

# • the journal



December 2008

Volume 8 Issue #12



Merry Christmas from the Summit Staff

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**“But when the fullness of the time had come, God sent forth His Son, born of a woman, born under the law, to redeem those who were under the law, that we might receive the adoption as sons.”—Galatians 4:4-5**

And it came to pass in those days that a decree went out from Caesar Augustus that all the world should be registered. This census first took place while Quirinius was governing Syria. So all went to be registered, everyone to his own city.

Joseph also went up from Galilee, out of the city of Nazareth, into Judea, to the city of David, which is called Bethlehem, because he was of the house and lineage of David, to be registered with Mary, his betrothed wife, who was with child. So it was, that while they were there, the days were completed for her to be delivered. And she brought forth her firstborn Son, and wrapped Him in swaddling cloths, and laid Him in a manger, because there was no room for them in the inn.

Now there were in the same country shepherds living out in the fields, keeping watch over their flock by night. And behold, an angel of the Lord stood before them, and the glory of the Lord shone around them, and they were greatly afraid. Then the angel said to them, "Do not be afraid, for behold, I bring you good tidings of great joy which will be to all people. For there is born to you this day in the city of David a Savior, who is Christ the Lord. And this will be the sign to you: You will find a Babe wrapped in swaddling cloths, lying in a manger."

And suddenly there was with the angel a multitude of the heavenly host praising God and saying: "Glory to God in the highest, And on earth peace, goodwill toward men!"

—Luke 2:1–14



No woman ever conceived a child, no mare a foal, without Him. But once, and for a special purpose, He dispensed with that long line which is His instrument: once His life-giving finger touched a woman without passing through the ages of interlocked events. Once the great glove of Nature was taken off His hand. His naked hand touched her. There was of course a unique reason for it. That time He was creating not simply a man but the Man who was to be Himself: was creating Man anew: was beginning, at this divine and human point, the New Creation of all things. The whole soiled and weary universe quivered at this direct injection of essential life—direct, uncontaminated, not drained through all the crowded history of Nature."

—C.S. Lewis, *Miracles*



Silent night, holy night,  
All is calm, all is bright  
Round yon Virgin Mother and Child.  
Holy Infant so tender and mild,  
Sleep in heavenly peace, Sleep in heavenly peace.

Silent night, holy night!  
Shepherds quake at the sight.  
Glories stream from heaven afar,  
Heavenly hosts sing Alleluia;  
Christ, the Savior, is born, Christ, the Savior, is born!

Silent night, holy night,  
Son of God, love's pure light  
Radiant beams from Thy holy face,  
With the dawn of redeeming grace,  
Jesus, Lord, at Thy birth, Jesus, Lord, at Thy birth.

—Joseph Mohr

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# from the PRESIDENT'S DESK

a word from Dr. Noebel



Merry Christmas from David and Alice Noebel

In these trying times of crisis upon crisis, having our feet planted on firm ground is very important. Jesus Christ is the firm ground for born again Christians. And while people generally grant Him more recognition at this time of year than at other times, Christians honor His coming to this earth as the Savior, Lord, and King of all His creation year-round (John 1:1-3).

Dinesh D'Souza makes a powerful point about our salvation in his book *What's So Great About Christianity*. He says the Bible doesn't say salvation is the gift from God, but rather salvation "is the gift of God." God Himself is the gift! Knowing He came to earth to spell this out for us is certainly an extension of that gift.

As a matter of fact, the whole drama of the incarnation, the virgin birth, and Jesus' life, death, and resurrection is one gift after another.

No wonder W.E.H. Lecky, one of England's skeptics, described our Savior as follows: "The character of Jesus has not only been the highest pattern of virtue, but the strongest incentive to its practice, and has exerted so deep an influence, that it may be truly said, that the simple record of three short years of active life has done more to generate and to soften mankind, than all the disquisitions of philosophers and than all the exhortations of moralists."

The well-loved text of a sermon often attributed to James Allen Francis entitled "One Solitary Life" concludes with this truth: "All the armies that ever marched, all the navies that ever sailed, all the parliaments that ever sat, all the kings that

ever reigned, put together, have not affected the life of man on this earth as much as that one solitary life."

D. James Kennedy and Jerry Newcomb describe Jesus' remarkable influence in these terms: "When Jesus Christ took upon Himself the form of man, He imbued mankind with a dignity and inherent value that had never been dreamed of before. Whatever Jesus touched or whatever He did transformed that aspect of human life."

