus' teaching, "[E]veryone who is perfectly trained will be like his teacher." The mentor-protégé relationship is very much akin to that of the master-disciple pattern revealed in the Scripture. Feminists, in the 1970s, embraced this concept and coined the phrase *mentorship* as a way to describe their discipleship of the next generation of feminists. Needless to say, the feminist cause was greatly advanced due to their diligent mentoring investments.

However, the mentoring relationship is not as narrow as a training relationship, wherein one is taught to perform repeatable tasks that are executed with regularity. But mentoring is also not as broad as an educator-student relationship in which a wide range of subjects are imparted to the student to enable him to analyze in the abstract and to determine appropriate courses of action. Specifically, in corporate mentoring, the mentor imparts his abilities, his success strategies, and his character traits over time to a faithful protégé so as to equip him to fulfill personal and corporate objectives, one of which is to mentor others.

Corporate mentoring has been the driving force behind the phenomenal 2900% growth of BTAS, Inc. [editor: Business Technologies and Solutions, the author's employer] over the past six years. BTAS is a high-tech consulting firm that began six years ago with five employees (three of whom were owners). It has grown to 145 employees, a result of the benefits that corporate mentoring has brought to its customers. The company's clients, who delighted in BTAS' original employees, placed a strong demand on the company for additional consulting personnel who possessed the same professional skills, customer relations abilities, and character of the initial five employees. Corporate owners and managers could neither obtain new hires with the array of traits that customers desired, nor could they simply send new recruits to a school for character training. Therefore, the officers began to mentor newly hired employees in the business characteristics that originally made them successful with their clients.

The following principles have made the BTAS corporate mentoring program successful:

Bring Together Faithful Mentors and Faithful Protégés

Corporate mentoring requires that faithful mentors and faithful protégés work together for the good of each other and of the company to the glory of God. Recall the words of the Apostle Paul in 2 Timothy 2:2:

“And the things that you have heard from me among many witnesses, commit these to faithful men who will be able to teach others also.” Mentors must embrace the company’s goals as well as their own, and must direct their energies toward building up the company. In the same manner, protégés must be faithful to their mentors and to the company’s interests, in addition to their own. A mentor-protégé relationship is no place for pursuit of self-interest at the expense of the company. Protégés must prove themselves progressively faithful by following the instruction and impartation of their mentors. Jesus defined the true disciple (*i.e.*, the disciplined follower/learner) in John 8:31 as one who continued to do His words: “If you abide in My word, you are My disciples indeed.” Furthermore, as the faithful protégé succeeds, he will be entrusted with more responsibilities, a Biblical principle from Luke 16:10: “He who *is* faithful in *what is* least is faithful also in much....” As one can see, then, a businessman desiring to be fruitful in imparting his ways to others for their benefit and for that of the corporation must seek out faithful men or women who, when mentored, will be able to mentor others also.

Set a Clear Course of Success

From the start, mentors must set a clear course of action for the mentor-protégé relationship. BTAS takes definitive steps to implement a structured and repeatable yet flexible mentoring program. Each mentoring relationship begins with a clear mentoring plan, wherein all of the mentor’s expectations of the protégé are documented. As Paul said in 1 Corinthians 14:8: “For if the trumpet makes an uncertain sound, who will prepare himself for battle?” A clear course of action necessarily influences the protégé, depicting expected readings (*e.g.*, corporate strategies, customer profiles), project accomplishment goals, education and training requirements, and mentoring discussion reviews. The elements of each mentor-protégé relationship plan are specifically tailored to suit the mentoring requirements of each newly hired protégé. This plan depicts how long the relationship is to occur and how long and in what ways the protégé’s weaning will take place. After a protégé receives his new assignment and is assigned a mentor, both parties meet and collaborate on the documented Mentor-Protégé Plan. Measurable performance standards, including expected character traits, are discussed, agreed upon, and documented in the plan. Documenting this mentoring plan enables both mentors and protégés to remain focused and committed to measurable success.

Find the Right Mentor-Protégé Fit

BTAS corporate managers collaborate continually to obtain the right mentor-protégé relationship fit. To support this effort, mentors many times participate in the hiring of their protégés. It should be noted that mentors need not have the same skill sets of the protégé if, for example, the mentor will only impart character traits and customer relations skills. A systems analyst, for example, may impart his work ethic to a newly hired engineer. Mentors are then provided complete details about their new protégés, including position descriptions and performance objectives, both of which are documented in the Mentor-Protégé Plan.

