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WEDNESDAY • SEPTEMBER 17 • 2025 | A SPECIAL ADVERTISING SUPPLEMENT TO THE WASHINGTON TIMES

Faith at Work

Economic Flourishing and Securing Our Future

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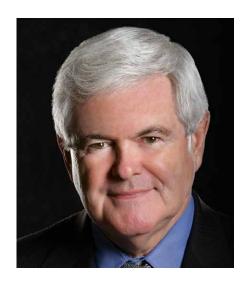
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. SPECIAL ADVERTISING SUPPLEMENT TO THE WASHINGTON TIMES \mid WEDNESDAY ullet SEPTEMBER 17 ullet 2025

Celebrating the greatest self-governing document ever written



By Newt Gingrich

s we celebrate Constitution Day on Sept. 17 - the 238th anniversary of the signing of the United States Constitution - we should reflect on the significance of this extraordinary document in the human pursuit of freedom and self-government.

Eleven years earlier, in 1776, the Continental Congress adopted the Declaration of Independence. This remarkable philosophical document remains one of history's greatest statements on the moral and religious foundations of freedom.

The Declaration's assertion that we are endowed by our Creator with certain unalienable rights - among which are life, liberty and the pursuit of happiness stands as the most radical assertion of the relationship between God, humanity and liberty ever expressed.

With the Declaration, the divine right of kings and the dominance of powerful elites were replaced by the belief that power flows from God directly to individuals. It is impossible to overstate how profound a shift this represented. The Declaration moved the source of legitimacy from the state and the monarch to a direct relationship between the individual and God, recognizing individual rights as paramount.

While the Declaration of Independence provided the moral basis for rebellion against British rule, it did not provide a practical system for self-government.

The Articles of Confederation, which had unified the colonies in their struggle for independence, proved overly complex and lacked strength as a framework for government.

By 1787, the Founding Fathers had gained considerable experience crafting effective governance at the state level.



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Notably, 11 of the 55 delegates (20%) had actively participated in writing state constitutions to replace colonial systems inherited from British rule. This group included many influential figures, such as James Madison and George Mason of Virginia, and Alexander Hamilton of New York; these three men played crucial roles in drafting the U.S. Constitution. Madison and Hamilton were also two of the three authors behind the Federalist Papers - arguably the most sophisticated political essays ever written.

Reading the 85 papers of the Federalist, authored by Hamilton, Madison and John Jay, we gain a deeper appreciation of the sheer genius behind the system they developed.

If the Declaration of Independence is moral poetry, then the Constitution is the meticulous result of political engineering. It outlines a carefully constructed machinery of self-government.

The Founding Fathers sought to address two different challenges simultaneously. First, America required a strong national government to defend against potential threats from Britain, France and Spain - powers eager to dominate or divide the young nation.

Second, they needed to ensure that a government robust enough for national defense would not evolve into a dictatorship but maintain governance by the people.

In thinking through these dual challenges, the Founding Fathers drew wisdom from three primary sources: The first was their personal experiences in drafting and implementing

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state constitutions. The second was their extensive studies of the Roman Republic, and to a much lesser extent, Greek democracy. They were skeptical of direct democracy, fearing it could devolve into mob rule. Instead, they favored the Roman model of an elected republic, governed by law rather than by personality, viewing it as more stable and more protective of individual rights.

Third, they carefully studied Charles Baron de Montesquieu's "The Spirit of the Laws," first published in 1750.

Montesquieu wrestled with the challenge of creating effective governance while protecting individuals from tyranny. He concluded that dividing governmental powers into three separate branches - legislative, executive and judicial - provided the safest and most stable system and would prevent any single branch from achieving dominance.

Much of Americans' frustration with contemporary government arises precisely from the Founders' determination to avoid dictatorship. They intentionally crafted a system so deliberately inefficient that no dictator could easily seize control. In fact, their system of distributed power can be so cumbersome that it barely functions smoothly, even with willing participants. The Founders would likely smile at modern complaints, reminding us, "That is the cost of freedom."

Ultimately, the American Constitution translates the moral poetry of the Declaration of Independence into the routine, often repetitive, and frequently frustrating reality of self-government. It remains unequivocally the greatest system of self-governance ever developed.

Newt Gingrich is a former Speaker of the U.S. House of Representatives and the architect of the 1994 Contract with America. He was a Republican candidate for President of the United States in 2012, and is a best-selling author, a Fox News contributor, and chairman of the board for Gingrich 360.

Economic flourishing tied to 'one nation always under God'



By U.S. Sen. Tim Scott, R-SC

f America is to remain the shining city on the hill — the greatest nation on God's green earth — it's going to be because we commit to being one nation always under God. The principles of economic flourishing are rooted in this bedrock truth of the gospel of Jesus Christ. In that truth, we can have confidence in our own futures and the future of our nation.

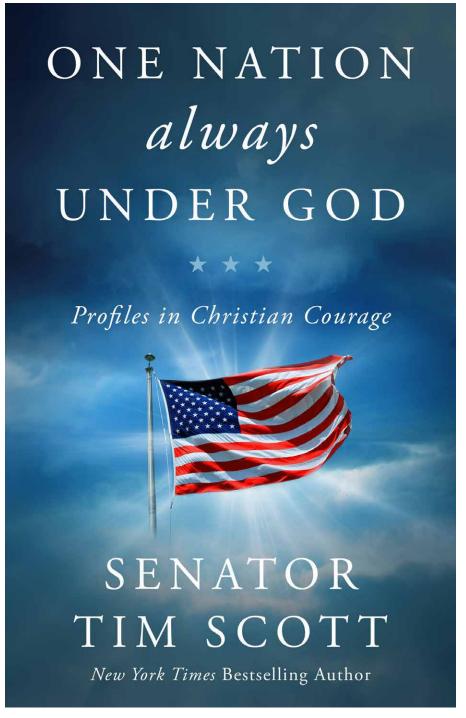
The economic lesson we learn from scripture is that we must dig into the soil to deliver a return. I've been inspired recently by Galatians 6:7, which reads, "...whatever one sows, that will he also reap." But this message is under attack today, with too many arguing you can reap without having to sow first.

Our nation's history is full of examples of men and women with faith that transcended their circumstances. By digging deep and holding to a belief in something bigger than themselves, our country has remained a blessed nation.

In my latest book, "One Nation Always Under God: Profiles in Christian Courage," I tell stories of Americans who navigated their circumstances through hard work and faith in the Almighty. You will find that He uses the most ordinary people to achieve extraordinary outcomes. Those stories are examples of what makes our nation exceptional. If our country loses sight of this principle, we will be lost.

When we turn to prayer, then get to work, we can change the course of American history. As James 2:17 reminds us, faith without works is dead. So it is time to get to work.

This is why those in public office today must remain vigilant to protect the American dream. We must celebrate those who achieve the most



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remarkable things. Unfortunately, however, there are growing socialist forces today in the Democrat Party who believe the government can do it better than the extraordinary Americans pursuing their dreams. The prevailing culture in the Democrat Party today embraces socialism, with none in their ranks pushing back.

There is a lesson in Proverbs that "hope deferred makes the heart sick." (Proverbs 13:12) When hope is dependent on a government coming to rescue you, your hope is too often deferred. When our government gets out of the way and unleashes opportunity, the American people respond in accord.

This played out in policy when we

passed President Trump's Tax Cuts and Jobs Act in 2017 — and made them permanent this year — we lowered the taxes for a single mother by 70%. The average American family saved \$6,000 as a result, whereas under President Biden, the average citizen lost \$1,069 per month in spending power because of inflation. We empowered families, not government.

My time as Chairman of the Senate Committee on Banking, Housing, and Urban Affairs has given me the opportunity to dive deeper into issues like homeownership, access to capital and financial literacy. My own mother did not become a homeowner until she was 38 years old — considered an anomaly at the time — and today, that is the average age of a first-time American home buyer.

As leaders and public servants, there is more we can do. That is exactly what we have done in the Banking Committee with bipartisan housing legislation. And it is exactly what giving Americans opportunities to pursue their dreams looks like.

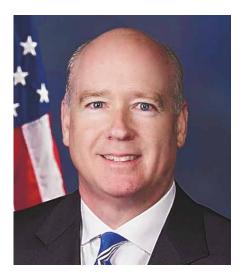
My Opportunity Zone legislation was inspired by prayer, dwelling on what families truly need to get ahead in this economy. As a result of empowering the private sector, billions have been invested in the most underserved neighborhoods in our country. And as a result, jobs have been created, new housing has been built and prosperity has come to communities in need of hope.

Proverbs 31:8 reminds us that we must stand up for those who cannot stand up for themselves; it's high time our leaders returned to that biblical principle. During my lifetime, I went from living just yards away from railroad tracks, to building my own business to the United States Senate floor. Only in America, where we are committed to unleashing economic flourishing and securing the future for the next generation, will we remain that city on the hill.

Senator Tim Scott has served the people of South Carolina as their U.S. Senator since 2013. In the U.S. Senate, Tim has been a leader in fighting for opportunity and education for families, defending God-given rights, and advancing safety and security goals at home and abroad. He is the Chairman of the National Republican Senatorial Committee and the Senate Banking Committee. Prior to his time in politics, Tim built successful small businesses. He lives in the Charleston area with his wife, Mindy, and is home every weekend to take his mama to church.

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Flourishing through freedom: Restoring the moral foundations of US prosperity



By U.S. Rep. Robert Aderholt,

n every generation, there are moments that call a people to remember who they are. Today is such a moment. We are at a civilizational crossroads where we must decide whether America will continue to stand on the firm moral foundations laid by our founders, or drift into uncertainty, loosely anchored only by shifting ideologies and fading cultural memory.

The timing is particularly appropriate, as we are on the cusp of celebrating our nation's 250th birthday, the semiquincentennial, next year. After two-and-a-half centuries, we still grapple with a profound question at the heart of our independence — what does it mean for a nation to truly flourish?

For America, flourishing has never been about material wealth alone. Our founders never talked about mountains of money. From the beginning, our prosperity has been rooted in virtue, in family, in faith and in freedom. This nation was born out of a deep conviction that liberty matters and taxation without representation was a violation of the God-given rights of free people. Economic flourishing, in its fullest sense, for any nation, is not the byproduct of government programs or market forces alone. It is the fruit of a society that prioritizes family and faith, honors personal responsibility, promotes opportunity and rewards hard work.

Our founders understood this well. In his Farewell Address, George Washington spoke of religion and morality as "indispensable supports" of political prosperity and the endurance of our union. John Adams warned that our Constitution was made only for a moral and religious people. Without these moral foundations, the machinery of our free market and democratic governance cannot sustain itself. Hence, in Benjamin



hand with moral clarity. A

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material comfort: it is about

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greater than itself.

