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The Ironies Behind the Hampton Court Summit

An EU summit was hosted by the British prime minister at Hampton Court Palace, Henry VIII's home in the 16th century. While Henry severed Britain's tie to Europe, recent British governments have increasingly committed themselves to European unity.

by Melvin Rhodes

British Prime Minister Tony Blair was in good humor as he welcomed EU leaders to the European summit held in Henry VIII's Hampton Court Palace just outside London.

"As King Henry VIII said to his wives, 'I won't keep you long!'" was Mr. Blair's welcoming joke, reminding his European colleagues of the palace's long history, going back to the 16th century.

Ironically, it was that famous king of England who first decided to sever England's main tie with the continent and began to build the framework for four centuries of British foreign policy.

Another irony was in the timing of the EU summit, sandwiched between the 200th anniversary of the Battle of Trafalgar on Oct. 21 and the 400th anniversary of the famous Gunpowder Plot on Nov. 5. Both were attempts to force England back into mainstream Catholic Europe.

Henry VIII is one of those people who did the right thing for the wrong reason. He broke with Rome, which



Reuters/Toby Meville

Britain's Prime Minister Tony Blair speaks at a joint news conference following the informal European Union (EU) meeting at Hampton Court Palace near London Oct. 27.

opened the way for England to have its own Bible in English and, in time, freedom of religion. But his motive was to rid himself of his first wife (since she had not provided him with a male heir) and then take another and another ... until eventually his sixth wife outlived him.

But Henry had unleashed an ecclesiastical and spiritual revolution that was to continue for centuries, the same centuries that saw Britain's preeminence in the world.

"During his [Henry's] last years a radical but powerful minority of his subjects, inspired by their reading of the

(See "SUMMIT," page 3)



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"Whom heaven must receive until the times of

Restoration

of all things ... ACTS 3:21

A Stunning Memorial

Last month, Mahmoud Ahmadinejad, the president of Iran, said that the state of Israel should be wiped off the map. He has put the spotlight again on the virulent hatred that exists for the Jewish state among some in the Muslim world. Iran is an Islamic state and, despite some apparent moderation in recent years, Ahmadinejad's statement reveals what Iran might do if it had a nuclear weapon at its disposal.

In international relations, nations have no choice but to accept at face value the statements made by a head of state. In this case, it is crystal clear what Ahmadinejad's words mean, despite some backpedaling by other Iranian government officials.

While on a visit to Israel this month, I had a moving visit to the Yad Vashem Holocaust Memorial in Jerusalem. Israel has added two elements to this memorial in the western part of the city since my last visit here 34 years ago.

The Children's Memorial is the most stunning memorial to the memory of the dead that I have ever experienced. You walk into a circular room with a column of candles magnified by glass and mirrors into an infinite number of points of light, representing the 1.5 million children killed in the Nazi Holocaust. A voice reads off the names of the children while you are left to contemplate the memory of those who perished.

I found myself asking, "How does God hold the memory of the deceased till the time of the resurrection?" Is it like a point of light reserved and awaiting the time when the Creator will cast His breath into the flame and bring back the fullness of life? It is just a thought—standing in this magnificent memorial caused me to wonder at this touching way of honoring the dead.

We left a stone of remembrance on the arms of the children depicted in a sculpture outside this room.

A museum has also been added that takes you through the history of anti-Semitism and the roots of the modern holocaust. Included are many artifacts from the concentration camps and the ghettos of Eastern Europe where the Jews lived. One poignant display held the personal family photos of a group of 200 Jews massacred in Estonia just a few days before Soviet troops liberated the Klooga Camp. Knowing their fate, they put in their pockets the personal items that formed the record of their lives destroyed by the Nazi tyranny. As they met their fate, they wanted to be near the photographic memory of those they loved in life.

Before leaving Jerusalem we visited the Jerusalem International YMCA, one of the little-known jewels in this city. The director general gave us a tour of the facility and showed us a new condominium development going up behind the building on land being leased to a building developer. The million-dollar condos are being purchased in advance by French Jews who want to immigrate to Israel out of fear of anti-Semitism in France. Sadly, Jews are still fleeing Europe.

Comments by the Iranian president remind us that hatred still exists in our world, the kind of hatred that could again erupt into another holocaust. For those who visit Yad Vashem, there is always the reminder that it happened once in our time. God forbid it happens again.

—Darris McNeely

“SUMMIT,” (Continued from page 1)

printed scriptures...denounced as idolatrous superstitions many of the leading tenets of the medieval Church—transubstantiation, the confessional, the efficacy of indulgences and papal remission of sin, of pilgrimages, relics and the intercession of the saints” (Sir Arthur Bryant, *Protestant Island*, 1967, p. 10).

Henry usurped the pope’s authority, with himself now the supreme head of the Church of England, but others were to lead what became a religious revolution.

His second daughter, Queen Elizabeth I, was to become one of the most significant female political figures in history, securing England’s freedom from Rome and encouraging the Protestant Reformation, as well as laying the groundwork for the future British Empire and the United States of America, fulfilling the promises made to the sons of the biblical patriarch Joseph, Ephraim and Manasseh, thousands of years earlier. Ephraim was to “become a multitude of nations” (Genesis 48:19), while his elder brother Manasseh was to be a “great” nation.

“During the reign of Elizabeth the seamen of London and the West Country challenged the monopoly of the Indies that a papal decree had given to Spain and Portugal. Throwing down the gauntlet to the former—the world’s greatest empire and the militant champion of the Roman Church and Counter-Reformation—they plundered the Spanish Main and, under Drake, broke into the closed Pacific, and...circumnavigated the globe” (ibid., p. 11).

At the end of Elizabeth’s reign, in 1603, a Protestant Scotland joined with a Protestant England to form a new union, Great Britain.

“By the beginning of the seventeenth century...the English were a Protestant people who had turned their backs on the social institutions of their Catholic past—monasticism, the Latin liturgy, the worship of the Host, shrines, relics, the pilgrimage, and the chantry chapel’s *obits* for the dead. Instead, the reading and individual interpretation of the Bible—made available in a series of great English translations, culminating in the beautiful Authorized Version of 1611—made them, with their growing love of individual liberty, a people, not



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“Within a century of the break with Rome, ‘England produced the world’s greatest seaman, Drake, its greatest poet, Shakespeare, and its greatest scientist, Newton. Under [Elizabeth] her people laid the foundations of their future maritime ascendancy...’”

of one, but of many sects and creeds” (ibid.).

Within a century of the break with Rome, “England produced the world’s greatest seaman, Drake, its greatest poet, Shakespeare, and its greatest scientist, Newton. Under [Elizabeth] her people laid the foundations of their future maritime ascendancy and, under her Stuart successors, founded beyond the Atlantic the thirteen colonies which were to become the United States of America. What is remarkable is how much, with their material limitations, this little nation of five millions achieved” (ibid., p. 12).