Mentoring Is an Investment in Relationship

Mentors and protégés must invest in their working relationship for their mutual success and for that of the company. Of course, professional mentoring relationships can get prickly, messy, and political, but, as the saying goes, “Nothing ventured, nothing gained.” Proverbs 10:4 states, “Where no oxen *are*, the trough *is* clean; But much increase *comes* by the strength of an ox.” Luke records Jesus’ words in Acts 20:35: “It is more blessed to give than to receive.” Each participant must give to the relationship. The mentor humbly and diligently imparts, and the protégé follows in a disciplined manner — like a corporate disciple. Both members of the relationship must take relationship risks that require trust, unselfish consideration of each other’s interests, and diligent pursuit of accomplishing the objectives set forth in the Mentor-Protégé Plan. Christian mentors and protégés can truly think of each other’s interests, based on their desire to serve one another to the glory of God from a pure heart, a good conscience, and a sincere faith. The Christian mentor wants the protégé to glorify God in his skills and character. The Christian protégé humbly submits to the labors of his business mentor to please his Lord.

Mentoring Is an Investment in Time

Although the relationship investment involves time, being a mentor need not and should not take forty hours per week. After the initial collaboration meeting, mentors and protégés may formally meet once per week for focused counsel, training, and education regarding business success. The most successful relationships begin when mentors and protégés are assigned a mutual project. This enables the mentor to demonstrate skills and to note how the protégé works and what steps can be taken to

perfect the protégé's skills and capabilities. The relationship is usually more intense during the first six months than afterwards when the protégé begins to be more comfortable with the corporation, his corporate duties, and his mentor.

Expect Fruitfulness

The mentor-protégé relationship takes hard work. Since no one desires to labor in vain, mentors must expect and work toward fruitfulness from their protégés. Protégés, on the other hand, should expect their mentors to pour their professional lives into them. With diligence, kindness between the mentor and protégé, and prayer for success, the mentor-protégé relationship will bear fruit in varying degrees for both parties and for the company. A redemptive concept from which this mentoring principle is derived can be found in Mark 4:20: "But these are the ones sown on good ground, those who hear the word, accept *it*, and bear fruit: some thirtyfold, some sixty, and some a hundred." Fruitful mentoring is not simply hoped for; it is worked toward. In the case of BTAS, corporate management monitors the success of mentor-protégé relationships against the documented plans to ensure that expectations are being met. Adjustments to the plan (including assignment of new or additional mentors) can take place, if needed, to produce the intended fruitfulness for the protégé, the mentor, and the company.

Be Patient with One Another

The mentor-protégé relationship is one of patience. Mentors must allow for their protégés' individual qualities and need for some separateness, whereas protégés must embrace their (the mentors') abilities and character. Protégés must never grow weary of being reminded of policies, strategies, instructions, or procedures by the mentor. Peter the Apostle reminded his disciples of the Words of Life while knowing that they would grow weary from his reminders (2 *Pet. 1:12*): "For this reason I will not be negligent to remind you always of these things, though you know and are established in the present truth." Protégés must tolerate reminders, remembering that the mentor is trying to reduce the risk of failure for the protégés and the corporations.

Protégés Must Be Weaned

Just as every child must be weaned, so also must disciples and protégés be weaned. Mentors wean their protégés when they reflect the intended skills and traits documented in their Mentor-Protégé Plans. The weaning process usually occurs when

protégés are assigned projects, wherein they operate partially or fully on their own without the focused attention of the mentor. During protégé weaning, the mentor trains the protégé in mentoring techniques to prepare the mentored employee to become a mentor himself. As the formal mentor-protégé relationship ends, the mentors prepare to take on new protégés, while the former protégé, at the appropriate time, prepares to become a mentor.