Franklin's famous words, we inherited a republic, if we can keep it.

Today, the challenges facing our economy are not merely technical but deeply moral and cultural. We see it in the breakdown of the family, in the disconnection of millions of working-age men and women from the labor force, and in a generation of young people both saddled with debt and lacking purpose.

As chairman of the House Values Action Team (VAT) in the U.S. House of Representatives, I believe we have a profound opportunity and a responsibility to confront these challenges. The most effective economic policies are those that honor timeless principles: personal responsibility, stewardship, opportunity and justice. In Congress and the House VAT, we are working to advance policies that reflect my conviction that strong values lead to strong economies. That includes supporting pro-family tax reforms, defending religious liberty for business owners and nonprofits, advocating for rural broadband and infrastructure that empowers local economies, and promoting regulatory reform that frees small businesses and individuals to thrive.

Most recently, in the One Big Beautiful Bill, we worked to make a portion of the Adoption Tax Credit refundable for adoptive families to help ease and promote that important family-building event. These are not just economic tools - they are moral commitments. They speak to the kind of nation we want to be.

We also continue to pursue efforts within the 12 appropriations bills to

ensure that federal taxes are spent responsibly and in line with the will and values of the American people. For example, the House included provisions on protecting sincerely held views of traditional marriage; defunding diversity, equity and inclusion hiring in the federal government; and maintaining longstanding pro-life protections like the Hyde Amendment.

Congress also passed a sweeping rescissions package to rein in millions of dollars in foreign aid, streamline our foreign policy goals and reduce duplicative efforts. This is a welcome change to our global partners who never wanted the woke foreign policy once tied to the aid they received.

These policy efforts are rooted in something deeper: a belief that economic strength must go hand in hand with moral clarity. A thriving economy is beyond material comfort; it is about whether families can grow, whether

young people can find meaningful work, and whether our nation still believes in something greater than itself.

As we look toward the future, I believe it's time to reclaim the language of flourishing, rather than the language of deficiency. Let's build an economy where the contributions of Americans define our prosperity, not our consumption. Let's renew our commitment to building and supporting strong families, enforcing the rule of law, protecting private property, rewarding work and reducing the regulatory burden that stifles innovation and undermines self-reliance.

Most of all, let's lead with faith. Not a vague spirituality, but the robust belief that our rights come from God, not the government. Liberty is a trust we hold in common and must pass on to our children intact.

Our challenge is great, but so is our calling. Let us answer it not with fear, but with resolve. Not with nostalgia, but with a new determination to build an America where faith, freedom and flourishing walk hand in hand.

U.S. Rep. Robert Aderholt represents Alabama's Fourth District in the U.S. House of Representatives. He serves on the House Appropriations Committee and chairs its Subcommittee on Labor, Health & Human Services, and Education, while also sitting on the Agriculture and Defense Subcommittees. Mr. Aderholt leads the House Values Action Team (VAT), a group dedicated to promoting families, communities and religious freedom.

Restoring truth: Why America's media needs a faith-filled reset



By Jenny Nohelty

hen was the last time you turned on the news and felt like you were hearing both sides of the story? If you're like most Americans, it's been too long. Our oncetrusted mainstream media has devolved into an echo chamber of agendas, opinions masquerading as facts and outright bias that erodes the very foundations of our republic.

The result? A divided nation, starved for honest journalism that empowers us to think for ourselves.

Enter the Washington Policy **Institute (WPI)** — a beacon in the fog, dedicated to reclaiming journalistic integrity. We're on a mission to make media fact-based again, stripping away the spin so readers and viewers can decide for themselves.

As radio host Dennis Prager wisely puts it: "Education got us into this mess; education needs to get us out of it as well." That's why WPI dives deep into our education system, training the next generation of reporters while sparking public dialogues that demand higher standards from every outlet.

At our core, we **encourage, equip** and empower journalists — and especially student journalists — to uncover, report and illuminate the issues that matter most: freedom, faith and family.

In an era of "elite media culture," these timeless American values are our antidote. We help train reporters to cover stories that shape communities, nations and the world, fostering informed citizens who protect what's sacred.

The media is failing America. Outlets that once chased truth now chase clicks and conformity. WPI steps in to safeguard our heritage by championing unbiased coverage of faith under fire, family resilience and the freedoms that



make us who we are.

That's why WPI is honored to participate in this special section published by The Washington Times, titled Faith at Work. Please take time to enjoy the informative and inspired articles that have been expertly curated by our friends at the Institute for Faith, Work and Economics (IFWE). We encourage you to share this outstanding package of insightful commentary with all your friends, family and acquaintances.

Join the Fight - Your **Voice, Your Impact**

We're not just talking change; we're building it. Here's how you can get involved today:

Ignite Young Minds with Our America 250 Essay Contest & Scholarship

Celebrate the United States' 250th birthday in 2026! High school students (grades 9-12) are invited to pen essays on:

- **My America** Write what America means to you on the 250th anniversary of the signing of the Declaration of Independence.
- **America Matters** Write a letter to one of America's founders, explaining the results of their work in the 18th century and how their work continues to influence the country and world. Consider

- also, what they might do if they returned today.
- **Faith in America** Describe the role faith has played in the American Experience and what role faith has today and in the country's future.
- **Through Their Eyes** Capture a look at the nation on its 250th birthday from the perspective of another person. Consider the point of view of a founder, patriot, president, veteran, friend or relative.

Winners receive a scholarship and a trip to Washington, D.C., with their parents and their teacher/mentor (and their spouse). Their essays will be published in various publications, such as The Washington Times, and have a chance to shape history.

Share this with a teen in your life — deadline November 10, 2025. Entries open now at washingtonpolicyinstitute. org/contest/.

Experience Truth in Action at Our Upcoming Events

• November 11, 2025: Honor in the Air Screening Join us at the Navy Memorial in Washington, D.C., for a powerful film on heroism and sacrifice. Stick around for Q&A and heartfelt

- conversations. Tickets: washingtonpolicyinstitute.org/events.
- November 17, 2025: Panel on Christian & Jewish Persecution Hear from Brad Brandon, CEO of Across Nigeria, and Dr. Susan Michael, President of International Christian Embassy Jerusalem-USA, on threats at home and abroad. Location TBA — RSVP early at washingtonpolicyinstitute.org/
- October November, 2025: WPI is launching a new project, the Global Freedom Initiative, which is a strategic communications campaign to highlight and counter the increasing global and national danger coming from the "Axis of Authoritarianism." This program will focus on the importance of keeping Taiwan and the entire Indo-Pacific region open and free.

The media won't fix itself. But you can help us tip the scales. Your support fuels training programs, events and scholarships that equip truth-tellers for tomorrow. Donate today — every dollar defends faith, family and freedom. Visit washingtonpolicyinstitute.org/ **donate** or scan the QR code below to contribute securely.

Together, let's demand journalism that informs, inspires and unites. America's story isn't over — it's just getting rewritten, one fact at a time.

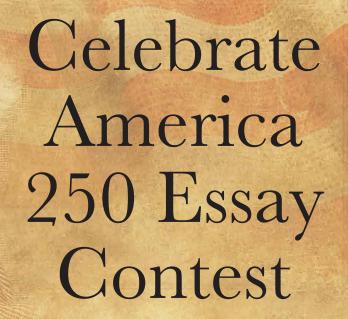
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We thank you for your time, support and consideration on how we can work together to move America in the right direction. I look forward to hearing from you in the future.

Jenny Nohelty is the Board Chair of the Washington Policy Institute. She has long served donors in the area of planned giving, helping them to maximize what the Lord has given them to manage, and previously worked as Director of Gift Planning at Prager University Foundation (PragerU.com). She can be reached at jenny@washingtonpolicyinstitute.org.



High School Students: Your Voice in History

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1,000-2,000 words on American themes including: - "My America," "America Matters," "Faith in America," or "Through Their Eyes."

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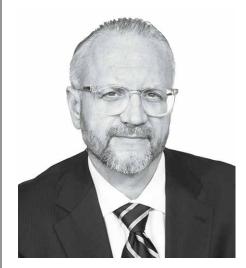
Christian Persecution - A Daily Reality

The Washington Policy Institute will co-host a panel with the National Religious Broadcasters on November 17th in Washington, D.C., featuring Brad Brandon, founder and CEO of Across Nigeria, and Dr. Susan Michael, president of the International Christian Embassy Jerusalem – USA. The discussion will focus on the distressing global trend of Christian persecution, aiming to spread awareness and encourage prayer.

For more information go to washington policy institute.org

Why the faith and work movement matters

'Our work is core to the created design of our lives'



By David Bahnsen

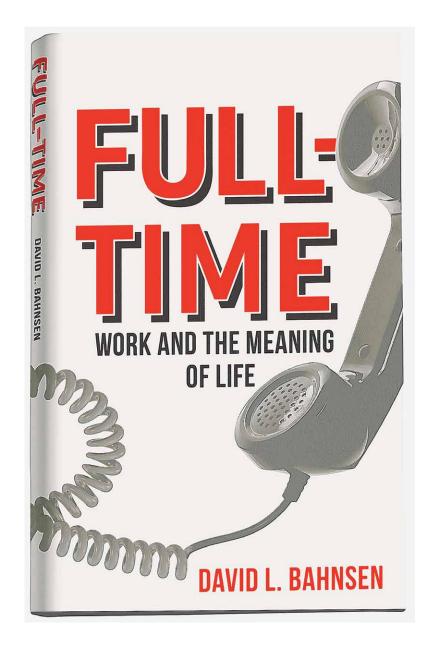
round a century ago, a renewed pietism and fundamentalism led the evangelical church to make a conscious decision to withdraw from key domains of the public square. In other words, Christians "surrendered" in the realms of politics, education and the marketplace.

The implications of this theological paradigm shift went well beyond these three arenas — the field of science comes to mind — but Christian withdrawal from those major spheres in the early 20th century represented a significant shift in their engagement with the culture. The primary approach to the Christian life became one of "heavenly mindedness," while "earthly salt" was diminished as a kingdom priority.

The results of this re-prioritization were predictable and almost entirely by intent: As Christian influence slowly waned in the civic sphere, secularization rose in the education of our youth and vocational endeavors took on a merely transactional nature.

It is the latter consequence from which the faith and work movement emerged.

Political irrelevance led to a reversal that resulted in the Christian Right in the last couple of decades of the 20th century. Secular extremism in education gave birth to the home school, Christian school and classical school movement that has become significant in the culture for some time now. And as the marketplace adopted a cold, transactional view of work — we work to make a living but not for kingdom impact this environment found many in the evangelical world with good jobs and opportunities in their vocational fields, but without a community, network or friendly ecosystem in which they could harmoniously function. The result was the faith and work movement.