Let's elaborate on some of those aspects of human life He transformed: hospitals and universities, which essentially began during the Middle Ages; literacy and education for the masses; capitalism and free enterprise; representative government; the separation of political powers; civil liberties; abolition of slavery; modern science; elevation of the status of women; elevation of the status of the common man; benevolence and charity; standards of justice; regard for human life; elevation of the arts and music; and countless changed lives through the gift of eternal salvation.

By the mercy of God, I am one among those countless souls saved by grace through faith (Eph. 2:8,9), and I trust that everyone in our Summit family also stands secure in the faith once delivered to the saints.

I want to thank you personally for your ongoing love and concern for this ministry. I count it a privilege and blessing to continue as your servant, editor of this Journal, and President of Summit Ministries. Again... Merry Christmas!



I wonder on that Christmas night  
How many passers-by  
Beheld that strange and lustrous light  
In Bethlehem's patch of sky?  
We know how the shepherds chanced to be  
Unto the stable sent,  
But did that star some rich man see  
And wonder what it meant?

I wonder is it still the same?  
Are we beyond His reach?  
Have we, pursuing wealth and fame,  
Grown deaf to gentler speech?  
Should such a strange thing come to be  
And angel choirs appear  
Would only watchful shepherds see  
And thoughtful shepherds hear?

—Edgar A. Guest

# A LOOK AT OUR WORLD

highlights from this month's world news

## § ECONOMICS

Fueled by easy credit, the real-estate market had been rising swiftly for some years. Members of Congress were determined to assure the continuation of that easy credit. Suddenly, the party came to a devastating halt. Defaults multiplied, banks began to fail. Soon the economic troubles spread beyond real estate. Depression stalked the land. The year was 1836.

The nexus of excess speculation, political mischief, and financial disaster—the same tangle that led to our present economic crisis—has been long and deep. Its nature has changed over the years as Americans have endeavored, with varying success, to learn from the mistakes of the past. But it has always been there, and the commonalities from era to era are stark and stunning. Given the recurrence of these themes over the course of three centuries, there is every reason to believe that similar calamities will beset the system as long as human nature and human action play a role in the workings of markets.

Let us begin our account of catastrophic effects of speculative bubbles and political gamesmanship with the collapse of 1836. Thanks to a growing population, prosperity, and the advancing frontier, poorly regulated state banks had been multiplying throughout the 1830's. In those days, chartered banks issued paper money, called banknotes, backed by their reserves. From 1828 to 1836, the amounts in circulation had tripled, from \$48 million to \$149 million. Bank loans, meanwhile, had almost quadrupled to \$525 million. Many of the loans went to finance speculation in real estate.

Much of this easy-credit-induced speculation had been caused, as it happens, by President Andrew Jackson. This was a terrific irony, since Jackson, who served as President from 1829 until 1837, hated speculation, paper money, and banks. His crusade to destroy the Second Bank of the United States, an obsession that led him to withdraw all federal funds from its coffers in 1833, removed the primary source of bank discipline in the United States. Jackson had transferred those federal funds to state banks, thereby enabling their outstanding loans to swell.

The real-estate component of the crisis began to take shape in 1832, when sales by the government of land on the frontier were running about \$2.5 million a year. Some of the buyers were prospective settlers, but most were speculators hoping to turn a profit by borrowing most of the money needed and waiting for swiftly-rising values to put them in the black. By 1836, annual land sales totaled \$25 million; in the summer of that year, they were running at the astonishing rate of \$5 million a month.

—John Steele Gordon, *Commentary*, November 2008

**Editor's Note:** Gordon's article entitled "Speculators, Politicians, and Financial Disaster" is a must read to understand how the economic system called "interventionism"

works. Incidentally, my *Understanding the Times* identifies two worldviews championing interventionism—Secular Humanism and Postmodernism.

Even America's founding fathers, perhaps the greatest group of thinkers gathered in one place at one time in history, saw the wisdom of keeping taxes low. Thomas Jefferson was also a supply-sider. He argued that "a wise and frugal government, which shall leave men free to regulate their own pursuits of industry and improvement, and shall not take from the mouth of labor the bread it has earned—this is the sum of good government.