Although these principles provide a framework for mentoring success, there are some potential pitfalls that must be overcome. Mentors should not knowingly hoard information their protégés need. Knowledge-hoarding not only stifles the mentor-protégé relationship but also restricts the growth and learning capability of the corporation — or any organization, for that matter. Also, mentors should resist temptation to be jealous of the success of their protégés. A successful protégé reflects the successful discipleship capabilities of the mentor. In addition, when mentors perform well in their mentor-protégé relations, corporate management should reward them for their labors on behalf of the company. Protégés should learn to trust that their mentors have their best interests at heart and protégés should remember that higher corporate authorities are evaluating the mentors. Mentors should never refuse to wean their protégés. Protégés, on the other hand, should not fear being weaned away from their mentor. Finally, both mentor and protégé should keep the goal of the relationship in mind: the impartation of the mentor's valuable success traits in a particular corporation to the protégé.

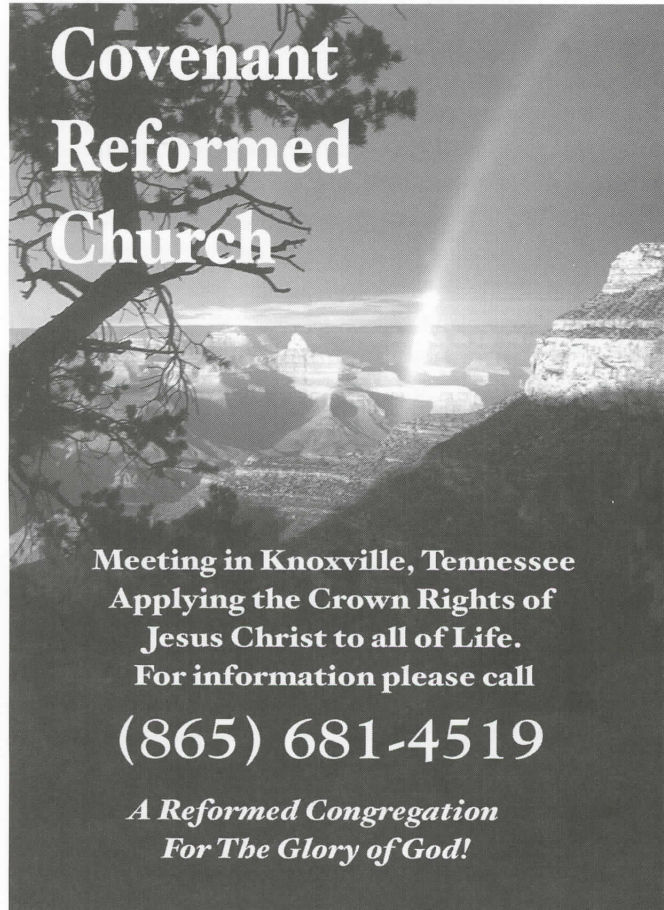
BTAS has learned from applying these tried and proven discipleship principles in its mentoring program that diligent mentoring provides corporate cohesiveness among the employees, continuity of valuable service capabilities, and corporate knowledge-sharing benefits. Through the mentoring program, the company perpetuates its greatest skills and character traits. Furthermore, mentoring creates a pool of employees who better understand the company, its needs, and its customers because they have been disciplined by those who have a vested interest in the company's success. Further, mentoring reduces the time newly assigned employees need for learning as well as the initial anxiety employees experience because of new employment tasks. When mentoring is institutionalized, mentors and protégés experience a sense of contribution to the long-term success of the company. Protégés embrace the comfort of knowing that they will be mentored into succeeding.

Customers benefit, too, from a company's mentoring program because they come to expect

certain skills and character traits from employees of the company. In addition, customers' business risks are reduced when they hire consultants or work with businessmen who reflect the character of the superior employees with whom they have worked before. They have the comfort of knowing that new hires will be helped toward success.

Mentoring is a corporate discipleship relationship that works to strengthen a company's most vital resource — its superior employees. Mentoring is a practiced way for top-notch employees to impart the outstanding qualities that make them successful to protégés who are ready to receive this impartation to become successful. Mentoring operationalizes Biblical discipleship techniques within the corporate arena. BTAS and its customers have benefitted in concrete and multifaceted ways from long-term investments in forms of mentoring that perpetuate corporate success.

Gerald Tritle is a business proposal manager in the corporate headquarters of Business Technologies and Solutions (BTAS), Inc., a high-tech firm in Dayton, Ohio. Gerald, his wife, Jennifer, and their three children reside in Springfield, Ohio, where he pastors Springfield Reformed Presbyterian Church (www.springfieldreformed.org). He can be contacted at Tritle2000AD@aol.com.