“By their energy, curiosity and good sense they helped to lay the foundations of the modern world” (ibid., p. 13).

Filled with an incredible enthusiasm for the Bible, the English people “...believed implicitly that the world was governed by moral law. Released from the international bureaucratic and doctrinal strait-jacket of Roman orthodoxy, they differed, often violently, as to the character of that law. But they still believed that God—its embodiment and enforcer—was all-seeing and

that men and nations who transgressed it would be punished” (ibid., p. 12).

The struggle for freedom was tied very closely to the British peoples’ enthusiasm for the Bible and their desire to take the Bible to the furthest corners of the earth. It was an Englishman, John Wycliffe, who first translated the Bible in the 1300s. Condemned as a heretic by the Roman Church, Wycliffe’s dream of making the Bible available to all was not fully realized until 153 years after his death, following the invention of the printing press and Henry VIII’s break with Rome.

How long did this enthusiasm for God and the Bible last? “It did not cease for 350 years. 1900 was the first year in which religious works (at least in England) did not outnumber all other publications” (Jacques Barzun, *From Dawn to Decadence*, 2000, p. 10).

British policy for 400 years: Stay out of Europe

During this period, successive British governments did not want to involve themselves in European affairs any more than they had to do so. Only if

British interests were threatened by the rise of a powerful dictator on the continent of Europe would Britain intervene. Britain's future and its security were best served "beyond the seas" with its empire and powerful navy.

The Gunpowder Plot of 1605 was an attempt to blow up the king and parliament and restore the Catholic faith in England, placing the country again under the authority of Rome. There were to be other attempts by European nations to bring England and its colonies, including the American colonies, under control.

Two centuries later, the most serious one came from Napoleon, whose desire was to invade and conquer England. After his coronation by the pope in 1804, Napoleon determined to invade, but his powerful combined French and Spanish fleet was defeated by the smaller English fleet under the command of British Admiral Horatio Nelson at the Battle of Trafalgar just off the southwest coast of Spain.

England at the time was the only European power standing up to Napoleon. Later other nations were to join and Napoleon's attempt at world conquest was thwarted.

"Thanks to Nelson, Britain's command of the seas was firmly established, a fact that demolished Napoleon's fantasy of conquering Britain and helped shape the geopolitical realities of the world for at least the next 100 years" ("The Battle That Changed the World," *U.S. News & World Report*, Oct. 24, 2005).

With history in mind, it's ironic that today Great Britain is subject to the 1957 Treaty of Rome that founded what is now the European Union (EU), while many of its ruling elite want to sign up to the new proposed constitution, also agreed to in Rome, a constitution that would create a federal superstate dominated by Germany and France.

Whatever the future with Europe may hold for the British people, the country at this time remains committed

to the European Union, reversing the foreign policy of four centuries.

It may not be the only reason for the change of direction, but the rapid decline of the influence of the Bible and the Protestant religion has been a major factor.

Until a century ago the British people wanted to stay out of Europe, seeing themselves as a distinctly Protestant people with a civilizing mission to the world. That enthusiasm and commitment have gone and the nation now flounders, with many hesitant about further involvement with Europe, but with no obvious alternative in sight.

The Old Testament prophet Hosea wrote that "Ephraim also is like a silly dove, without sense" (Hosea 7:11), meaning that it is easily deceived. For 400 years the ancestors of today's Britons stayed out of European affairs as much as possible, relying on their empire, naval supremacy and God for their security. Two generations of Britons have committed themselves to membership in the European Union, tying their future security and prosperity to former enemies.

History suggests that Britain will one day regret its involvement with Europe. Many Britons do now. But the British people have lost their former identity as a Protestant people, committed to the Bible, separating them from predominantly Catholic Europe.

Interestingly, the book quoted earlier, *Protestant Island*, by the late British historian Sir Arthur Bryant, was written before Britain entered the European Union. The perspective of Britain's place in the world changed dramatically when the country chose to turn its back on its empire and commonwealth and embrace the European ideal.

Much more significant is the fact that Britain lost its identity as people who looked to and who believed in the God of the Bible. The consequences of this shift will cascade into the prophesied end-time events, sweeping Britain and the United States into a devastation that few could foresee without the Bible.

To learn what will happen, as well as who the descendants of Ephraim are today, request our booklet, *The United States and Britain in Bible Prophecy*. ❖

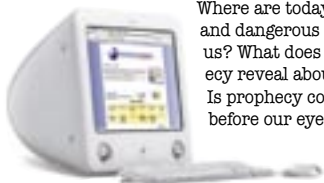
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The Housing Bubble: Making of a Banking Crisis?

The housing market has buoyed the economy in recent times. But this growth has been spurred in part by increasingly risky loans. What happens when the bubble bursts?

by Darrel Keisel

The American economy has grown without a major recession for a long time. The booming housing market is a big part of why it has done so well. When the Federal Reserve dropped its lending rate from 6 percent to 1 percent in one year, it started a frenzy of home building and buying. Banks have made a vast number of loans and have done well financially.

Banks, like other businesses, are never satisfied with how much they make. Pressure from management to make more the next quarter than they did the last is always present. Banks must keep their mortgage rates competitive. They also must decide which loans are good risks and which aren't.

The more liberal lenders have been the most successful in recent years. If we would have had a hard recession along the way, banks would have tightened their lending practices. But without a recession, banks have become more lenient about whom they loan to and more creative in their logic in justifying loans.

In a recent *Wall Street Journal* survey, about 20 percent of leading economists surveyed said a possible housing burst is their biggest worry for the economy. Let's look at what the banking business has done.

No money down: The precarious status of Fannie Mae and Freddie Mac

In the 1970s and '80s, home buyers needed a 20 percent down payment. If the bank had to take a house back, the bankers were quite sure they could get at least 80 percent back from reselling it. Now, due to the ever-rising real estate market, they feel they can recover the full value. So today they allow some first-time home buyers to buy a home with no money down.

Some banks, in bigger cities, will lend 120 percent of the value of a house. This enables the purchaser to furnish the house as well. Banks reason that the value of the house will increase faster than the value of the furniture will depreci-

ate. And, of course, banks make more interest.

Many first-time home loans and low-income loans, which are higher risk, are sold to Fannie Mae or Freddie Mac, federally chartered mortgage companies holding about \$1.5 trillion worth of low-income and first-time home buyers' loans. This frees up the banks to make more loans.