—A.B. Laffer Steve Moore, et.al., *The End of Prosperity*, p. 26

Why did the mortgage market melt down so badly? Why were there so many defaults when the economy was not particularly weak? Why were the securities based upon these mortgages not considered anywhere near as risky as they actually turned out to be? Although there are many factors involved, the key and fundamental answer is that, in an attempt to increase homeownership—particularly among minorities and the less affluent—an attack on underwriting standards has been undertaken by virtually every branch of the government since the early 1990s. This weakening of underwriting standards had the unintended impact of increasing the price of housing, helping lead to a housing-price bubble that masked for many years the crucial (and predictable) problem of increased defaults.

After the government succeeded in weakening the underwriting standards, mortgages seemed to require virtually no down payment—which is the main key to the problem. There were also few restrictions on the size of monthly payments relative to income, little examination of credit scores, and little examination of employment history. This was the government's goal and, as homeownership rates increased, there was self-congratulation all around. The community of regulators, academic specialists, and housing activists all reveled in the increase in homeownership and the increase in wealth that ensued. The decline in underwriting standards was universally praised as an 'innovation' in mortgage lending.

The resulting bubble brought in a large number of speculators, in the form of individuals owning one or two houses in the hope of quickly reselling them at a profit. It is estimated that one-quarter of all home sales were speculative sales of this nature. The speculators wanted mortgages with the smallest down payment and the lowest interest rate: adjustable-rate mortgages, option ARMs, and so forth. Once housing prices stopped rising, these speculators tried

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to get out from under their investments made largely with other people's money, which is why foreclosures increased mainly for the adjustable-rate mortgages and not fixed-rate, regardless of whether the mortgages were prime or subprime. The rest, as they say, is history.

—Stan J. Liebowitz, *National Review*, October 20, 2008, p. 34

**Editor's Note:** This article by Liebowitz is a powerful illustration of "interventionism," an economic system that allows politicians to use an economic system for partisan political purposes.



In a Cato Institute study published annually, Professors James Gwartney, Robert Lawson, and Walter Block rank eighty nations on economic freedom and then assign a grade, from A for the most free to F for the least free. The per capita income of the freest nation is \$18,000. The average per capita income of the least free nations is about ten times lower, or \$1,700. As Adam Smith both understood and predicted two hundred years ago, market-based economic policies, or what he called 'the freedom to truck, barter, and exchange,' are powerful engines for economic growth. How do those 'A' nations fare on other measures of well-being?

The best single measure of health in a society is life expectancy. Life expectancy captures within it all sorts of other trends of health improvement: infant mortality, disease rates, quality of medical care for the population, nutrition, and so on. People living in free nations have substantially longer life spans (almost thirty years longer) than the citizens of nations that impose restrictions on individual freedom. There is further confirmation of this relationship when we examine what happened in nations that were divided into free and unfree pairs in the second half of the twentieth century. South Korea today has much longer life expectancy than North Korea. Taiwan has longer life expectancy than China (though China is rapidly catching up). By the time the Berlin Wall came down, West Germans had achieved five-years-longer life expectancies than East Germans.

Fortunately, the economically freest people are not just overwhelmingly the richest, they also lead the longest lives and are thus the healthiest. For those, like us, who believe that human freedom is an unequivocal good, and that poverty is bad, it is heartening to know that these forces overpoweringly work together, mutually reinforcing each other and improving the human condition.

—A. B. Laffer, Steve Moore, et. al., *The End of Prosperity*, p. 196–7



Rules, rules, rules. Politicians love to pass them, and officious bureaucrats love to enforce them—it's in their nature. Thou

shalt do this. Thou shalt not do that.

God was able to instruct us in the Bible how to live a good and holy life by consolidating the rules down to Ten Commandments. These are pretty simple rules to live by. Don't kill, don't steal, don't lie, don't covet your neighbor's wife. But the Cato Institute now says that there are not ten, but ten thousand commandments established by Washington regulating everything from toothpaste to the temperature at which restaurants can serve coffee. The cost of the hyper-regulatory system is now estimated at just over \$1 trillion. This is a stealth tax on Americans that costs about \$8,000 in lost output for every U.S. household. This is the equivalent to imposing a second income tax on every U.S. family.