**Covenant
Reformed
Church**

Meeting in Knoxville, Tennessee
Applying the Crown Rights of
Jesus Christ to all of Life.
For information please call
(865) 681-4519
A Reformed Congregation
For The Glory of God!

— Continued from page 23 —

recognize that different generations have material *and* spiritual responsibilities to one another.

Timothy Terrell teaches economics at a small liberal arts college in South Carolina. In addition, he is director of the Center for Biblical Law and Economics, on the Internet at <http://www.christ-college.edu/html/cble/>. Dr. Terrell can be contacted at terrelltd@wofford.edu.

¹ Rousas J. Rushdoony, *The Institutes of Biblical Law*, vol. 1 (Presbyterian & Reformed, 1973), 181.

² *ibid.*, 181.

³ Rousas J. Rushdoony, *The Institutes of Biblical Law*, vol. 2 (Vallecito, CA: Ross House Books, 1986), 179.

⁴ *ibid.*, 180.

⁵ See Timothy D. Terrell, "Recovering the Bride Price," *Chalcedon Report*, May 2002.

⁶ Rousas J. Rushdoony, *Law and Society*, p. 172.

⁷ Rushdoony, *The Institutes of Biblical Law*, vol. 1, 180.

Wanted!

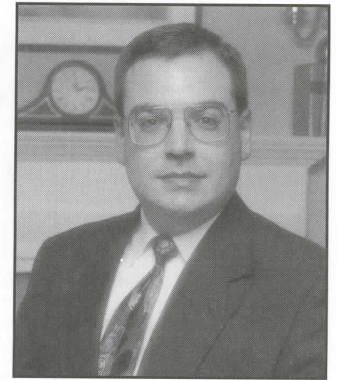
Chalcedon-friendly Churches, Home Churches, Bible Studies. Chalcedon wants to develop a list of churches, home churches, and Bible studies sympathetic to our position and objectives so that we can share this information with those of you who call asking for groups in your area. If you would like for your group to be included on our list send the name of the contact person, their email, phone number, the town and state of the group to Susan Burns at chalcedon@netscope.net.

The Death of the West

How Dying Populations and Immigrant Invasions
Imperil Our Country and Civilization

By Patrick J. Buchanan, Thomas Dunne Books, 2002

Reviewed by Val W. Finnell, MD



Every once in a while, one comes across a book that cannot be put down, or rather should not be put down. Patrick J. Buchanan's latest work, *The Death of the West*, is one of those books. It's a volume that should be read by every Christian cultural warrior.

Mr. Buchanan chronicles the major paradigm shift in Western/American culture away from its Christian roots to one of secular humanism by examining what has happened to our various cultural institutions, particularly the family.

A critical look at the birth rates of Western nations reveals that our country, and nearly all of Europe and Japan, is literally dying. In place of a large, traditional family, Westerners are opting for a life of luxurious living with fewer offspring, if any. At the root of the problem are lack of faith and the destruction of the God-ordained roles for men and women that extends from it.

Buchanan doesn't hesitate to blame the success of radical feminism for the disintegration of the family. With stinging indictment, he eloquently describes the consequences of women moving from the home to the workplace. Instead of raising families, Western women are now more interested in their careers. Thus, child rearing is delayed or permanently postponed.

In contrast to the prevailing Western attitude toward the family, the birth rates in Third World countries are exploding. Many of these countries have cultures that are openly hostile to the West and particularly Christianity. Buchanan details the alarming birth rate in Muslim countries like Iran, Iraq, and Afghanistan. He then examines how uncontrolled immigration policies towards such countries could spell disaster for the West. The implications of these facts are sobering: Muslims will literally outbreed Christians in a short amount of time.

Mr. Buchanan then turns his guns within and lays the blame for all of this squarely upon Christians and conservative Republicans who have refused to engage in cultural warfare. Highly motivated secular humanists filled the vacuum created by the abdicating conservatives and these liberal elites had no qualms about subverting all of our cultural institutions including our schools, the arts, media, and government institutions.

The book ends with some practical solutions that could help turn the tide of decades of cultural decay.