My intent is not to criticize this movement, largely borne out of the 1990s and elevated in the early years of the 21st century. Parachurch organizations were set up all over the country, some national with various regional chapters, and some very local and specific to a given community. Resources were developed to provide fellowship and community to Christians in their vocational fields, and these efforts were embraced by millions of evangelicals who found themselves in good careers but with very little connection to a genuine kingdom understanding.

The demand grew for ways for Christians to discuss work together, pray together, attach biblical teaching to their work, and generally provide some form of support to this crucial component of the Christian life.

One of the great gifts of the faith and work movement was elevating the Christian understanding of the marketplace and our work as a "means to an end" (providing for our families, local churches, and ministries). That transactional view of work — truncated as it was — dominated 20th-century thinking about Christian vocational endeavors, and the faith and work movement forced Christians to grapple with the fact that more was going on in our professional endeavors than mere paycheck-production and Christian fundraising.

The network meetings, breakfast Bible studies, prayer groups, conferences and literature all elevated the Christian theology of work past a "means to an end" mentality, made necessary by the blessing that was more Christians engaged in positions of influence and occupational relevance.

The major result of this evolution made possible by this movement has been to (a) offer Christian community to fellow Christian careerists, and to (b) encourage Christians to use their careers as a venue for living out the gospel truth. Be a person of character, of

integrity and one who resists compromise — in your professional lives. When the world tempts you with shortcuts or advancement that will come from moral weakening, decline such alluring prospects. Prioritizing Christian piety and character in our work lives is both a good message and a necessary one. For this, we should be grateful to the faith and work movement.

However, it is not a sufficient message. As we get into the second quarter of the 2lst century, it is time for the faith and work movement to truly engage the biblical reality that our work is not merely "something to avoid sin in" but the very created purpose of our lives.

It is time to take to heart what the prayer means, "thy kingdom come, thy will be done, on earth as it is in heaven." It is time to understand the profound meaning of being made in the image of God, and what the "Imago Dei" anthropology means for Christian work.

The faith and work movement has a "next step" theological concession to make: that our work is core to the created design of our lives, and our efforts in technology, finance, entrepreneurialism, marketing, agriculture, manufacturing and commerce are not merely venues for living in the fruits of the spirit; these are domains of God's Kingdom itself.

These professional endeavors will flourish to their maximum potential when a deep Christian worldview understanding serves as the foundation of our efforts, not when we merely sprinkle inspirational verses on top of our work.

Undoing the wrongs of 20th-century surrenderism requires the faith and work movement to enter the deep end of the pool — to unapologetically embrace a sense of calling, purpose, and identity that truly grasps the full meaning of the creation mandate and the existential reality of our productive capacity ("Imago Dei").

This "next step" is not just seeing Christians get promoted and avoid sinful behavior on the job (both laudable goals), but it is going to see Christians re-shape entire industries to the glory of God. And in so doing, his Kingdom can be built, "on earth, as it is in heaven."

David L. Bahnsen is the founder, managing partner, and CIO of The Bahnsen Group, a national private wealth management firm. He is consistently named one of the top financial advisors in America by Barron's, Forbes, and the Financial Times. He is a frequent guest on CNBC, Bloomberg, Fox News, and Fox Business, and is a regular contributor to National Review. He hosts the popular weekly podcast, Capital Record, dedicated to a defense of free enterprise and capital markets.

From the womb to the tomb: One blood, one race, one hope



By Alveda C. King

*These are my personal views and do not necessarily reflect the views of the Department of Agriculture or the U.S. government.

> n 1983, I made a life-altering decision to accept Jesus Christ as my Lord and Savior.

That one choice transformed everything: how I see the world; how I view my fellow human beings; and how I understand justice, dignity and life itself. Choosing to follow Jesus Christ has led to immense flourishing in my own life, and I believe, is the only way for our nation to flourish.

We live in a time when fear and division seem to saturate every headline, every policy debate and every community. We argue about borders, ballots, bank accounts - and too often forget what binds us together.

As my uncle, Rev. Dr. Martin Luther King Jr., said: "We must learn to live together as brothers or perish together as fools." He did not say this as a political strategist but as a Christian preacher who believed in the eternal truth that we are all made in the image of God. That belief, rooted in Acts 17:26 — one blood, one human race — should be our starting point, not our afterthought.

Today, we are told that our problems are rooted in our differences. But I believe that the healing of our nation begins when we recognize that we share the same Creator, the same human dignity, and the same divine spark that cries out for justice and mercy. That's why I've committed my life to defending the sanctity of life, from the womb to the tomb and beyond.

Some say that protecting unborn children is a political issue. I say it's a moral one. Laws that protect babies once a heartbeat can be detected are clear statements that life matters, even when these little ones cannot speak for



themselves. I long for the day when abortion is unthinkable in our land!

Yet critics insist that such laws are harmful, particularly to minority communities. But let's pause and ask: When did it become compassionate to end a life in the name of freedom? When did our solutions for struggle turn into silence for the voiceless?

True empowerment comes from equipping our communities to support mothers, fathers and families, not from eliminating the children that would make them mothers, fathers and families. If we pour the same passion into helping women flourish as others do into defending abortion access, we could build a society that cherishes every life, born and unborn.

My uncle said in his famous Letter from a Birmingham Jail, "Injustice anywhere is a threat to justice everywhere." If the womb is not safe, nowhere is safe. If we lose our reverence for life at its beginning, how can we uphold dignity anywhere else?

This is a spiritual battle, not just a

not just a political one. We are in a moral tug-of-war for the soul of America. But we will not win it with anger or fear or fingerpointing. We will win it with truth, with love, with light.

This is a spiritual battle,

political one. We are in a moral tug-ofwar for the soul of America. But we will not win it with anger or fear or fingerpointing. We will win it with truth, with love, with light.

My uncle also taught that "darkness cannot drive out darkness; only light can do that. Hate cannot drive out hate; only love can do that." That message continues to give us hope today. We don't need to erase our differences; instead. we need to elevate our shared identity as members of one human family. We come in many colors, but we are not divided in our worth. We are not colorblind; instead, we should look to the heart and character of the individual.

In 2025, amid so much noise, we

must return to the quiet clarity of the gospel. We must raise our children with the knowledge that they can be victors through Christ. We must reject the lie that some lives are expendable in order for others to thrive.

Let us remember that our greatest strength is found in the eternal truth that we are one blood, one human race, united under one God. America needs more decisions, not divisions. Decisions for truth, for compassion, for life. And most importantly, we need more people to make the decision that I made in 1983 to follow Jesus Christ.

Alveda C. King, PhD, serves as the senior advisor on Faith and Community Outreach for the U.S. Department of Agriculture and the chair of the Center for the American Dream at America First Policy *Institute. She is the daughter of the late* slain civil rights activist Rev. A.D. King and the niece of Rev. Dr. Martin Luther King Jr. She is the founder of Speak for Life, fighting for the sanctity and dignity of all life from the womb to the tomb.



'Work brings real dignity'

Social networks key to job search, advancement



By Rachel Ferguson

hese are strange times. Technology progresses so quickly that it begins to feel like magic. In 15 minutes, artificial intelligence can write basic code that would take a decent programmer all day. We can send rockets to space and drop them right back down into a tube upon their return. Surgeries that once took weeks of recovery can be done laparoscopically and on an outpatient basis.

So why haven't we solved poverty? We have an innate sense that we should be able to solve problems like poverty or the loneliness epidemic or addiction with some ingenious technique, just like all other problems. Sadly, our hubris has blinded us to truths about human nature.

We often treat these deeply human issues as purely mechanistic and external. We assume that if we can land on just the right potion of policies, they would disappear. When they don't, we blame our political opponents.

Certainly, there are policy questions to address. But every person and family struggling with poverty or homelessness is different, with a different story and different needs. For many of them, even if the perfect policies resulted in the removal of obstacles, the real solution is still missing. What we all need are "thick" networks of people: friends, family, mentors, support groups and churches.

Consider the problem of employment. The first mistake we often make is assuming that, if someone's income exceeds the poverty level through transfer payments, we've solved their poverty. The stubborn, intergenerational poverty that most concerns us is not fundamentally about a lack of resources but, rather, a lack of community.

The widespread breakdown of family structure weakens families both emotionally and financially. More broadly, our most destabilized neighborhoods are also economically and culturally isolated from their surrounding city. When employment levels are low in the neighborhood, residents lack employment networks altogether.

Consider also your own experience.

I got my first job at a roast beef joint because a friend told me they were paying \$8 an hour. I got my next job through my church and my next one through my brother, who already worked at the mall. I went to college because my parents expected me to do so and graduate school because a professor told me I should. I chose which graduate school based on her recommendation and got my first academic job at my own alma mater.

These organic connections are as invisible as they are essential. Without those organic connections through which most of us get our foot onto the bottom rung of the economic ladder, our neighbors will miss out on the climb because they couldn't even get started.

Policy might be able to address certain issues like criminal background, perverse disincentives to work, transportation or proper educational preparation. But on the ground, we get jobs through our social networks. Much of our preparation for work comes from our families and neighborhood environment. Once the job is underway, reliability, handling interpersonal issues well and professional development will determine our success. These considerations are matters of social capital.

Social capital isn't a product that a bureaucracy can deliver to a person. It's an organic reality of overlapping social networks arising from a person's engagement in a thick community, and it's the greatest determinant of social and psychological flourishing in a person's life.

Life without employment, on the other hand, can be one of the most stultifying experiences of a person's life, even if they have access to an income of some kind. Dependence on a fixed, provided income removes the sense of forward motion toward a goal and encourages a passive acceptance that one's situation will never change. This, in turn, can easily become the assumed reality of the next generation, and the next.

Don't assume that those who emphasize the importance of work for effective poverty alleviation are heartless moralists. Work brings real dignity. It honors our giftedness and our power to choose.

When we think about poor people, let's not just think about poverty. Think about dignity, community, fellowship and a robust view of human flourishing that encompasses all of it. God created us with a longing for community, a desire to contribute and calling to love one another. Without these networks, we will never bring true human flourishing to these people, whom we are called to love as our neighbors.

Rachel Ferguson, PhD, is the director of the Free Enterprise Center at Concordia University Chicago, assistant dean of the College of Business, and professor of Business Ethics. She is an affiliate scholar of the Acton Institute and co-author of "Black Liberation Through the Marketplace: Hope, Heartbreak, and the Promise of America."

Patent, property rights are 'divine'

Inventions generate flourishing for all



By James R. Edwards Jr.

homas Edison, a religious skeptic, and Samuel Morse, a devout Christian, both became iconic inventors in America's golden age of patenting and invention because they embraced the true nature of creativity, ownership, human flourishing and common grace. This is what I explore in my book "To Invent Is Divine: Creativity and Ownership."