—A.B. Laffer, Steve Moore, et. al., *The End of Prosperity*, p. 270



1. You cannot bring about prosperity by discouraging thrift.
2. You cannot strengthen the weak by weakening the strong.
3. You cannot help the poor man by destroying the rich.
4. You cannot further the brotherhood of man by inciting class hatred.
5. You cannot build character and courage by taking away man's initiative and independence.
6. You cannot help small men by tearing down big men.
7. You cannot lift the wage earner by pulling down the wage payer.
8. You cannot keep out of trouble by spending more than your income.
9. You cannot establish security on borrowed money.
10. You cannot help men permanently by doing for them what they will not do for themselves.

—Rev. William J. H. Boetcke, 1916



- Truth stands the test of time, lies are soon exposed.  
—Proverbs 12:19
- Ill-gotten gains do not profit anyone, but right doing rescues from death.  
—Proverbs 10:2
- When people do not accept divine guidance they run wild. But whoever practices the law is happy.  
—Proverbs 29:18
- Wealth obtained by fraud will dwindle, but whoever earns it through labor will multiply it.  
—Proverbs 13:11

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highlights from this month's world news



## GAY RIGHTS

In 2005, Connecticut enacted "civil unions," designed to be marriage in everything but name for same-sex couples. We are not sure what good purpose is served by such laws. The reason governments recognize marriage in the first place is to promote the well-being of children in the setting most conducive to their flourishing. There may or may not be great value in other types of relationships: those between friends, or heterosexual lovers, or relatives who take care of each other. But why should the government grant recognition to one subset of those non-marital relationships—those between people of the same sex who are sexually involved? What goal does such recognition serve? Other, that is, than the legitimization of homosexual conduct?

But Connecticut, at least, decided the matter democratically. Those people who objected could try to persuade their fellow citizens to repeal the law.

Now Connecticut's supreme court has decided that marriage in all but name is not good enough, and imposed same-sex marriage on the state. Like other courts, the Connecticut court treated the legislature's attempt to meet gay activists halfway as a reason to throw out the compromise and hand the activists a victory. If the legislature was willing to recognize same-sex unions as though they were marriages, the court reasoned, why not call them marriages too? Opponents of same-sex "marriage" should be warned: Thanks to the courts, compromise is now folly.

The courts have so far imposed same-sex marriage on Massachusetts, Connecticut, and California. The next step will be to force other states to recognize same-sex unions solemnized in those jurisdictions. The Defense of Marriage Act protects states that wish to maintain their marriage laws as they are. Senator Obama wants to repeal that act, however, and the Democratic platform comes out for repeal—a position to the left of any previous Democratic presidential candidate. When Obama says that he opposes same-sex marriage, his words mean nothing.

A pity, then, that Senator McCain has not raised the issue. In the vice-presidential debate, Governor Palin even suggested that the tickets agree on same-sex marriage. We are on track to have same-sex marriage from sea to shining sea, without the people ever authorizing the idea. The public will be consulted as little as possible, and only after the fact.

—*National Review*, November 3, 2008, p. 16



## ENVIRONMENTALISM

The economic havoc is trivial to some of the more militant leaders of the global warming alarmism coalition. Back in 1992, U.N. climate chief Maurice Strong was remarkably candid about the green movement's real purpose: 'Isn't the only hope for the planet that the industrialized

civilizations collapse? Isn't our responsibility to bring that about? If that is the goal, then cap and trade schemes are the ideal solution.

—A. B. Laffer, Steve Moore, et.al., *The End of Prosperity*, p. 285–6



Have you noticed how environmental campaigners almost inevitably say that not only is global warming happening and bad, but also that what we are seeing is even worse than expected?

This is odd, because any reasonable understanding of how science proceeds would expect that, as we refine our knowledge, we find that things are sometimes worse and sometimes better than we expected, and that the most likely distribution would be about 50-50. Environmental campaigners, however, almost invariably see it as 100-0.

But it is simply not correct that climate data are systematically worse than expected; in many respects, they are spot on, or even better than expected. That we hear otherwise is an indication of the media's addiction to worst-case stories, but that makes a poor foundation for smart policies.