While *The Death of the West* is a superb chronicle of what is wrong with the West and places the charges exactly where they belong, some words of caution are in order:

First, we must never misplace the Antithesis. God has placed enmity between the Seed of the woman and the seed of the serpent. In other words, all of redemptive history is warfare between God's people and the rest of the world. The Antithesis is not found in racial or ethnic distinctions. The mystery of the gospel is that all people, throughout the whole world, can be reconciled to God through Jesus Christ's redemptive work. The strength of Western culture is not in her ethnicity, but in her historic Christian character and the cultural benefits that were created by a fully orbed Christian faith. If a foreign country does not share these cultural values that *flow from* Christianity, then immigration should not be allowed, *period*. On the other hand, if a country's culture is Christian and shares those values, immigration should be permitted at a reasonable rate to allow the immigrants adequate time to assimilate into our society.

Second, our emphasis must always be on recapturing culture and not merely the political apparatus. While Mr. Buchanan says as much, we need to be self-conscious enough to realize that this is exclusively the function of Christians laboring for Christ in every area of life, including politics. Pietistic, reductionistic, and effeminate Christianity isn't going to cut it. Like an armory, the Church should equip her members with the tools of cultural warfare. Morbid introspectionism must, therefore, give way to a virile, totalistic, and masculine Faith. Anything else is unconditional surrender to the enemy.

Dr. Finnell is a pathologist and webmaster for Messiah's Congregation in Brooklyn, NY (www.messiahnyc.org). He also serves on the board of directors for English First (www.englishfirst.org), an organization dedicated to making English America's official language, giving every child the chance to learn English, and to eliminating costly and ineffective multilingual policies. He lives in El Paso, TX and can be reached at his e-mail address: reformed@elp.rr.com.

Chalcedon classifieds

TEACHERS NEEDED for Christianity and culture seminars nationwide. Strong financial incentive. Send name & mail address: mtra@mcg.net or 952-472-5202 web www.mcg.net/mtra.

BIBLICAL JOURNALISM. The World Journalism Institute is a division of God's World Publications and offers a number of journalism credit courses throughout the year in New York City, Washington, DC, Asheville, NC. Check us out at www.worldji.com. We may be right for you.

REFORMATION INTERNATIONAL COLLEGE AND THEOLOGICAL SEMINARY. Distance learning college and seminary for the seriously reformed. 772-571-8833 or www.REFORMATION.EDU

SINGLE MEN AND WOMEN and young families wanted for 3 yr. apprenticeship program. Learn how to start, own, and operate your own Christian school. Salary, housing, and medical benefits while learning. Free tuition toward undergraduate or graduate degree. Contact Dr. Ellsworth McIntyre, Grace Community Schools, 4405 Outer Dr. Naples. FL 34112. Phone: (941) 455-9900 or email: revmac@mindspring.com.

CREATE FAMILY WEALTH In a ground floor opportunity with a revolutionary roof top mounted wind power technology. I am currently seeking top quality people to add to my leadership/sales team. www.dealersneeded.com/freepower.

DOMINION RESOURCES closeout: titles from Ross House, P & R, Sprinkle Pub. has materials including McGuffey Readers, CLA, Vic Lockman, etc. 100's of titles. 50% off + shipping. Request list from jdjacob@aol.com.

WE'RE INTERESTED in finding an in HOME CHURCH in the Phoenix West Valley. Please contact Tom with information @ 623/566-9851.

ONLINE CHURCH directory for reformed churches that practice/allow paedocommunion/covenant communion. We would love to list your church if it isn't already there. Two reasons, we are looking for a church for ourselves and we figured if we were looking, others might be as well. Check out our directory at: http://members.tripod.com/eightarrows/churches_that_practice_pae.html. Add your church by filling in the form, or call: 417-394-3056.

EAST CENTRAL FLORIDA Ref. Presb. church-plant that is confessional, theonomic, missionary minded, home-school supportive located in Indian River County, Florida (meet in Fellsmere). Currently have three committed families, seeking more to build solid reformed church in area. Contact Pastor Geoff Donnan (772)571-8030. Reformation@compuserve.com.