Just about every time Alan Greenspan, outgoing chairman of the Federal Reserve, gives a speech on the state of the economy, he mentions "the precarious financial status of Fannie Mae and Freddie Mac." Their accounting practices have been suspect. They have had a lot of bad loans, in spite of the strong economy, and they have not set aside enough money to cover these bad debts.

Greenspan said, "Because it is a highly leveraged operation and because it requires sophisticated hedging of interest rate risk, it is imparting a significant risk to the American financial system." If Fannie Mae and Freddie Mac should go belly up, they are too big a factor in the U.S. economy to not save them. Yet, for the government to bail them out would be catastrophically damaging to the value of the American dollar.

Most of the money Fannie Mae and Freddie Mac uses comes from bonds purchased by people, companies and other nations. China is one of the biggest contributors to these agencies, a factor that adds to their possible instability.

"Interest-only" loans

In order for banks to keep home mortgage monthly payments lower for the customers purchasing homes, banks now sell "interest-only" loans, usually for a 30-year term. The *Wall Street Journal* of July 20, 2005, says in some cases borrowers can even pay less than that, allowing interest to pile up and be repaid later. This seems to promise a lot more money for the banks.

The logic for justifying these loans is that as time goes by, these homes will be worth more money, and when the house sells, the bank can get the principal back. Though this concept only

In a recent Wall Street Journal survey, about 20 percent of leading economists surveyed said a possible housing burst is their biggest worry for the economy.

started in 2001, nearly 20 percent of new mortgages are now of this type!

40-year and adjustable loans

Another way to lower monthly payments is to extend the length of the loan (thus greatly *increasing* the total amount to be paid). Some people are getting 40-year loans. Imagine a recent college graduate buying a house but just getting it paid off in time to retire!

Adjustable Rate Mortgages (ARMs) have always been a little lower than the fixed rate, but they are available only for short periods.

Almost 40 percent of mortgages today are ARMs. The borrowers typically think they will be able to afford the fixed rate when the ARM expires, but that is a gamble if they are overreaching their budget.

Layoffs, less in reserves

Banks make money by borrowing from big lending agencies on short-term notes at lower interest than they charge mortgage holders on long-term notes. The difference between short-term and long-term rates has traditionally been between 1 percent and .75 percent.

Now we are in a very unusual trend. The difference between these rates is getting smaller all the time. As of this writing, it's down to .25 percent, meaning the profit margin is about one third of what it usually is.

To cover this deficit in profits, some banks are laying off employees. The Aug. 9, 2005, issue of the *Wall Street Journal* stated, "Others are setting aside less in reserves to cover bad loans, a practice with which they feel increasingly comfortable because corporate and consumer bankruptcies remain at historic lows. The strategy could backfire, however if credit quality begins to deteriorate."

Lenders reason that home values will continue to increase. However, economic forecasts show that we may be in a housing bubble, which means house values may drop suddenly. Home prices rose 13.4 percent in the second quarter of this year (April through June 2005), the largest quarterly jump in over 25 years.

Normally, when short-term and long-term rates converge, we have economic downturns. In the current econ-

omy, the amount banks have lent and the liberal terms for qualifying for these loans are at record levels. The Federal Deposit Insurance Corporation can handle a certain amount of banking debt, but whether it can handle the potential housing crash is questionable.

How secure the securities?

Mortgages are bundled together and sold to big investors such as insurance companies, hedge funds and foreign investors. The rate of return is better than any treasury bill and so far the risk has not been bad. For example, if 20 mortgages are put together to form what is called a security, and two of the mortgages go bad, there remain 18 good loans to soak up the losses.

At the end of 2004, 6 percent of U.S. mortgage securities were held by foreigners. This number is up 26 percent over 2003 and continues to bound ahead in 2005 (*Wall Street Journal*, Aug. 24, 2005). Zhu Kai, a manager of dollar investments at the Bank of China, and other Chinese investors reason that "U.S. authorities will prevent a bust."

The question is, "How?" If the dominoes start falling, how do you stop them? And what's to keep foreign investors from pulling out and moving to Europe for more stability?

The root of the problem

How can professional bankers and businesspeople take such great risks? The answer is shortsightedness fueled by *greed*.

The ancient wisdom of the Bible has much to say about this topic. Solomon said in Ecclesiastes 5:13-14: "There is a severe evil which I have seen under the sun: Riches kept for their owner to his hurt. But those riches perish through misfortune." The riches could quickly be lost.

Solomon also pointed out, "He who loves silver will not be satisfied with silver; nor he who loves abundance with increase. This also is vanity [that is, a chasing after wind]" (Ecclesiastes 5:10).

While this has been true throughout history, the Bible pinpoints an increase in greed as a sign of the end time: "But know this, that in the last days perilous times will come: For men will be lovers of themselves, *lovers of money*" (2 Timothy 3:1-2).

The greed of the banking industry

plays on the greed of the public, which is buying what it cannot afford, and for a while it seems like no one is hurt. But modern financial gimmicks are only postponing the suffering that is sure to come. Greed will get worse and worse until it devours us.

Results of disobedience to God

The greed and lack of wisdom in this impending crisis, which threatens the stability of the world's largest economy, is a symptom of the malaise God warned of in Deuteronomy 28. God had promised great material blessings to the people who became the United States and the British peoples (Deuteronomy 28:12-13; see our booklet *The United States and Britain in Bible Prophecy*). But the continuation of that financial prosperity was dependent on obeying Him.

"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" (Deuteronomy 28:15). These horrifying curses go far beyond just the loss of that dominant financial position and wealth (verses 43-44).

The end of these nations is described in Ezekiel 7:9, 12-13: "...I will repay you according to your ways, and your abominations will be in your midst. Then you shall know that I am the LORD who strikes... Let not the buyer rejoice, nor the seller mourn... For the seller shall not return to what has been sold, though he may still be alive; for the vision concerns the whole multitude, and it shall not turn back; no one will strengthen himself who lives in iniquity."

In the end of the age, all the riches and valuable currency will be worthless (Ezekiel 7:19). We need to hold on to what is really important—obeying God.

Recommended reading

To understand more about what is predicted to occur in the end time, read our booklet *Are We Living in the Time of the End?* And for information about how God intends us to use the money He provides us, read *Managing Your Finances*. Both are free and can be requested or downloaded from our Web site at www.wnponline.org. ❖

Parts of the Bible Rejected by Roman Catholic Church in Britain

Generally speaking, the Roman Catholics have taught throughout most of their history that church tradition shares authority with the Scriptures. However, the latest teaching document in Britain virtually denies that the entire Bible is the inspired Word of God.

by John Ross Schroeder

"Roman Catholics throughout Britain are being encouraged to reaffirm the Bible as foundational for their faith, and to make *its critical appreciation* a key part of their discipleship and church identity. This week a major new teaching document from the Catholic Bishops of England, Wales and Scotland is being presented in Rome" ("Catholics Encouraged to Give Emphasis to the Bible," www.ekklesia.co.uk/content/news_syndication/article_050914bible.shtml, emphasis added throughout article).