These concepts are foundational to property rights, economic freedom, the rule of law and ordered liberty. They constitute the underpinnings of the development of intellectual property laws. They undergird the U.S. Constitution's Article I, section 8, clause 8 and the American IP system that followed.

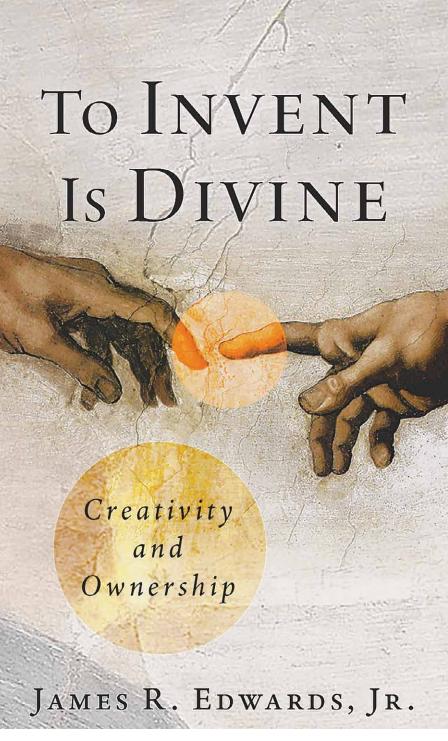
Their unique application in the United States gave rise to the iconic inventors, spectacular technological flourishing and the wealthiest nation with the highest standard of living in the world.

Yet today, America risks squandering our intellectual property heritage. Particularly regarding patents, the U.S. IP system has been weakened in the past few decades. The necessary connection of creativity and ownership that characterizes the biblical model for human flourishing is being severed.

"To Invent Is Divine" puts in sharp relief the stakes from loss of that fruitful, beneficial framework. It also points the way to recover the American patent system's historical assets.

When people think of creativity, they may think of paintings, music or movies. Some might think of a new electronic device, next-generation microchips or a new miracle medicine.

For others, specific works of art or invention may come to mind. Some think of the divine Creator: "In the beginning,



Together, creativity and property rights undergird our relationship to God and our relationship to people.

God created the heavens and the earth" (Genesis 1:1). Of all the creatures, humans alone share God's communicable attributes, such as reason and intellect. Only people are designed with human ingenuity to create. "To Invent Is Divine" examines human creativity and property rights through the framework of Judeo-Christian principles.

These qualities may lead us to think

of creative individuals—inventors like Thomas Edison and Samuel Morse, musicians like Beethoven or Lennon and McCartney, or artists like Michelangelo or Rembrandt.

The right to own what we create is intuitive and divinely inherent. God claims ownership of his creation: "The earth is the Lord's and the fullness thereof" (Psalm 24:1). Likewise,

humans own their creative works, which constitute property that didn't previously exist.

Divinely based property rights, like those named in the Ten Commandments, are illustrated by the biblical metaphor of the potter and the clay. There the creator has the right to decide what to make, how to make it, its use, and whether to sell it, give it away or throw it away.

In the Garden of Eden, God charged his image bearers to "Be fruitful and multiply and fill the earth and subdue it" (Genesis 1:28). This creation mandate directs humans to put their creativity to use, employing their dominion over nature for productive and constructive purposes.

Work is applying our abilities and creating something out of nature. This produces surplus, i.e., creates wealth. Work is the means of human flourishing.

Another biblical metaphor is the vine and fig tree. It represents enjoying the fruits of one's labor, flourishing in peace and prosperity. Human flourishing abounds when creativity and ownership are joined, because creativity and ownership are mutually reinforcing.

Together, creativity and property rights undergird our relationship to God and our relationship to people. Part of human flourishing is our carrying out the creation mandate, sometimes called the cultural mandate.

Human creative endeavors give fulfillment. As the Creator enjoys his own handiwork, humans derive pleasure from their handiwork. Enjoying the fruits of one's labor is central to flourishing, where one benefits from what his creative endeavor produces.

Common grace is divine blessing upon all creation, regardless of someone's faith. God causes the sun to shine on both the righteous and the unrighteous. This type of grace means the laws of science and mathematics apply generally for practical purposes. The laws of nature are discoverable and applicable to humans.

Not only individuals but society benefits from the fruits of individuals' labors. Inventions and creative works may spark new industries and uses. They may lead to new products and services, new types of jobs, new wealth and new opportunities for others to create. Flourishing is what improves the human condition.

James R. Edwards Jr. is founder and CEO of ELITE Strategic Services and author of To Invent Is Divine: Creativity and Ownership (Fidelis, 2025), from which this essay is adapted.

Rule of law an 'inescapable condition' for a flourishing society



By Jeffery J. Ventrella

ho doesn't crave justice, fairness and the freedom to flourish? These noble outcomes benefit all societies. Yet what catalyzes these outcomes? What predicates or conditions must exist for flourishing to occur?

The answer must begin with reality. Reality begins with the self-existent triune God, the creator, who creates all that is.

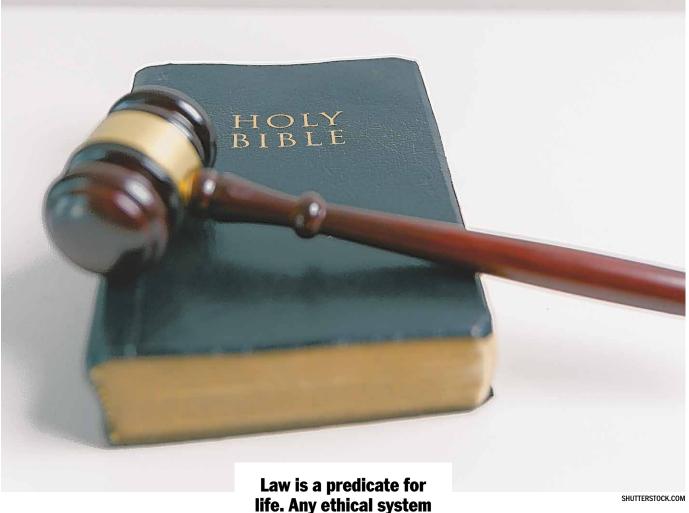
This God ordered and structured his creation and governs it by his word, his verbal command or law. Human laws are derived from God's supreme law. This is why at his trial, Jesus can unequivocally tell the magistrate, Pontius Pilate, "You would have no authority over me unless it had been given to you from above" (John 19:11).

This is also why the Apostle Paul can say unequivocally in Romans 13 that rulers derive their authority from God and are to be servants — not saviors applying God's standards to instantiate God's life-giving ordered liberty.

Law, as a human endeavor, therefore, should be applied to the world as it exists and as it has been designed to exist: dependent on and designed by God. Severing life from God and his word never produces optimal human flourishing. Believers and non-believers alike are to "live by every word that comes from the mouth of God" (Matthew 4:4).

Law is a predicate for life. Any ethical system that severs itself from God's word is suspect — incomplete at best and dangerous at worst.

God not only spoke the cosmos into existence, but he directed his will to his image-bearers (Adam and Eve) verbally. In other words, the Lord did not place Adam and Eve in the garden to "figure out life" for themselves aided



only by their own empirical observations and reasoning. God verbally instructed them to act in accordance with his command or law. Law thus comprises an inescapable component for humans living in God's world; it's baked into the very DNA of what it means to be created.

Often pundits place liberty and law in opposition, like oil and vinegar. Is this correct?

Consider perhaps the greatest demonstration of liberation history has seen: the Exodus. There, God dramatically liberated a people crushed under the oppressive totalitarian law of the Egyptian pharaoh.

Then what happened? Did he dispense with law? The answer is no. God provided them a comprehensive alternative law by which they were to live.

Liberation necessitates law. A society properly ordered by law is the condition for true liberty.

The rule of law provides structure to society as well as social coordination, predictability and reliability, protection of persons, relationships and property, and other conditions for flourishing. Consider freedom of speech. In the

context of the United States, many cite the First Amendment as a protector of free expression. But did this freedom exist prior to the amendment's ratification in 1791? Yes, but why?

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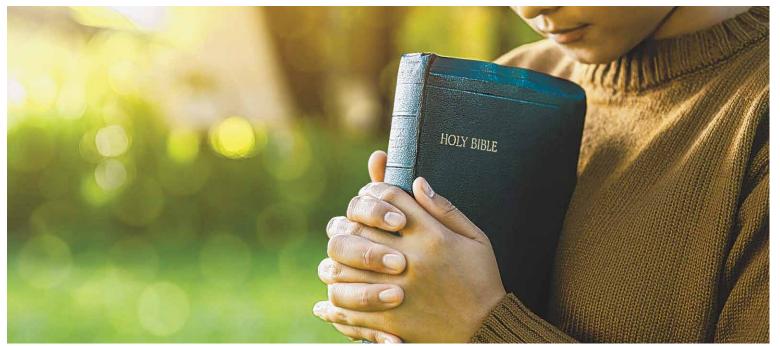
Before the Fall, God directed Adam and Eve with a particular task derived from their being his image bearers, the "Imago Dei." They were told to exercise dominion over the entire created order in what is often called the cultural mandate (Genesis 1:27-28).

Now, this task at the outset no doubt seemed daunting; it would require development, expansion, other persons, a division of labor and a law protecting these efforts. It would also require acquiring and processing raw materials that existed outside the Garden. This task therefore presupposed coordination, collaboration and, therefore, communication.

Speech therefore would facilitate the mission God conferred upon Adam and Eve. This same cultural mandate remains mankind's mission after the Fall (as seen with Noah in Genesis 9) and, accordingly, protecting free speech remains a crucial component of ordered liberty. Moreover, Jesus commanded that his followers execute another mandate: The Great Commission (Matthew 28:18-20). Plainly, this mandate likewise required — and continues to require robust legal protection for publicly proclaiming the gospel.

We must pursue these mandates personally, culturally and politically for our good and our neighbor's good. The rule of law, rooted in the source of reality and the creation of the cosmos, provides the necessary foundation for cultivating vibrant human flourishing.

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Religions carry 'compelling visions of flourishing'

Christianity, in particular, has much to offer human society



By Jonathan T. Pennington

n April 2025, scholars and leaders from a variety of fields gathered at the Gallup World Headquarters in Washington, D.C., to discuss "groundbreaking research, actionable insights and innovative strategies for fostering individual and societal well-being."

This event, co-sponsored by a number of organizations centered at Harvard University and Baylor University, showcased the cross-disciplinary and cross-continent interest in the great question of what it means to flourish.

Central to the discussion was an exploration of the findings of the Global Flourishing Study, rightly described as "one of the most comprehensive studies on well-being ever conducted."

This is a good and noble endeavor. This contemporary interest in what it means for humans to flourish is notably scientific in its approach, corresponding with the modern era's way of viewing the world.