IF YOU BELIEVE that you are 100 percent capable of developing an investment strategy, implementing a financial plan, and staying aware of all developments in education funding, retirement savings, and tax strategies-do not read any further. However, if you would like a competent financial professional of like-minded values to offer a free portfolio review, and possibly work with you in the above arenas, please contact David Bahnsen of UBS PaineWebber at (949) 717-3917, or by email at David.Bahnsen@ubspw.com

DIRECTOR OF DEVELOPMENT needed to organize fundraising campaigns, solicit funds, and develop donor relationships of an emerging Christian business organization. Email resumes to jjohnson@business-reform.com

DIRECTOR OF OPERATIONS needed to develop, improve, and maintain all products and services of the Business Reform Foundation. Email resumes to jjohnson@business-reform.com

REFORMATION CHURCH - OPC Reformed preaching, All of the Word for all of life S. Denver, CO 303-520-8814.

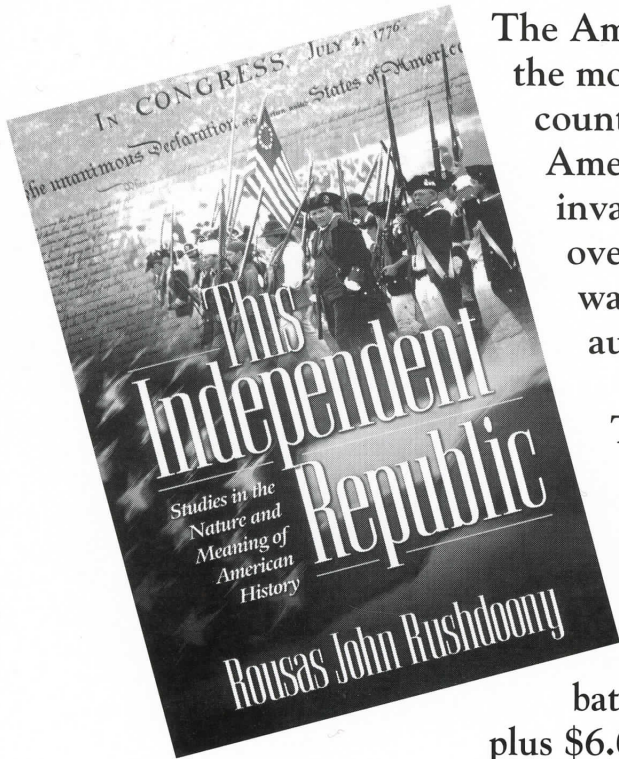
DOMINION INC 500 CO. Solve environmental probs. reps & mgrs to run business from home
\$1,000-7,000/m Pt/Ft
Products sell themselves
Help yourself & missions
www.Deu818.com
24/7 info 888-277-7120
Miss'y Geoff Donnan
No-toll 877-598-2577

A GOLD MINE...and it is free! Engaging audio lectures in Bible, theology, and church history. www.brucewgoe.com.

SOUTHERN WISCONSIN & NORTHERN ILLINOIS Covenant Community Reformed Church: Reformed, Confessional, Theonomic. Home School Support. Serving God by equipping the saints for ministry. Meetings near Janesville, Wisconsin and Freeport, Illinois. Contact Pastor Dan Gibson: (608) 756-8159, or RFORM2@aol.com.

— IMPORTANT! —

Chalcedon is now pleased to offer on-site education and applied Christian worldview training seminar programs for home educators, school professionals, church ministers, businessmen, political activists and all those who desire the vision and skills to apply strategic, Biblical Christianity to their educational and Kingdom endeavors. Contact Ronald Kirk at ronaldwkirk@goldrush.com or the Chalcedon office for information.

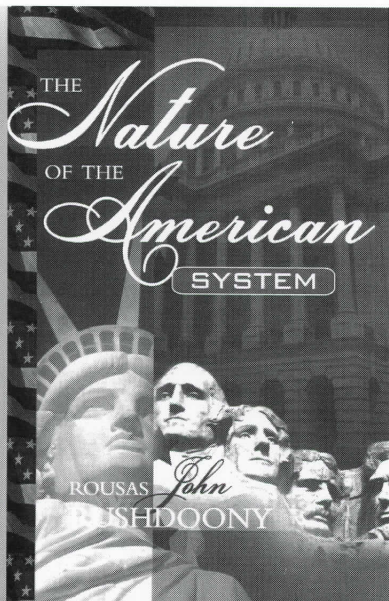


The American Revolution was not a revolution in the modern sense of that word. It was a defensive counter-revolution, fought to preserve American liberties from the usurpation and invasion of Parliament. The attempted overthrow of colonial legislative authority was a conscious move to increase the authority of the crown.