While the above statement may be "true" *from the bishops' point of view*, the actual booklet itself falls far short of the way Jesus Christ and the apostles looked at the Bible. Perhaps the key phrase in understanding the Catholic position is "its critical appreciation." Two senior Catholic cardinals, residing in Scotland and England respectively, wrote the preface. So the document has the official imprimatur of regional church authority.

Although clearly sympathetic to the Catholic point of view, Ruth Gledhill, religion correspondent of *The Times* (London) summed up the overall effect: "The hierarchy of the Roman Catholic Church [in Britain] has published a teaching document instructing the faithful that *some parts of the Bible are not actually true*" (Oct. 5, 2005).

One telling quotation from the document itself, titled *The Gift of Scripture*, is very revealing. "We should not expect to find in Scripture full scientific accuracy or complete historical precision." Although clearly claiming that Scripture is true when it comes to passages referring to salvation, the document continues: "*We should not expect total*

accuracy from the Bible in...secular matters" (The Catholic Truth Society, 2005).

Genesis, Exodus, Proverbs and Revelation

The book of Genesis in particular comes under heavy attack in this new teaching document issued in partial celebration of the 40th anniversary of the Second Vatican Council. For instance, the first and second chapters of Genesis are deemed contradictory rather than complementary.

Another disturbing statement is found on page 25 of *The Gift of Scripture*: "It became clear that the material found in these [first 11] chapters of Genesis could not simply be described as historical writing. Though they may contain some historical traces, the primary purpose was to provide religious teaching (*The Jewish People* 27-28)." (*The Jewish People* is an official Catholic document produced by the Pontifical Biblical Commission in 2001 and is quoted several times as an authoritative source in *The Gift of Scripture*.)

Some events in the book of Exodus are also questioned. "The entry into the promised land is seen as a fulfillment of the divine promise, but the narratives raise serious theological questions" (p. 27). The book of Proverbs is also denigrated in this way: "Some proverbs are profound and weighty, while others are somewhat trivial" (p. 30).

Parts of the book of Revelation are viewed quite differently than a Bible student would understand them from a normal reading of this final book of Scripture—even taking the clearly identified symbolic portions into account. The booklet says: "Such symbolic language must be respected for what it is, and not be interpreted literally. *We should not expect to*

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Another disturbing statement is found on page 25 of *The Gift of Scripture*: “It became clear that the material found in these [first 11] chapters of Genesis could not simply be described as historical writing.”

discover in this book details about the end of the world” (p. 48).

We disagree; we have long emphasized the principle that *the Bible interprets the Bible*.

It is here that Catholic hierarchy embarks on some very dangerous ground. The closing passages of Revelation itself should be very instructive to everyone who reads and seeks to truly understand this biblical book. “For I testify to everyone who hears the words of the prophecy of this book... If anyone takes away from the words of the book of this prophecy, God shall take away his part from the Book of Life, from the holy city, and from the things which are written in this book” (Revelation 22:18-19). Sobering words indeed!

The Catholic bishops are responsible for teaching 5,000,000 lay members in England, Scotland and Wales. They would do well to reexamine the words of Jesus Himself in regard to these crucial matters. Our Savior personally authenticated the creation of the world and that of Adam and Eve, our first parents (see Mark 13:19;

Matthew 19:4-5). Christ also clearly said, “The Scripture cannot be broken” (John 10:35).

The apostolic teaching of Paul and Peter

The apostles Paul and Peter add to the force of these sayings of Christ. Paul said that he believed all things that were written in the law and the prophets (Acts 24:14). He also told Timothy, “All Scripture is given by inspiration of God, and is profitable for doctrine, for reproof, for correction, for instruction in righteousness” (2 Timothy 3:16).

The writers of *The Gift of Scripture* put a great deal of emphasis on what they term “the human dimension of Scripture.” The apostle Peter directly contradicts this human reason. He was inspired to write: “Knowing this first [emphasizing its importance], that no prophecy of Scripture is of any private interpretation, *for prophecy never came by the will of man*, but holy men of God spoke as they were moved by the Holy Spirit” (2 Peter 1:20-21).

He wrote these words not long

before his martyrdom. They emerge not only from his personal experience of being taught directly by Christ Himself, but also from several decades of his Christian life afterwards. These words were tested by long years of living experience. Under God’s inspiration, this is the true testimony of an authentic apostle of Jesus Christ.

Christians do not have any biblical right to “cherry-pick” which portions of the Bible they deem to be true as opposed to other areas they view as questionable. All 66 books of the Bible (which constitute the Old and New Testaments) are the authentic and authoritative Word of God.

Do not draw unwarranted conclusions

The views of the British Catholic Church establishment may not fully represent those of the Vatican in Rome, other national Catholic hierarchies or even lay members in Britain. So we must be cautious not to draw unwarranted conclusions about the biblical beliefs of the Roman Catholic Church as a whole. Britain and Europe are becoming more and more secular and these national trends inevitably end up affecting church groups within those nations.

Also, many theologians have long promulgated the liberal beliefs described in *The Gift of Scripture* as noted in this article. They are not new. It is surprising, however, that any part of a church with such a long historical pedigree would embrace them.

If you would like to know and understand more about the compelling evidence that establishes the credibility of Scripture, please request our free booklet *Is the Bible True?* And to see how truly relevant the book of Revelation is, ask for *The Book of Revelation Unveiled*.

We also publish a free 12-lesson *Bible Study Course*, which gives students an overview of God’s plan for mankind, as well as valuable instruction on how it applies in everyday life.

Lesson 2 in particular explains and emphasizes why the Bible is the Word of God. You can study the course online at gnmagazine.org, or you can receive printed copies by mail. ❖

Signs of the End Times

Every generation has its prophets of doom who claim that the end of the world is right around the corner. Christians, who read the Old Testament prophets and the book of Revelation in the New Testament, often lead the charge. Could Jesus come back at any time, or are there events that must happen before He returns?

by Gary Petty

In the two millennia since the apostle John was given the visions of Christ's return in Revelation, generations have come and gone and humanity still survives. Jesus has not returned to set up His Father's Kingdom.

The popularity of the *Left Behind* series of novels and movies, based on two authors' opinions of the events leading to Christ's return, is testimony to the present fascination with the time of the end. Theologians, scholars, evangelicals, fundamentalists, preterists (those who believe that all Bible prophecy has already been fulfilled) and science-fiction buffs debate the exact interpretation of biblical prophecy, especially the imagery in the book of Revelation.