But the question of human flourishing is much older — as old as recorded history — and historically has been approached in a much broader and deeper way. Scholars and leaders of the past approached this question from the whole-life realms of philosophy and religion, including those in the Christian faith.

(Genesis) through its end (Revelation), the consistent theme is that God the king reigns over his creation. The origin story sets humanity into a place of delight (Eden) with the meaningful work of cultivation and care over creation (Genesis 1-2). Humanity breaks and corrupts this relationship and role, however, resulting in the loss of shalom (that is, flourishing) and ultimately leading to death (Genesis 3).

Our loss of shalom or flourishing — our loss of thriving as humans in relationship to God, to each other and to creation — is precisely what Christianity understands Jesus' work to be correcting in the world.

This may come as a surprise to many, especially those familiar with the Christian tradition. Does Christianity really have anything to do with human flourishing? On the contrary, doesn't the Christian religion have much to do with God, with the afterlife, with self-sacrifice?

The answer to both of these questions, demonstrated by the Global Flourishing Study, is, "Yes."

Yes, Christianity teaches about God, the afterlife and self-sacrifice. And yes, this has everything to do with human flourishing, both now and in the future. In all of the six key domains measured in the study, it was demonstrated that religion and spirituality improve our lives, from relationships and mental health to happiness, stability and a sense of purpose. The study proved what most Christians already knew and have experienced.

From the beginning of the Bible

Christianity offers the solution to this fundamental human problem. Our loss of shalom or flourishing — our loss of thriving as humans in relationship to God, to each other and to creation — is precisely what Christianity understands Jesus' work to be correcting in the world.

When Jesus says he came that we "might have life and have it abundantly" (to paraphrase John 10:10), he is not referring to an abstract, esoteric vision of cherubs floating on clouds. He is speaking to the same human need and desire that was addressed by Plato, Aristotle, the Global Flourishing Study and countless thinkers in between — the need to find true life, true flourishing.

The gradual loss of this human flourishing focus of the Bible over the intervening centuries has been a great detriment to the church and to society. Without understanding the biblical goal of bringing shalom to the world, the church's witness can become inward, gnarled and ineffective. Without the Christian input into the world's discussion of the means and goals of human flourishing, society can only offer idealistic and short-lived solutions.

Instead, Christianity offers to the world a robust, invitational and outward-facing vision for true human flourishing for individuals and society that is rooted in the understanding that the Second Adam, Jesus the God-Man, has entered the world to reboot God's flourishing kingdom in the world. As theologian Miroslav Volf notes in his book, "Flourishing: Why We Need Religion in a Globalized World," "far from being a plague on humanity, as many believe and some experience, religions are carriers of compelling visions of flourishing."

Rather than excluding the Christian faith from explorations of human flourishing because it is a religion, we ought to recognize that the church has much to offer to all of human society in providing a profound answer to the universal human dilemma of true and lasting happiness. This is human flourishing according to Christianity, a profound vision worth rediscovering.

Jonathan T. Pennington, PhD, is a professor of New Testament Interpretation at The Southern Baptist Theological Seminary in Louisville, Kentucky. He is the author of many works, including "The Sermon on the Mount and Human Flourishing" and "Jesus the Great Philosopher: Rediscovering the Wisdom Needed for the Good Life."

'Sphere sovereignty,' limited government and human flourishing — under God



By Jordan J. Ballor

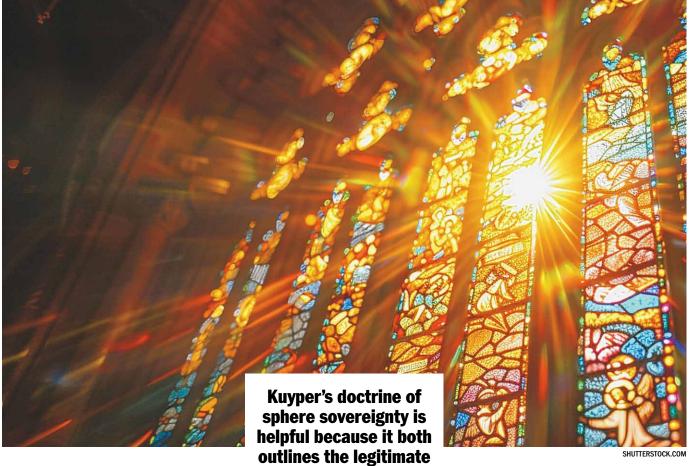
he Dutch Reformed theologian and politician Abraham Kuyper (1836-1920) once proclaimed that "the conscience marks a boundary that the state may never cross."

In arguing for the preeminence of the conscience as an independent sphere of life, Kuyper was articulating a basic insight into the nature of democratic self-government and the relationship between virtue, authority, and responsibility. Kuyper's vision of social life — including his dynamic understanding of "sphere sovereignty" — provides a vital framework for understanding the proper scope and limits of government and an appreciation for the institutions of civil society, including families, schools, churches, charities, and businesses.

Kuyper grounded his doctrine of sphere sovereignty in the realities attested to in Scripture, that there are diverse earthly authorities and that Christ has been given power and authority over them all. As we read in the Great Commission, Christ proclaims, "All authority in heaven and on earth has been given to me" (Matthew 28:18).

In turn, Christ rules over the world through different institutions and in different ways and for different purposes. The family is instituted to be the primary place of procreation and nurture of the next generation. The church is where the sacraments are celebrated and the gospel is proclaimed. The government is where the coercive power is instituted to promote justice and protect rights. And the marketplace is where human beings organize and exchange to provide goods and services to others.

Each of these orders — as well as all the innumerable other institutions and spheres, such as schools and little leagues — has its own ordering



principle, its own purpose and its own authority.

The conscience is thus, in some ways, the most fundamental but also the smallest of the spheres.

Each individual person is called by God to exercise his or her gifts, talents, dispositions, and relationships in the service of others. Each person has a responsibility to be a good steward of all these endowments, including those "unalienable rights" attested to in the Declaration of Independence.

Such stewardship responsibility requires the right to pursue the use of those gifts in a way that will serve the common good and promote social flourishing. For some, that means a career in the law, litigating for justice. For others, that means practically caring for the needs of the poor, the sick and the suffering. For others, that means a life of intellectual exploration and scholarly discovery. And so, too, are some equipped to generate wealth through commercial activity, which serves to meet the material needs of society as well as provide the basis for continued social and economic development.

All these and more are callings that are celebrated by the Christian understanding of stewardship and social life.

Kuyper's doctrine of sphere sovereignty is helpful because it both outlines the legitimate role of government as well as defines its limitations.

role of government

as well as defines

its limitations.

For Kuyper, the government exists to promote public justice and can serve as a kind of referee or mediator between other spheres when they are in conflict. It can also intervene to correct or help reform an institution when it has become corrupted or is no longer healthy. But all such actions and interventions must be governed by the principle that each sphere has its own authority, and when it has broken down, the goal is to restore it to proper functioning.

This makes such government interventions temporary, oriented towards a distinct end, and no longer necessary when such goals have been realized. In such cases, says Kuyper, "the central government is a caretaker, a deputy, and therefore nothing but a temporary curator." This supportive role of government means that its "duty is to withdraw again as soon as the energy for self-rule is sufficiently aroused."

Sphere sovereignty further involves the principle of decentrism, which recognizes that those who are closest to a problem are the most likely to have both the local knowledge and the embedded incentives to see it addressed in a sustainable and responsible way. In this way, Kuyper's understanding of sphere sovereignty can be seen as embodying the same spirit as the modern Roman Catholic social principle of subsidiarity.

Kuyper's teaching concerning sphere sovereignty is thus a principle of limited and responsible government, but it is also a principle of broader social diversity and human flourishing.

God has embedded in the creation order practically infinite possibilities and tasked human beings with discovering those potential goods and making them manifest. This happens through a wide variety of social institutions, some of which, such as the family and work, have been instituted from the beginning, and others, such as fantasy football leagues and modern stock corporations, have come into existence only recently.

But as Kuyper rightly recognized, God not only rules over all of these spheres of life, but can properly be glorified in them as well. And this is a vision for authentic human flourishing.

Jordan J. Ballor, DTh, PhD, is executive director at First Liberty Institute's Center for Religion, Culture & Democracy.

America needs 'Mere Economics'

Simple, bedrock principles unleash productivity, prosperity

By Art Carden and Caleb S. Fuller

ree market economics.
Keynesian economics.
Austrian economics. Marxist economics. Conservative economics. There are about as many flavors of economics as there are economists, perhaps more.

What Americans need right now, however, is simple, unmodified economics. Mere economics, if you will.

Economics has a few bedrock principles that, when we recognize them, unleash humanity's slumbering productive forces. The result? We're rapidly making poverty history, as the absolute number of human beings living in extreme poverty has fallen over the last several decades even as the world's population has risen.

It's the most important fact in economic history and should be front-page news every day in every newspaper. It should trend every day on every social media site. Alas, it isn't. To paraphrase economist William Baumol: The most astonishing aspect of this astonishing change in our fortunes is that we are not astonished by it.

Economic history's great fact is made up of countless tiny ones.

When you study economics, you start to notice all the little social miracles surrounding us. No single mind knows how to make a pencil — and before you say, "making a pencil sounds easy," ask if you can describe the chemical composition of the grease on the chainsaw that cuts down the tree that eventually becomes part of the pencil. The complexity of a pencil notwithstanding, the modern world makes so many pencils at such low prices that we don't even notice when we lose them.

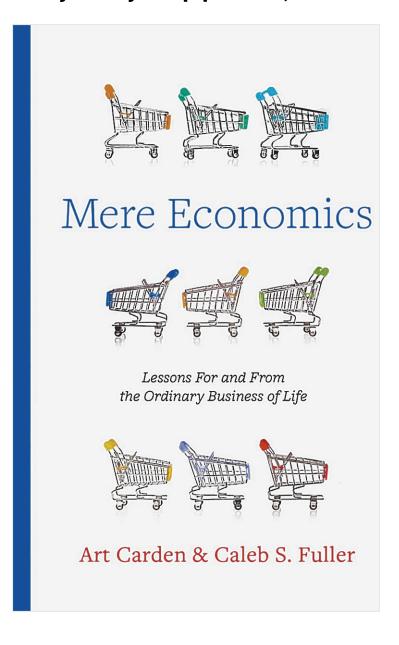
Some people don't see the miracle and argue that economics lacks a soul, that it reduces rich and complex human relationships to mere transactions. But economics rests on an important ethical assumption: Everyone has the right to say "no, thank you" to any offer. Dignity is baked in: You are an independent mind and an independent will, and a free society makes the most of both.