The revival and growth of the historic American settlement depends on the Christian renewal of the citizenry and the renewal of the centrality of the local units of government. Not in Washington, but on the local level, the battle will be won or lost. 148 pages, \$17.00 plus \$6.00 shipping & handling (\$9.00 outside U.S.)

Order from: Ross House Books, P.O. Box 67, Vallecito, CA 95251
Phone: (209) 736-4365 • e-mail: rhbooks@goldrush.com • www.rosshousebooks.org

The Nature of the American System



Behind the writing of history is a philosophy of history, and behind that philosophy of history are certain pre-theoretical and essentially religious presuppositions. There is no such thing as brute factuality, but rather only interpreted factuality. The historians' report is always the report of a perspective, a context, a framework; man is not, like God, beyond time and circumstance, condition and place.

For Christian revisionism, there is thus an incarnation that stands as the central point in history.

These essays are studies in Christian revisionism. Their purpose is to call attention to those aspects of American history currently neglected.

191 pages for \$18.00 plus \$6.00 shipping and handling (\$9.00 outside the U.S.)

Order from: Ross House Books
P.O. Box 67
Vallecito, CA 95251
Phone: (209) 736-4365
e-mail: rhbooks@goldrush.com
www.rosshousebooks.org



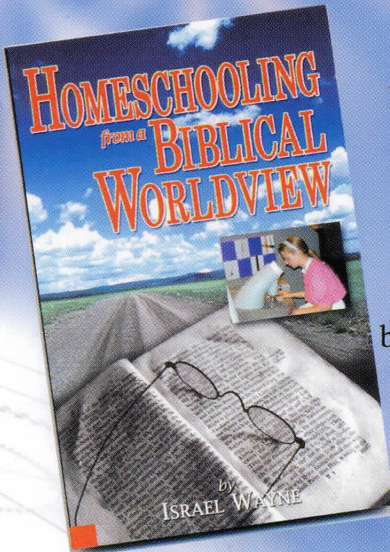
CHALCEDON
 PO Box 158
 Vallecito, CA 95251-9989

Phone (209) 736-4365 • Fax (209) 736-0536
 e-mail: chaloffi@goldrush.com; <http://www.chalcedon.edu>
 August 2002

Change Service Requested

NON-PROFIT
 U.S. Postage
PAID
 Stockton, CA
 Permit #168

“This is a book that will challenge many Christian homeschoolers and make them think. I want to commend [Israel Wayne] for writing such a superb dissertation.” --**Samuel Blumenfeld** *(Leading Expert on Education, Author of many books, Creator of Alpha Phonics)*



Every subject area teaches us something about the nature and character of God. In homeschooling we must begin with proper Biblical presuppositions which will enable us to make sense of the world around us. As we piece together the mysteries of God’s law and creation, we discover more and more about the God Who is. Seeing the world through God’s eyes is the essence of a Biblical worldview. Learn how to think Biblically, and transmit a Biblical worldview to your children.

Homeschooling From A Biblical Worldview
 by Israel Wayne. Available for only \$14.00ppd from:

WISDOM’S GATE
 P.O. Box 374, Covert, MI 49043
 1 (800) 343-1943

~~ www.WisGate.com ~~

FREE
 with order:
 Recent copy of
Home School Digest.
 \$5 value
 (Must mention
 this ad.)

“If you think homeschooling is just ‘school at home’ you need to think again. This book can help you not only with homeschooling, but bringing every thought captive to the Lordship of Jesus Christ.” --**R.C. Sproul, Jr.** *(Author, Director of the “Highlands Study Center,” Editor of Table Talk Magazine, HSing Father)*

“I hope (this book) opens a broad discussion of the application of the Biblical Worldview to every aspect of education.” --**Dr. Jeff Myers** *(Author, Popular Speaker, Professor and Director of “The Summit” at Bryan College, Homeschooling Father)*