Newsweek reports that while 36 percent of Americans believe that the book of Revelation contains actual prophecies concerning the future, 47 percent believe that it is metaphorical and not to be taken literally.

Skeptics like to point out that the signs of the end predicted in the Bible are just common events that have existed at all times.

They point out that there have always been wars and rumors of wars, earthquakes and disease epidemics. The wars and bubonic plague of the Middle Ages—and the Great Depression, the Holocaust and massive devastation of World War II—were all cataclysmic times that some heralded as the end of the world. Adventists in the United States believed Jesus was returning in the year 1844. Yet here we are. Time goes on.

Jesus' predictions

In the Olivet Prophecy, Jesus predicted great cataclysmic events preceding His return. These events haven't yet occurred in history. In fact, their completion has only become possible in the past few decades. Three major events have yet to happen.

The gospel will be preached to all the world

Matthew 24 contains the most complete prophecy given by Jesus Christ concerning the events that would precede His second coming. He tells of wars, disease epidemics, earthquakes and persecution of His followers. In verse 14 He said, "And this gospel of the kingdom will be preached in all the world as a witness to all the nations, and then the end will come."

Jesus sent His disciples to spread the gospel throughout the Roman Empire. They never reached the entire world. In the centuries since, the gospel message brought by Christ has at times been almost extinguished, a small flicker of light in a dark world. The printing press, which opened the Bible to millions of people in common languages, and the creation of mass media have only recently made the fulfillment of this prophecy possible.

The ability to destroy humanity

Jesus makes some remarkable statements in Matthew 24:21-22. He says that the time before His return will be so chaotic and terrible that it will be like no other time in history. He also says that if He would not return, "no flesh would be saved."

Humanity has experienced terrible calamities, both natural and man-made, over the course of history. The Jewish people of Jesus' time suffered a national disaster in A.D. 70 when the Romans sacked Jerusalem. According to contemporary accounts, over a million people died.

Yet these events pale when compared to the millions who died from the wars and plague that racked Europe in the 14th century, or the suffering and death of the First World War and the flu epidemic that followed, or the 20 million who died in Stalinist Russia, or the 50 million who died in World War II.

Even then, self-annihilation of humanity wasn't possible until the creation and stockpil-

Theologians, scholars, evangelicals, fundamentalists, preterists and science fiction buffs debate the exact interpretation of biblical prophecy, especially the imagery in the book of Revelation.

ing of nuclear and biological weapons. It was impossible to kill off humanity with spears and swords, flintlock rifles or even machine guns, tanks and thousand-pound bombs. Only when scientists discovered the awesome energy released by splitting the atom was it possible to kill every living thing on the planet. Today there are enough biological weapons stored around the world to kill more people than all the plagues in history.

The reinstatement of sacrifices in Jerusalem

In Matthew 24:15-19, Jesus warns that “when you see the ‘abomination of desolation’... standing in the holy place,” then you can know the end is near. The holy place is associated with the historic temple that existed in Jerusalem, which was symbolic of the throne of God. “Holy” intimates God’s presence.

Biblical prophecy many times has a former and latter fulfillment, meaning that the prophecy happens twice. The events first happen in a limited way and then in a more complete way. (Some prophecies have several limited fulfillments.) There was a limited fulfillment in the first century, when the “holy place” of that time—which included the entire temple, as well as the altar—was destroyed. But we should take note of verses 21 and 22, which predict a time like no other in history—a time when all flesh can be destroyed.

After A.D. 70 the Jewish people were



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The prophet Daniel predicts that, before the coming of the Messiah, sacrifices will be reestablished in Jerusalem.

scattered throughout the Middle East, Europe, Eastern Asia and eventually the New World. Generations of their descendants longed to return to a Jewish homeland and reestablish the temple in honor of the God of the Hebrew Scriptures. With the establishment of a Jewish state in 1948, the future construction of a temple became possible.

However, it is not necessary that the full temple be rebuilt in order to fulfill the prophecy. Sacrifices being offered to God on an altar—a holy place—is all that is necessary. Ezra 3:2-7 shows Jewish exiles returning to Jerusalem and offering sacrifices before construction of a temple building.

The prophet Daniel predicts that, before the coming of the Messiah, sacrifices will be reestablished in Jerusalem. This requires a Jewish presence and control of that city. This wasn’t possible in A.D. 1000, during the Reformation or even in 1940. But today, with the establishment of the modern state of Israel, it is possible for this prophecy to be fulfilled.

The good news

We are the first people living in the time when these events can begin to happen. The time before Christ’s return will be worse than the destruction of Jerusalem in A.D. 70, or the events of the 14th century that killed between 25 and 30 percent of Europe, or the First and Second World Wars of the 20th century. The good news is that Jesus Himself promises to return and save us from ourselves.

Christ’s return won’t be like His first coming as a human baby in a barn, but with such power and glory that all peoples of all nations will see Him. At that time all peoples will hear the trumpet announcement of the King of Kings who will then establish His Father’s Kingdom on all the earth.

Read of this inspiring Bible teaching that was the central focus of everything Jesus taught in our booklet *The Gospel of the Kingdom*. Request a free copy from any of our offices listed on page 15 or request or download it from our Web site at www.wnponline.org. ❖

World News and Prophecy Seminars

People are often heard to say, “What in the world is going on?” The editorial staff of this publication is dedicated to making sense of today’s news within the framework of biblical understanding and prophecies that God’s Word indicates are yet to occur. If you appreciate what you are reading in this publication, then you may desire to attend a weekend *World News and Prophecy* seminar.

The writers of this publication attempt to meet their reading audience as often as possible to engage the readers regarding the great geopolitical and cultural concerns of our time.

News, the Bible, God, the future and you—put it all together and ask yourself, What is in store?

If you would like to experience the pages of this publication live and in person, please contact Darris McNeely at Darris_McNeely@ucg.org.

Upcoming Seminars

- Phoenix, Arizona, Dec. 3, 2005
- Tucson, Arizona, Dec. 4, 2005
- Akron, Ohio, April 2006
- Beloit, Wisconsin, July 2006

The Girl Next Door

A study by San Diego State University shows a shocking cultural shift in the attitudes and practices of teen girls regarding sex. What should you do to help your teens avoid the pain and suffering this could bring?

by Cecil E. Maranville

A dozen years ago, a friend of mine was zealously vocal about protecting his then junior high school-aged daughters from young men. He somewhat seriously quipped that he would not allow the girls to date until they were well into their 20s! They were delightful girls, pretty on the inside and the outside. I could readily understand his protectiveness!

Actually, the girls grew up to be fine young women and, undoubtedly, their dad's loving protectiveness played a part.

However, the sons of these now grown women may need the same kind of protectiveness—*from girls*. There has been a dramatic cultural shift in America, affecting the present generation of young teens in a profound way.