Adam Smith understood this, writing in Book One, Chapter Two of "The Wealth of Nations" that "It is not from the benevolence of the butcher, the brewer, or the baker, that we expect our dinner, but from their regard to their own interest. We address ourselves, not to their humanity but to their self-love, and never talk to them





The absolute number of human beings living in extreme poverty has fallen over the last several decades even as the world's population has risen. It's the most important fact in economic history and should be front-page news every day in every newspaper... Alas, it isn't.



of our own necessities but of their advantages."

People often misinterpret this as an apology for the worst kind of greed, but it's not.

Smith recognizes that the butcher, the brewer and the baker have the right to say "no" to you, and the need to appeal to their own interests stems not from their greed but from the fact that they have their own families and communities to care for.

We would like to think that the guy working in the oilfield and the executive in the oil company office are doing what they do because they really care that we have gas to drive our cars, but that's sheer fantasy. In reality, they have their own families, communities, preferences and problems.

Economics helps us see how the best way for them to take care of what matters to them is to take care of what matters to us.

Whether they know it or not, they're behaving positively biblically. Philippians 2:4 reads, "Let each of you look not only to his own interests, but also to the interests of others." In a free market, the best way to look to your own interests is to look to the interests of others.

Alas, economics education appears to have had little impact on public policy. But there is hope. We don't need the latest technical wizardry or theoretical advances in cutting-edge academic journals. We simply need to understand that people benefit when they cooperate through trade.

This holds whether the people cooperating are on the same or different sides of a political, cultural or racial line. When we let them trade, they unleash human flourishing for all of us.

Can economics tell us what to do? No more than physics can tell us whether to drop the atomic bomb.

But it can show us the underlying structure of the world we live in — and the principles that can bring us from the lowest barbarism to the highest degree of opulence. Join us on the intellectually illuminating and spiritually edifying journey that economics offers.

Art Carden, PhD, is Margaret Gage Bush Distinguished Professor of Business and Medical Properties Trust Fellow at Samford University's Brock School of Business.

Caleb S. Fuller, PhD, is associate professor of economics at Grove City College, a research fellow at the Independent Institute, and a faculty affiliate of the Program on Economics and Privacy at the George Mason University Scalia Law School.

A biblical perspective on sound money

'Dollar predictability is crucial'



By Alexander William Salter

n recent years, Americans received an unwelcome crash course in the importance of sound money: currency that is stable and maintains its value over time.

Inflation surged in 2021, eventually reaching a 40-year high of 9% in 2022. Small businesses saw costs rise faster than revenues, and workers saw prices rise faster than wages. We've learned the hard way why we must keep the dollar stable and predictable.

Sound money is a moral and theological issue. While the Bible doesn't contain a worked-out macroeconomic theory, its teachings are absolutely relevant to monetary issues like inflation. We should take its prescriptions for sound money seriously.

In the world of the Old Testament, precious metals of particular weight and purity served as money. Greedy rulers and merchants profited by manipulating weights and measures. God, through Moses, condemned this practice: "You shall do no wrong in judgment, in measures of length or weight or quantity. You shall have just balances, just weights..." (Leviticus 19:35-36).

Justice in exchange is the bedrock of a fair society, which requires a consistent standard of value.

Injunctions against theft and dishonesty also apply to the monetary system.

The Law commands, "You shall not steal; you shall not deal falsely; you shall not lie to one another." (Leviticus 19:11).

Inflation is a kind of theft because it is an illegitimate tax. Legitimate taxes are openly debated and democratically ratified, but inflation stealthily transfers wealth from citizens to the government.

Likewise, undependable money is a form of dishonesty. We wouldn't tolerate the government lying to us about sales or income taxes. We shouldn't tolerate the government lying to us about the inflation tax, either.



These themes reappear throughout Scripture. The prophetic (e.g., Ezekiel 45:10) and wisdom literatures (e.g., Proverbs 11:1) reiterate the Torah's emphasis on just weights and measures. Jesus' teaching that "the worker is worthy of his wages" (Luke 10:7) and James' condemnation of "wages...kept back by fraud" (James 5:4) have clear implications for the monetary system.

Stable currency upholds workers' economic rights. Easily manipulable currency enables unscrupulous politicians and bureaucrats to seize the fruits of others' labor.

No monetary system in American history has reflected the Bible's sound money principles. Before the creation of the Federal Reserve, the country went through several different commodity money systems and banking regimes. Financial turmoil was common because misguided state and national laws impaired sound money rather than promoting it.

The Fed was created in 1913 to escape the cycle of crises. But instead of bringing stability, the bizarre hybrid of gold and paper money created more problems than it solved. Politicians and bureaucrats couldn't resist the temptation to tinker with "length or weight or quantity," unleashing a long series of dollar depreciations that continues to this day.

It doesn't have to be this way.

Reforms of our monetary system that reflect biblical wisdom and macroeconomic best practices are possible. We don't have to go back to gold. Nor do we need to embrace quirky new technologies like Bitcoin or stablecoins.

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falls woefully short.

Instead, we should change how the Fed works to ensure that monetary policy is predictable in terms of the dollar's purchasing power and, generally, in terms of its distributional effects.

Dollar predictability is crucial. Inflation is a nuisance, but so long as the public knows it's coming, it's a fairly small one. What really hurts is unpredictable inflation, caused by faster-than-anticipated money printing. This is how central bankers undermine weights and measures and deprive workers of their wages. It's also how the government maximizes the revenue from the inflation tax.

We should also consider the least among us (cf. Matthew 25:40) when implementing monetary policy. Wall Street likes it when the Fed prints money and spends it on securities. But Main Street bears the cost because workers' wages typically lag the resulting inflation.

Generality in monetary policy means adhering as closely to distributional neutrality as possible. Whatever the government's legitimate interest is in managing the monetary system, it's monstrous to force small business owners and factory workers to pay for financial executives' bonuses or the Fed's exorbitant building renovations.

The Bible does not endorse a specific monetary system. But it does contain principles for sound money, applicable to all systems. Our own system falls woefully short.

Americans of faith should demand reforms that respect biblical norms. Even non-believers can join in, for surely they are just as tired of the endless boom and bust cycles. A stable and just economy benefits the believer and non-believer alike, but depends on the moral foundation of sound money.

Alexander William Salter, PhD, is an economics professor in the Rawls College of Business at Texas Tech University and a researcher at TTU's Free Market Institute. He also holds fellowships with the American Institute for Economic Research in Great Barrington, MA, and the Independent Institute in Oakland, CA. He is a parishioner of St. Andrew Greek Orthodox Church.

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Socialism's dangerous appeal to a new generation

'The failure of socialism to deliver prosperity is a feature, not a bug'



By Anne R. Bradley

ecent polls indicate 62% of Americans under the age of 30 "feel favorable toward" socialism. They are the future, which makes this a big problem.

New York Rep. Alexandria Ocasio-Cortez (AOC) and Vermont Sen. Bernie Sanders both identify as "democratic socialists," along with other members of The Squad, including Reps. Ilhan Omar of Minnesota and Rashida Tlaib of Michigan. Moreover, New York State Rep. Zohran Mamdani made headlines with his successful win as New York City's Democratic mayoral primary as an avowed socialist.

What they have in common is a disdain for capitalism, the wealthy and limited government. Unironically, they have grown their incomes substantially by accumulating government power and its accompanying wealth — by preaching the evils of free markets. They are selling a free lunch. They extol the virtues and benefits of universal healthcare, free daycare, free college and even a reprieve from existing student loans. They want to dismantle systemic inequalities and force the rich to pay for

Socialism sounds appealing on paper, especially to younger generations who are just starting their lives and careers. But what is socialism?

Socialism in economics pertains to ownership, as does capitalism. These words have taken on a life of their own in the culture and, in an important way, have lost their original meanings.

Socialism is an economic system characterized by public ownership of the means of production. Capitalism entails private ownership. If we own something privately, we decide how to allocate our resources for the present and the future, which is motivated by private property rights, market prices and the consequences of profits

When we collectively own resources, we must appoint someone to make allocative decisions on our behalf, and that is the government, which has the monopoly of force.

The evils of socialism are well documented, as is the economic argument for its infeasibility. The failure of socialism to deliver prosperity is a feature, not a bug, which Nobel laureate F.A. Havek astutely argues in his book "The Fatal Conceit": "The

curious task of economics is to demonstrate to men how little they really know about what they imagine they can design."

Any viable system must also reflect more profound truths about human nature and the world, from communism to fascism to capitalism. The realities include the fallen and finite nature of human beings, as well as our limited knowledge and abilities and that we live in a world of scarcity.

God, in his infinite wisdom, created us to be interdependent. We need each other, and we must find ways to cooperate as well as to learn and improve our conditions. Regardless of the economic system, we cannot flourish alone.

Socialism treats individuals as homogenous agents, who can be moved around on a chessboard to achieve the desired ends of the planner. This is Hayek's point. Planners are often assumed to possess both the knowledge and benevolence needed to allocate resources, but they lack both. Socialism eliminates private property rights and places resource allocation decisions in the hands of a bureaucracy. In doing so, it eliminates the mechanisms for cooperation and wealth creation.

Capitalism, too, suffers from a knowledge problem and a benevolence problem; however, by decentralizing resource allocation decisions, it leverages the local knowledge captured by market prices, yielding both cooperation and wealth creation.

Moreover, it is immoral to steal from the rich and redistribute that wealth

in the form of "free" stuff. For a choice to be moral, it must be made from the free will of the person. If I choose to give someone money to help pay for their medical bill, that is a moral choice born from my freedom to make it. Compulsory giving made by threat from the government is not moral, but not only that, it doesn't make the good in question "free." For example, Canada has universal "free" healthcare, and patients wait on average 28 weeks from a referral from a general practitioner to a specialist, which is the longest wait time in history and up almost 200% since 1993, according to a study by the Fraser Institute.

Someone always pays because there is no such thing as a free lunch. In a capitalist system, earning income means you have served others well. Taxing billionaires more will mean fewer billionaires, not more stuff. It will also mean less innovation, which means less wealth for everyone else. Capitalism is the most impressive and profound poverty alleviation program the world has ever known. It is predicated on human dignity and free choice. It cannot solve all our problems and will not save our souls, but it is the best economic system for stewardship and love of both neighbor and stranger we've ever known.

Anne Rathbone Bradley, PhD, is the George and Sally Mayer Fellow for Economic Education and vice president of academic affairs at The Fund for American Studies, as well as a professor at the Institute of World Politics.

Seeing the people behind Adam Smith's 'Invisible Hand'



By Jacqueline Isaacs

ou've probably heard economists speak of the "invisible hand." This term comes from economist Adam Smith's famous work, "The Wealth of Nations," which is also celebrating its 250th birthday next year, along with our country.

The term describes the seemingly unguided movement of prices and resources within a free economy.