The most obvious point about global warming is that the planet is heating up. It has warmed about 1 deg. C over the past century, and is predicted by the United Nations' climate panel (IPCC) to warm between 1.6C-3.8 deg. C during this century, mainly owing to increased CO<sub>2</sub>. An

## SUMMIT SPEAKERS

### DR. DAVID NOEBEL

**Jan. 10–20:** Summit Australia.

**March 01–06:** Summit Adult Conference. Glen Eyrie, Colorado Springs, CO.

### JOHN STONESTREET

**Jan. 18–25:** Compass Conference. Brisbane, Australia.

**Jan. 25:** Parachute Musical Festival. New Zealand.

**Jan. 29:** World Changers Summit. Minneapolis, MN.

**Jan. 30–Feb. 01:** Worldview and Life Senior Retreat. Bryan College, Dayton, TN.

**Feb. 06:** Moody Bible Institute Founder's Week. Chicago, IL.

**Feb. 07:** LifeAbove Conference. Denver, CO.

**Feb. 27–28, 2009:** The Fish Weekend. Signal Mountain Pres. Church, Signal Mountain, TN.

**March 16–18, 2009:** Impact 360. Pine Mountain, GA.

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average of all 38 available standard runs from the IPCC shows that models expect a temperature increase in this decade of about 0.2 deg. C.

But this is not at all what we have seen. And this is true for all surface temperature measures, and even more so for both satellite measures. Temperatures in this decade have not been worse than expected; in fact, they have not even been increasing. They have actually decreased by between 0.01 and 0.1 C deg. per decade. On the most important indicator of global warming, temperature development, we ought to hear that the data are actually much better than expected.

—Bjorn Lomborg, *National Post* (Toronto, Can.), October 17, 2008



Likewise, and arguably much more importantly, is that the heat content of the world's oceans has been dropping for the past four years where we have measurements. Whereas energy in terms of temperature can disappear relatively easily from the light atmosphere, it is unclear where the heat from global warming should have gone—and certainly this is again much better than expected.

We hear constantly about how the Arctic sea ice is disappearing faster than expected, and this is true. But most serious scientists also allow that global warming is only part of the explanation. Another part is that the so-called Arctic Oscillation of wind patterns over the Arctic Ocean is now in a state that it does not allow buildup of old ice, but immediately flushes most ice into the North Atlantic.

More importantly, we rarely hear that the Antarctic sea ice is not only not declining, but is above average for the past year. IPCC models would expect declining sea ice in both hemispheres, but, whereas the Arctic is doing worse than expected, Antarctica is doing better.

Ironically, the Associated Press, along with many other news outlets, told us in 2007 that the “Arctic is screaming,” and that the Northwest Passage was open “for the first time in recorded history.” Yet the BBC reported in 2000 that the fabled Northwest Passage was already without ice.

We are constantly inundated with stories of how sea levels will rise, and how one study after another finds that it will be much worse than what the IPCC predicts. But most models find results within the IPCC range of a sea-level increase of 18 to 59 centimetres this century. This is of course why the thousands of IPCC scientists projected that range. Yet studies claiming one metre or more obviously make for better headlines.

Since 1992, we have had satellites measuring the rise in global sea levels, and they have shown a stable increase of 3.2 millimetres per year—spot on compared to the IPCC projection. Moreover, over the last two years, sea levels have not increased at all—actually, they show a slight drop. Should we not be told that this is much better than expected?

Hurricanes were the stock image of Al Gore's famous film on climate change, and certainly the United States was battered in 2004 and 2005, leading to wild claims of ever stronger and costlier storms in the future. But in the two years since, the costs have been well below average, virtually disappearing in 2006. That is definitely better than expected.

Gore quoted MIT hurricane researcher Kerry Emmanuel to support an alleged scientific consensus that global warming is making hurricanes much more damaging. But Emmanuel has now published a new study showing that even in a dramatically warming world, hurricane frequency and intensity may not substantially rise during the next two centuries. That conclusion did not get much exposure in the media.

Of course, not all things are less bad than we thought. But one-sided exaggeration is not the way forward. We urgently need balance if we are to make sensible choices.

—Bjorn Lomborg, *National Post*, (Toronto, Can.) October 17, 2008

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| <b>Session 2:</b> May 31 – June 12  | <b>Session 6:</b> August 02 – August 14 |
| <b>Session 3:</b> June 14 – June 26 | <b>Session 7:</b> August 16 – August 28 |
| <b>Session 4:</b> June 28 – July 10 |   |

**2009 SESSION AT LIBERTY UNIVERSITY, VA**

- Session:** June 21 – July 03

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**Session 2:** July 19 – July 31

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