Whereas parents once instinctively sheltered daughters, warning them about undisciplined and unscrupulous young men, parents must also now warn their sons about predatory young women. Girls in their early teens routinely approach boys at parties to offer to perform sexual acts on them.

"Young women are leading the way in tearing down sexual taboos in North America, where teenagers are having more sex at a younger age than their parents and grandparents... Freewheeling young women in the United States and Canada first have intercourse at the age of 15, partake more in oral sex than previous generations and are far less prudish, according to a landmark new report by California's San Diego State University" ("Young Women Lead the Way in Tearing Down Sex Taboos," AFP, Oct. 4, 2005).

There have been several high profile cases in the United States in the past year involving female teachers who are charged with sexually assaulting students. *Fox News* ran a piece on the subject last February, titled "When Ms. Teacher Goes After Male Pupil."

Reporter Catherine Donaldson-Evans

cited Louis B. Schlesinger, a forensic psychologist at the John Jay College of Criminal Justice in New York: "These are teachers with boundary problems. Their boundaries are very fluid."

Young women being misled

In other words, they do not possess the internal character that shouts, "No!" to any sexual thought about a student. Notice this prophecy of the end time, which is usually framed from the perspective of men, not women. But modern culture is turning women into the worst of male character: Aggressive instead of gentle, sexual instead of loving, secular instead of sacred.

Paul foretold: "You should also know this, Timothy, that in the last days there will be very difficult times. For people will love only themselves and their money. They will be boastful and proud, scoffing at God, disobedient to their parents, and ungrateful. They will consider nothing sacred. They will be unloving and unforgiving; they will slander others and have no self-control; they will be cruel and have no interest in what is good.

"They will betray their friends, be reckless, be puffed up with pride, and love pleasure rather than God. They will act as if they are religious, but they will reject the power that could make them godly. You must stay away from people like that" (2 Timothy 3:1-5, New Living Translation).

The sexually aggressive female is common fare in television, movies, comic books and music videos. The media's portrayal of women began to change about 35 years ago with television programs such as *The Avengers* and *Charlie's Angels*, which were followed by fare like *The X-Files* and *Xena: Warrior Princess*. Women were cast in leading roles that showed them as tough and aggressive. Hollywood reflected a feminist influence, which sought to change sexual stereotyping from the controlled and mis-

The sexually aggressive female is common fare in television, movies, comic books and music videos.

used woman to the woman in control.

They succeeded, but not for the good of young women. In recent years, the TV show *Friends* had a teacher have an affair with a teenage boy character, getting pregnant by him. And *Desperate Housewives* continues the theme with a sexual liaison between a housewife and her neighbor's son.

"Over the past three decades tough women have become increasingly prominent in the popular media—in television, films, novels, women's magazines and comic books. Sherrie A. Inness discusses this development in *Tough Girls: Women Warriors and Wonder Women in Popular Culture* (University of Pennsylvania Press, 1999)" (Barbara Clarke, www.vanderbilt.edu/WomensCenter/june99bookreview).

Inness shows how the "media both reflect social changes and help to shape consumers' attitudes." Teens form a sizeable block of the consumers of media today, which means that entertainment is shaping their thinking.

Instead of promoting feminine values, Hollywood promoted aggressiveness and sexuality, such as with Halle Berry in last year's *Catwoman* movie. Comic books introduced a host of female characters in the genre of *Wonder Woman*, further blurring the lines between true beauty and sensuality.

New stereotypical woman

Video games added their touch with the sensuous Laura Croft ilk. And, like her character, some have been made into movies, perpetuating a new stereotype: the sensuous *and aggressive* woman, thereby exploiting women even more.

Music videos are powerful tools, merging music with visualization. Among the pop stars using this tool in recent years are Madonna and Britney Spears with their burlesque-style performances. Teens imitate the attitudes and the dress of the popular and wealthy performers.

Not all music videos are evil, for they can be a wonderful means

of conveying positive messages, not merely the extremes of dirty or depressing behavior.

There is a wide array of entertainment used by teens today that parents may rarely consider. They include electronic and Internet-based games, portable DVD players, iPods, camera phones, text messaging, Internet messaging, Internet cameras, Internet chat rooms and personal pages on youth Web sites.

Young women can photograph themselves in scanty clothing and provocative poses with their camera cell phones and post the pictures on an Internet site in a matter of a few minutes in the privacy of their bedrooms.

Girls that you would never suspect of being wild or immodest are doing it. Girls from Christian homes are doing it. And they are posting their names and e-mail addresses along with their indecent pictures!

Why would they do something like that? They are simply following a fad, without realizing the potential danger in doing so. Unless they consciously choose to resist, they cannot help being swept into the current that runs so strongly through their world. Unless their parents discuss modesty with them, and unless their parents provide them with clear guidelines by which they can make godly judgments, they are unlikely to acquire good character on their own, in school or from their friends.

We can help our teens!

Mature women must consciously work at being role models. Western women commonly wear "belly shirts" and low riding jeans, seemingly wanting to look as provocative as possible. The West has marketed this image abroad. Our office recently received a letter from a young person in Nigeria, lamenting that the exact same situation is now common where he lives.

Have women forgotten that there is a difference between being attractive and appearing *sexual*? One is attractive first and foremost through her character—something rarely

thought of in today's world and perhaps, little understood.

Add to that her personality, temperament, grooming and, then, dress. The dress should be modest, complementing her character, but also pleasant and stylish. "Stylish" poses a problem, because clothing manufacturers produce items that sell, and what sells today is clothing that exposes the body. A woman of character might have to work harder to shop for items that are appropriate.

Teach these values to your daughters, as they begin to mature physically. Realize that almost all of the other "voices" speaking to them are advocating the twisted value of external sensuality.

Parents need to provide their teens—girls and boys—with guidelines for using the many marvelous communication tools that are available today. And then parents need to monitor how their children use those devices.

Cell phones and the Internet are powerful means of communicating, and they can be wonderful means of building and maintaining friendships. But they are equally capable of causing great harm to young people.

The forensic psychologist quoted above spoke of the lack of a sense of boundaries. A boundary is a mental "no trespassing" sign, so to speak, telling us not to enter a certain area. Who sets boundaries for teens? In many cases, it's the media—but it should be their parents!

But by what standard do parents set boundaries? The Bible reveals the foundation for wholesome standards, and God's Ten Commandments summarize them. Parents, learn what God says is right and what He says is wrong. Then help your teens choose the right and shun the wrong. Tell them how and when to apply the biblical advice cited above, "You must stay away from people like that."