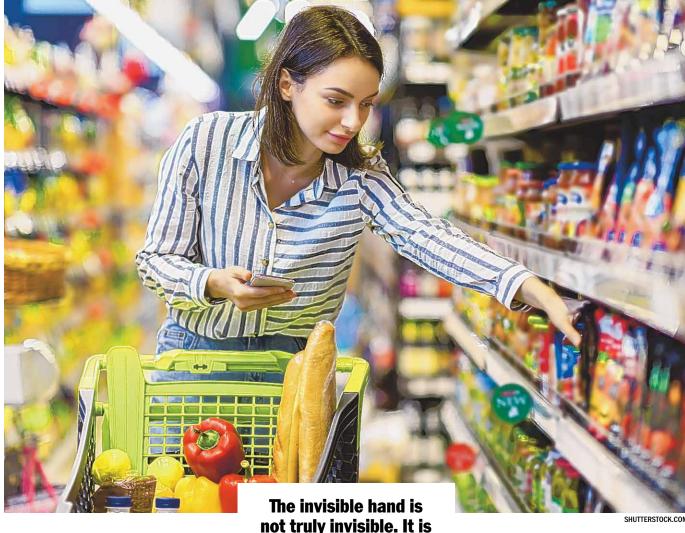
It may seem ephemeral, but the invisible hand is not some impersonal force. It's made up of people. In order to secure the promises of economic flourishing for the future, we need to understand that behind every price change and every supply shift is a real individual doing real work.

When explaining how goods and services are coordinated in such a complex system as our modern free-market economy, economists will say that prices act as signals and send information to buyers and sellers. My colleague, Dr. Anne Bradley, says, "prices serve to coordinate the behavior of large groups of individuals who... don't have the capacity to know all they need to know to make good decisions about what to produce or what to buy."

Prices can be understood as signals, but those signals do not exist on their own. They are sent and received by people.

In my introductory marketing classes, we teach the four Ps of marketing: product, place, promotion and price. I usually teach price last because it is the only chapter that requires the students to do math — and also because pricing decisions cannot be made in a vacuum. I want my students to understand that behind every price tag is a person making a decision.

Consider a grocery store manager.



She notices a certain item is sitting on the shelf longer than it should, or maybe it's taking up space in the stock room, so she decides to lower the price. Buyers see this item on sale labeled "Manager's Special!" and buy more of it, clearing out the stock room. The manager is not responding to a data model or a government policy. She is responding to what she sees in her store. She wants to move the product, and she adjusts the price to make that happen. She is trying to serve her customers and steward her inventory.

Or consider a product lead at an ecommerce company who tracks product demand during social media "drops." When inventory runs low and demand is high, he increases the price slightly. He is trying to manage scarcity and ensure that the customers who want the product the most have a chance at getting it, and aren't gouged by resellers buying it all for cheap, only to resell for two or three times as much. He is doing his best with limited information to serve customers and run a sustainable business.

You could describe these examples in academic or economic terms. The grocery store had a surplus, so its price was too high. The e-commerce company

had a shortage, so their price was too low. You could map this on a supply curve and study it at a think tank. But that analysis leaves out the most important detail: Prices don't change by magic. They change because someone decides to change them. People are responding to the information in front of them. They are making wise choices in their work.

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countless hands, many

of which are being the

hands and feet of God

to their neighbors.

People in sales and marketing do more than move products and sell services. They serve others by meeting needs, creating value and building trust. Dr. Bradley says, "Prices require that we depend on one another."

Prices also require that we see each other in the system. We don't depend on an invisible hand to move goods and supplies to where they need to go — we are dependent on our neighbors. The

often-thankless work of setting prices is an act of stewardship. At the Institute for Faith, Work & Economics, we talk often about how God uses our work to serve others. He calls us into vocations where we can exercise creativity and stewardship. That includes the grocery store manager and the e-commerce product lead. Each plays a role in the larger economy. Each makes decisions that help others flourish.

The invisible hand is not truly invisible. It is the combined effort of countless hands, many of which are being the hands and feet of God to their neighbors. When we understand this, our view of economics changes. It is no longer a faceless system that can be managed and regulated like a machine. It becomes a human story. A story of people, made in God's image, whose work comes together to produce human flourishing.

Jacqueline Isaacs, MBA, serves as the managing editor for the Institute for Faith, Work & Economics. She is also president of Bellwether Communications and an adjunct instructor of business at Cumberland University.

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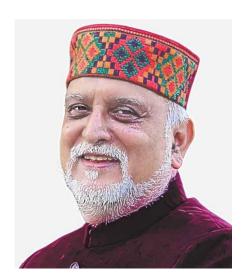








To combat poverty, teach God's Word, honor marriage, respect property and build trust



By Vishal Mangalwadi

hy are some nations rich while others remain poor? Economic inequality is a pressing global issue. How can we bring freedom and prosperity to societies where the poor are often forced to leave their homes and lands?

This challenge isn't new: early European settlers faced it in the Americas.

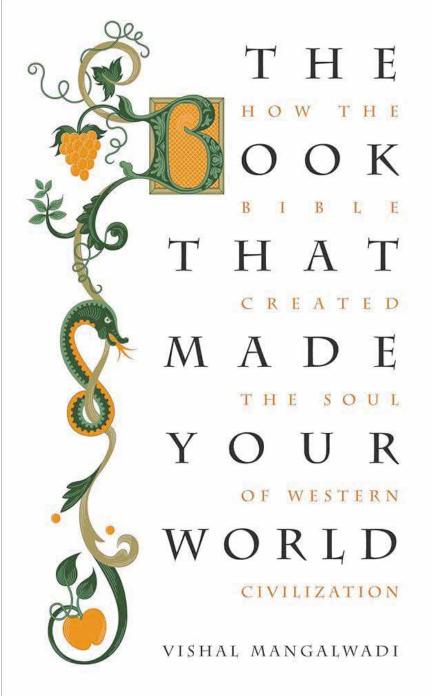
In North America, the Puritans turned to Moses to learn how to transform their own mentality from slaves into a nation who would manage land flowing with milk and honey. God gave those Hebrew slaves the Ten Commandments, a written law, to a people who did not know how to read. In order to flourish they needed to learn to read, copy and think about God's law. Slaves had to become teachers, at least in their own homes.

Material flourishing began with internalizing God's law.

The Puritans arrived in Massachusetts in 1620. In 1636, just 16 years after arriving in North America, they founded Harvard University to teach God's word and apply it across life. Harvard Law School still bears the motto: "Non sub homine, sed sub Deo et lege," meaning "Not under man, but under God and law."

By contrast, the Portuguese arrived in Brazil in 1500, but they waited over four centuries — until 1920 — to establish their first university. Their sights were set on the land's riches: timber, territory and gold. To them, prosperity came not from shaping the soul but from plundering the soil. They failed to see that true wealth begins with the cultivation of the mind and the formation of character.

The difference was that the Puritans believed that inner wealth, such as wisdom, discipline and reverence for



The Puritans believed that inner wealth, such as wisdom, discipline and reverence for God, was the inner source of outward prosperity.

God, was the inner source of outward prosperity. They educated their children not merely to make a living but to learn how to live. They took Isaiah's words to heart, that the Spirit of God imparts wisdom, understanding, counsel, and the fear of the Lord. (Isaiah 11:1-9)

The Tenth Commandment thunders: "You shall not covet your neighbor's house; you shall not covet your

neighbor's wife, or his male servant, or his female servant, or his ox, or his donkey, or anything that is your neighbor's." (Exodus 20:17) But how can one become rich without wanting what others have?

Post-Christian capitalism answers, "Greed is good." It believes the lie that progress is born of envy, that coveting is not a sin but a strategy. It dreams of replacing America's national motto with "In Greed We Trust."

Yet the biblical worldview that enabled the USA to flourish teaches otherwise.

Wealth is not mined from other men's treasures — it is made. It is the fruit of minds applied to work and community, hands trained, plans forged and trust earned. And trust, whether in a marketplace or a family, is built on integrity, which in turn is built on moral law.

Creativity flourishes when it is protected. Greed may corrupt the heart, but theft erodes society. That's why God commanded: "You shall not covet" and "You shall not steal." (Exodus 20:17.15)

These weren't private rules, they were a national ethic. In the 1770s, the 13 American colonies interpreted that law to mean that the British crown could not turn taxation into robbery. "No taxation without representation" was not just a political slogan; it was a theological stance. It sparked the American Revolution that birthed a powerful nation.

And when God said, "You shall not covet your neighbor's wife," he was not merely protecting households; he was securing civilizations. Nations crumble when men treat women as possessions. They flourish when men love their wives and raise sons to do the same.

In 1832, French magistrate Alexis de Tocqueville marveled at American women. In his classic "Democracy in America," he observed that no nation honored marriage more deeply than the United States. He wrote: "Certainly, of all countries in the world, America is one in which the marriage tie is most respected and where the highest and truest conception of conjugal happiness has been conceived."

Most conquistadors came to Latin America without their wives. They took native women, fathered children and abandoned both. They wanted to take gold but not invest in the roots of economic prosperity.

The Puritans, on the other hand, came to New England with their wives. They understood that true prosperity is not achieved by theft. It is cultivated. They knew true wealth flows from virtuous and industrious people.

As we confront today's global poverty, the path to flourishing remains the same: teaching God's Word, honoring marriage, respecting property and building trust.

Vishal Mangalwadi is the author of 27 books, including "The Book That Made Your World: How the Bible Created the Soul of Western Civilization."

History's most remarkable economic transformation

In 224 years, subsistence poverty has flipped, from 90% to 10%



By David Kotter

onsider one of history's most remarkable transformations: In 1800, 90% of humanity lived in subsistence poverty. Today, that figure has flipped, and according to the United Nations Development Programme (UNDP), 90% of all people have escaped poverty's grip.

While the remaining 10% in poverty is still a global tragedy, we can celebrate an unprecedented and rapid decline in material deprivation over the past three decades.

Expanding worldwide prosperity means the vast majority of people are no longer struggling merely to survive and now have the opportunity to pursue broader human flourishing. In this moment, we must look backward to understand the ideas that enabled this transformation and look forward to the biblical vision of shalom, or holistic human flourishing, which goes beyond economics.

This rise in prosperity has followed an economic path envisioned centuries ago by Adam Smith, the 18th-century Scottish economist and philosopher often called the father of modern economics. Yet to reduce his ideas to the mechanics of markets guided by an "Invisible Hand" is to miss the moral and spiritual depth of his insights.

In "The Theory of Moral Sentiments," Smith emphasized that human beings are social creatures shaped by sympathy, virtue and the desire for mutual recognition. Smith argued that people have an innate desire to trade because they are driven by a hunger to improve their lives. Since exchange alone does not increase the total amount of goods in the world, Smith understood the necessity of free

Though neither people

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markets with institutions, such as reliable currencies, accounting systems and just courts.