We can help with our booklets *The Ten Commandments, Making Life Work* and *Marriage & Family: The Missing Dimension*. We also publish a magazine for teens and young adults, *Vertical Thought*. ❖

Anti-American Sentiment Increases in South America

This month's Summit of the Americas highlighted the change in attitude toward the United States.

by Fred Nance

I just returned from a trip to Argentina where my wife and I spent a week and a half visiting her family. I first met her at the resort town of Mar Del Plata in September 1990. Interestingly it is the same town where the Summit of the Americas was held on Friday and Saturday, Nov. 4 and 5. The summit had the aim of attacking poverty and increasing jobs throughout the Americas.

But there was a big difference between this trip to Argentina and the one that I made in 1990. Never have I seen so much anti-Americanism as I saw this month. Fifteen years ago I felt a certain degree of respect here as an American. That has changed dramatically.

As I walked around the town of Tandil, my wife's hometown, I saw numerous banners and signs that said: "*Afuera Bush*," which means, "Go away Bush." Even private comments that I received about the United States made me feel a bit uncomfortable.

The countersummit

The local television news seemed to fuel the sentiment even further. They focused more on the countersummit or "people's summit," as it was called, than on coverage of the international summit where 34 heads of state had gathered to discuss the future of the Americas. The protests from various left-leaning groups and the ensuing riots stole the show from what was actually happening at the real summit.

The people's antisummit was attended by Hugo Chavez, the president of Venezuela, who has become Washington's most vociferous critic. He promised to bury the proposed Free Trade Area of the Americas, a treaty that would create a free trade zone from Canada to Argentina, and he openly criticized the American president.

According to an article in the *Buenos Aires Herald*, Hugo Chavez is attempting to increase his influence in the Western Hemisphere while trying to stir up anti-American sentiment. "The war of words between Bush and Chavez over trade and development will take center stage at the summit, but Chavez also aims to be the victor on the streets" (Nov. 4, 2005).

In other words, he aims to put down the United States by manipulating the media and the people on the streets of Latin America, and it appears to be working.

Chavez is a friend and ally of Cuban leader Fidel Castro, and he promised to use the Summit of the Americas to "denounce the United States as a capitalist, imperialist model of democracy that exploits the economies of developing nations" (ibid.).

Also leading the anti-American sentiment was the famous Argentine soccer player Maradona, who has his own television show and is idolized by his many fans in this part of the world. There were reports that the anti-Iraq war activist Cindy Sheehan was supposed to come and protest, but she didn't show.

War and poverty

The *Herald* made a keen observation as to why there is so much protesting here: "Anti-Bush sentiment runs high in Argentina due to the war in Iraq, and U.S. backed, free-market policies that Argentines say pushed millions of their compatriots into poverty" (ibid.).

According to opinion polls, Argentina is the most anti-American country in the entire Western Hemisphere. People here have forgotten the terror attacks that occurred on Sept. 11, 2001, and only focus on the Iraq war and the evidence of abuses by U.S. soldiers that have added fuel to the fire. They also blame the United States

(See "ANTI-AMERICAN," page 14)

"Anti-Bush sentiment runs high in Argentina due to the war in Iraq, and U.S. backed, free-market policies that Argentines say pushed millions of their compatriots into poverty..."

“ANTI-AMERICAN,” (Continued from page 13)

for leading them astray economically during the 1990s, until finally the Argentine economy crashed in 2001, leaving them with a debt of close to \$200 billion.

Another *Buenos Aires Herald* article titled “Dubya in the Lion’s Den,” illustrated the point that this anti-American sentiment has reached. “In advanced circles, it is fashionable to suggest that the U.S. is run by Nazis and that Bush is Hitler reincarnate. During the presidential election campaign of 2003, Elisa Carrio said just that” (Nov. 3, 2005).

Conspiracy against modern Israel

Regular readers of *World News and Prophecy* understand that much of the population of the United States and Great Britain are descendants of two of the “lost” 10 tribes of ancient Israel. (See the booklet, *The United States and Britain in Bible Prophecy* for details.)

A conspiracy against the people of Israel is described in Psalm 83. “They have taken crafty counsel against Your people, and consulted together against Your sheltered ones. They have said, ‘Come, and let us cut them off from being a nation, that the name of Israel may be remembered no more’” (Psalm 83:3-4).

Although the nations mentioned in the prophecy appear to be in or around the Middle East, the attitude described is the same that I witnessed in anti-American rhetoric that is being promoted by leaders such as Hugo Chavez.

The hatred against the state of Israel as well as the modern-day descendants of the 10 tribes is prophesied to increase to the point that many want to destroy them. We can see the ferment of hate now increasing in America’s backyard, the Western Hemisphere.

For more information on the Bible’s forecast for America, request or download our booklet, *The United States and Britain in Bible Prophecy*. ❖

“STORMS,” (Continued from page 16)

our way. Are we prepared?

Ready to run with the horses?

I realize right now that life for you may be challenging enough. You say, “No more, please!” But consider for a moment the sobering challenge of the prophet Jeremiah: “If you have run with the footmen, and they have wearied you, then how can you contend with horses? And if in the land of peace, in which you trusted, they wearied you, then how will you do in the floodplain of the Jordan?” (Jeremiah 12:5). It’s a question given to remind us to be preparing for the “storms of life.”

All of us can look at the recent tragedy in New Orleans and come away saying, “Who in their right mind would live below sea level on the Gulf Coast and not know that sooner or later there’s a price to be paid?” And yet even as the words come out of our mouths, how many of us exist in a personal world that is well below sea level, and yet we want the same benefits that Jesus mentioned regarding the man who built on a rock?

The importance of “pre-positioning”

How then do we prepare for such eventualities? It became obvious in the recent disasters which individuals, communities and states were ready and which ones were not by the way they pre-positioned resources and worked with a plan that included follow-through.

Remember the photograph of those famous, or should I say infamous, buses, sitting in a parking lot in New Orleans—empty and going nowhere! These were the very same buses designated to transport the needy to safety. Never used! Yet, they were there. Is that the story of our life? We have the means, but not the will? What resources then do we pre-position? For a few moments, let’s honestly evaluate our level of pre-positioning resources that God says will see us through future challenges.

First, never underestimate the power and purpose of prayer. If it is big enough to worry about, it is big enough to pray about. Simply put, we need to turn our cares into prayers. We never know what a day may hold, and it is vital to invite God to be our partner in our daily walk.



Reuters/Lee Celiano

New Orleans buses designated to transport the needy to safety from the hurricane weren’t even used!

It is essential that every day we prayerfully walk into the throne room of God, ask that He supply our daily bread and that His will be done. And then recognize that whatever comes, it is for our good. His will is ultimately not about our physical deliverance, but our spiritual salvation.

Do that and your perspective changes, even though you still must deal with problems! That’s the difference between “the rock and sand” mentioned by Jesus. We need to take God at His word and “be anxious for nothing, but in everything by prayer and supplication, with thanksgiving, let your requests be made known to God; and the peace of God, which surpasses all understanding, will guard your hearts and minds through Christ Jesus” (Philippians 4:6-7).

One of the greatest lapses of judgment in the recent tragedies was a lack of communication when most needed. Let’s not go there. Let’s start opening up to the most reliable source available—God!

“It is written”

Next comes study of God’s Holy Word. Have you ever considered that the temptations foisted on Jesus by Satan were like going through three storms in a row? No letup. No breaks! And yet each time Christ was prepared, responding with, “It is written”

(Matthew 4:4, 7, 10), followed by the precise spiritual response to quell the storm (Deuteronomy 8:3; 6:16; 6:13).

He was obviously “pre-positioned,” demonstrating the proper use of the truth of Psalm 119:105: “Your word is a lamp to my feet.” We must internalize God’s Word through serious study; it will grant us a sense of placement, perspective, proportion and destination. A closed Bible indicates a closed heart. If we aren’t opening ourselves up to the ageless wisdom of God’s Word, we might as well be staring at those parked buses in New Orleans—all set to go, but nothing moving!

Additionally, as we read God’s Word, we discover that we need not be alone in times of crisis. Christ said, “I will build My Church” (Matthew 16:18). A church is not a building. It’s people! People—like ministers, married couples, single people, teens and senior citizens, all of whom view God and His Word as sovereign in their lives. They share a common anchor, a weighty purpose that transcends “rains descending.”

Learning to know one another, working together, sharing with one another, talking to one another rather than about one another, thus being established in a “network of love”—these are essential things for pre-positioning ourselves for that which will indeed come our way.

Lone rangers don’t make it

Lone rangers simply don’t make it! You can have a position of power; you can have all sorts of ideas, but where did that get all the politicians in the first crucial moments of responding to Hurricane Katrina?

God’s Word reminds us: “Two are better than one, because they have a good reward for their labor. For if they fall, one will lift up his companion. But woe to him who is alone when he falls, for he has no one to help him up. Again, if two lie down together, they will keep warm; but how can one be warm alone? Though one may be overpowered by another, two can withstand him. And a threefold cord is not quickly broken” (Ecclesiastes 4:9-12).

Last, but by no means least, have you considered shoring up your spiritual moorings with thanksgiving? Perhaps this is the hardest “pre-positioning” ele-

ment to have at the ready, but I believe it might be the most important of all. I know many of us have read the biblical story of the one grateful leper who returned and gave thanks, while all the other healed lepers went their way. When God grants us a blessing, we want to be ready to return thanks to Him.

But I believe this speaks to an expanded realm of gratitude. This encouragement to give thanks is not just for the good times when the storms of life veer off and go the other way or our personal levees are holding up. It is also for the troubling times when the tides of life are flooding our existence. Can we embrace the godly “pre-positioning” as offered in Ephesians 5:20, “...giving thanks always for all things”? Even in problems, we can give praise, honor and glory to God, knowing that He will afford us the strength, wisdom and comfort to move past the crisis of the moment. Thanksgiving does not stop the storm, but it does equip us to deal with it.

It’s not always what, but when

An article in *Reader’s Digest* observed: “Our lives are a sum of our decisions—whether in business or personal spheres. And in every decision, there comes a crucial point when you must make up your mind. Deciding too quickly can bring disastrous consequences; delaying too long can mean missed opportunities” (“Your Most Important Decision,” March 1995). Often *when* you decide is as important as the decision itself. The bottom line is not always “what,” but “when”!

The overpowering lesson from the recent barrage of hurricanes is that knowing and possessing the “whats” is not enough, but “when” you put your resources into play makes all the difference in the world—your world, that is!

The words of Jeremiah about not being able to deal with greater crises, if we cannot stand up to the present ones, become clear when we consider the biblical injunction of Isaiah 30:21, “This is the way, walk in it.”

Do not think of Jeremiah’s challenging question as an indictment, but rather as an encouraging “reality check” from a God who desires to guide you through the “storms of life.” ❖

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by Robin Webber

Surviving the Storms of Life

These past several months have offered incredible lessons for all of us in preparing for disaster. Nearly a year ago, it was the great tsunami in the Indian Ocean and, more recently, the U.S. Gulf Coast was ravaged by ferocious hurricanes.

The losses are staggering and, in many cases, the effects will last for this lifetime. Some of these losses could have been avoided. People, cities, states and national governments were unprepared, ill prepared or simply overwhelmed by the size of the storms that confronted them.

Perhaps most tragic of all, some had plans that were simply never put into action. There will continue to be analysis, evaluation and plenty of finger-pointing. Some will be justified; some have realized that they made serious misjudgments.

As bad as things were, it's very easy to move on and forget some of the valuable lessons that came out of these horrific episodes of nature.

Tomorrow's reality, not always today's paradise

As events unfolded along the Gulf Coast, I began to scratch down some mental notes that were becoming painfully obvious. The lessons hold true wherever you live.

The basic lessons include: Prepare for worst-case scenarios in life, for they will come. Be careful where you build and choose to live, because tomorrow's reality isn't always today's paradise. The middle of a crisis is no time to learn leadership. Not making a decision is a decision—one that could affect countless others. Communication is important. Above us, around us, below us, we must be connected with others to get where we need to go, and be able

to bring others with us. And perhaps last, but not least, to borrow the now famous line by Lt. Gen. Russel Honoré, "Don't get stuck on stupid!"

Why is it important to consider such points? Because more "storms of life" are headed our way. Jesus addressed this reality, when He issued an alert in Matthew 7:24-27 that the rains of life would descend. He wasn't speaking of weather, but rather of life, of vocations, occupations and preoccupations—"the stuff" of which life is made. It's the story of people and choices about building on rock or on sand. The variable in the message is not whether a storm is coming, for the rains and wind do come! But we can have control over the preparations beforehand.

What's brewin' out there?

What do I mean, "storms of life"? Well, our personal death is, in human terms, a calamity that awaits each of us, as it is a stranger to none and a certainty for all (Hebrews 9:27). No one outruns death. No one! Are we prepared?

Death may well hit when we least expect it and may take those loved ones we least want to let go. Accidents do happen, and "time and chance" get mixed in. This is a doubly shattering headline within our family and community news cycle. Are we prepared?

Beyond our individual realities, the scriptures of your Bible, from Daniel to Revelation, indicate a prophetic storm track of global dimensions that's on its way. It promises to be off the scale of disaster-rating systems. No one knows exactly when or where it is going to make landfall in human history. But, it's out there and inevitably headed

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