A vital feature of these markets was the increase in scale from village to country to worldwide trade, with a corresponding increase in prosperity at every level.

The conclusive step unleashed entrepreneurship and risk-taking through equity markets, which allowed venture capitalists to move beyond fixed interest payments to the unbounded future rewards of stockholder dividends.

Though neither people nor markets are perfect, this progression in free market capitalism over the past two centuries has enriched the lives of billions of human beings. In contrast, central planning has stifled innovation and trapped people in poverty in some of the poorest countries of the world, such as Cuba and North Korea.

Nevertheless, as Smith himself recognized, economic flourishing was never solely about the accumulation of material wealth. His vision nor markets are perfect, this progression in free market capitalism over the past two centuries has enriched the lives of billions of human beings

of a well-ordered society aligns with biblical principles where individuals live with dignity, exercising their gifts, and engaging in honest labor that paradoxically serves the common good. While the Bible consistently affirms the dignity of work (Genesis 2:15, Ephesians 4:28), Jesus taught in the Sermon on the Mount: "Do not worry, saying, 'What shall we eat?' or 'What shall we wear?'... But seek first the kingdom of God and His righteousness" (Matthew 6:31-33).

This reorientation of priorities reminds us that true flourishing is found in right relationship with God, others and creation. The Hebrew concept of

shalom describes this holistic well-being — material, relational, spiritual and creational — that God intended from the beginning.

In short, the escape from poverty opened the door to the pursuit of human flourishing, but we must also ask: What are we being freed for? Economic freedom creates the conditions for deeper pursuits — worship, creativity, community, generosity and a relationship with God.

In this light, the path to flourishing is not just through markets but through moral formation and divine grace.

In an age increasingly tempted by promises of utopia through state control, we would do well to remember the wisdom of Adam Smith and the eternal truths of Scripture. Economic flourishing is a means to a greater end: the full, vibrant, God-honoring life of shalom.

David Kotter, PhD, is the dean of the School of Theology and professor of New Testament Studies at Colorado Christian University.



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The smokescreen of socialism



By Ismael Hernandez

often masquerades as the soft, glowing light of hope.

Individuality can be easily dismissed as performative, showcasing an egotism embedded in forces that alienate and destroy. The dismissal is facilitated by the fact that it's easier to see the anomie and existential angst when men act than it is to see the positive transformations of letting men be free.

he smokescreen of utopia

Socialism pursues an illusory world of perfect economic relations whose disguise lures us to deny agency. That smokescreen is thick. We are all trapped within historical forces outside our control. As in, you do not exist, I cannot see you; our meaning and purpose lie in being dropped within a wave that cannot be stopped.

The oppressor tricks you with subjectivity to maintain a steady state of social power. I cannot see you, as you are but a token of recognition whose existence bears an indelible mark determined by the complexity of the modes of production: oppressed or oppressor, victim or victimizer.

impersonal movements of history.

True knowledge comes from staying in our lane. Socialist economies have to be centrally planned because there is nothing meaningful in the periphery. If the human person is a cog within the machine, then knowledge exists only at its center. It is centrally

Postmodernism, readied for revolution, is what socialism has become. We are in the midst of a struggle with this mutation.

Socialism is bad anthropology. It presents a vision of the human person that imprisons us inside predetermined categories with their own destinies. We are not unique, unrepeatable and important beings with the moral capacity for self-realization, made in the very image and likeness of God. There is no deity as the grounding of our capacities of reason and volition.

Marx, the dialectical utopian, scoffed at the moralist "utopian socialists" and their aspirations of a coming harmony because they missed their own identity, either as "reactionary" or "conservative" elements reflecting the interests of the social classes holding power, whether feudal lords or the bourgeoisie. Everything is grounded in impersonal material conditions. We cannot create small, intentional and mediating communities because we cannot freely intend, in the fullest human sense. We respond to the

planned because there are no plural spheres in society with an authority that does not answer to another. Nature and the mind are reduced to material economic forces. The individual disappears as a meaningful factor for interpreting society because cogs are only subsidiary parts.

In the struggle against a powerful victimizing class, we need to let the enlightened engineers who control the machine's heart make all the decisions. Enlightenment comes from the steady center of the great revolutionary hurricane.

Yet, the single most decisive change of the last 100 years is not technological but theoretical.

The old Marx, with his dogmatic insistence on the foundational place of social class, has company on the floor of social reality. Instead of one element — class — there are many other forms of cognition. Instead of a "scientific"

revolution, where we discover the historical mysteries of human existence, the new über-revolutionaries say, "Why not get rid of reason itself!"

We can thus say that socialism has been reduced to a will to power, the primary driving force of history.

After bursting onto the scene in the late 1960s, postmodernism provided a radical challenge to all modes of acquiring knowledge in Western society. It became fashionable among leftist academics but remained merely a deconstructive cry of nihilistic dejection. In fact, some scholars thought postmodernism was dead by the late 1980s.

But it rose from its ashes as applied postmodernism. Its mutations were many — queer theory, postcolonial studies, radical feminism, critical race theory — but its heart was filled with the fuel of the Marxist understanding of the role of power. As a virus, it attached itself to what was left of socialism after the failed Soviet experiment, giving the ideology new, artificial life.

Both the postmodernist virus and the socialist host have changed. The underlying assumptions of postmodernism remained, but the socialist remnant gave them applied force. Socialism became social justice. But not the social justice of Leo XIII's "Rerum Novarum" or the Civil Rights Movement. Postmodernism, readied for revolution, is what socialism has become.

We are in the midst of a struggle with this mutation.

Ismael Hernandez is the founder and president of The Freedom & Virtue Institute.

True charity helps people stand independently

Faith-based Water4 brings piped water to African homes, businesses



By Matt Hangen

s the CEO of Water4, my life's work reflects a belief that faith and work intertwine to foster economic flourishing and a secure future. From rural South Alabama to sub-Saharan Africa, I've learned God's design for humanity is to thrive — mind, body and spirit. Water4 pursues this by delivering market-based solutions to the global water crisis, breaking barriers to prosperity.

Growing up, I learned hard work and self-reliance in a practical world. My environment taught me the value of incremental progress. Poverty wasn't framed in the languages of power, and there was an assumption requiring action from those experiencing it to move forward.

Compassion tempered by responsibility shaped me. This ethos led me to Togo, West Africa, where, as a missionary, I began drilling wells after a boy named Olivier died from waterborne illness. My own battle with a similar illness turned this work into a calling.

Twenty years in Africa revealed that charity alone cannot solve problems — it can abate them temporarily, but governments and charities provide only 25% of the needed resources, leaving billions without safe water in lowincome nations.

This is why Water4's mission is creating scalable, customer-reliant businesses for rural and periurban water markets. Faith anchors our approach, answering God's call to steward the

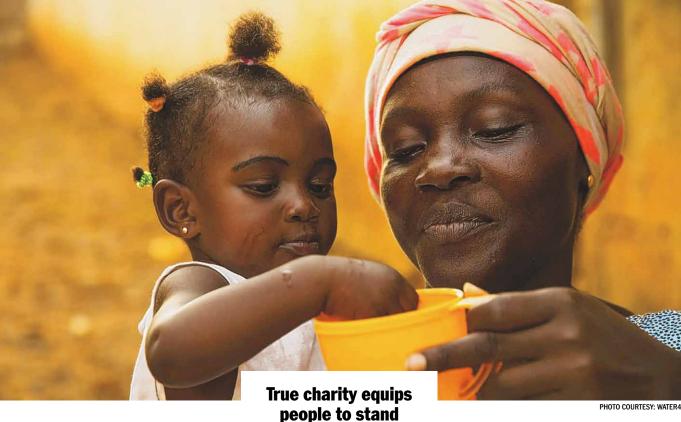


PHOTO COURTESY: WATER4

earth. We pair safe water provision with the "Living Water" of Christ, blending faith with reason.

Asking communities what they're willing to pay revealed a demand for piped water at home. This led to our NUMA water systems, serving over 1 million people across four countries, employing 1,500 locals to build and maintain prepaid water meters at homes and retail points. Employees are empowered and equipped to share their faith through daily interactions, resulting in 35,000 weekly community bible study groups.

Charging the poor for water may seem counterintuitive, but it's transformative. Rural African families save three hours daily by paying for piped water, freeing women and girls for education, work or entrepreneurship. Private tap ownership sparks cottage industries like restaurants and hair salons. The free market drives innovation, creating resources where none existed. Sales cover operations, maintenance and capital replacement, with profits reinvested to expand water points, fostering economic dignity.

Take Joseph, a tailor in Sierra Leone who lost a leg in the civil war. Using savings for a water connection, he and his wife opened a hair salon, employing youth and empowering their community. His incremental progress turned opportunity into prosperity. True charity equips people to stand independently, not perpetuating dependency.

independently.

not perpetuating

dependency.

Yet, charity culture often prioritizes intentions over outcomes. Thomas Aquinas, echoing Augustine, warns in his "Summa Theologiae" that compassion without wisdom becomes pity, trapping people in despair. Biblical compassion offers a rope to climb toward flourishing. Customers' payments spark innovation, as families demand value, calculate returns and seize opportunities to maximize income.

Our goal is to serve 5 million people

by 2030 with investable piped water solutions that unlock capital proportionate to the crises' scale. Half the planet lacks safe drinking water at home, and business is the only force capable of multiplying resources like loaves and fishes.

G.K. Chesterton said in "The Everlasting Man": "There are two ways of getting home, and one of them is to stay there. The other is to walk round the whole world till we come back to the same place."

Faith and work have brought me full circle, showing people aren't defined by their starting point but by their destination. Biblical charity seeks to eliminate the need for charity, empowering communities to thrive.

Matt Hangen is the CEO of Water4, which has installed more than 18,000 water projects that serve 2.73 million people and created 1,500 ongoing jobs under his leadership. He is a missionary, a philosopher and an entrepreneur who has been working to tackle problems of poverty in Africa for almost two decades.









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The Fed shouldn't be in the business of price controls



By Victor V. Claar

nless they have a special interest in macroeconomics, most Americans may not know that the Federal Reserve wasn't created to conduct monetary policy. In fact, the Federal Reserve Act of 1913 doesn't mention it.

Initially, the Fed had one fundamental aim: to rectify repeated waves of financial panics and bank runs. Toward this end, the nascent Fed was empowered to make loans to banks to address short-term liquidity needs and to make the supply of currency more "elastic" or tolerant to fluctuations in demand by creating and dispersing a new national currency: the Federal Reserve Note.

Yet, today, the Fed has strayed far from its initial charge of stabilizing the banking system. Increasingly empowered by Congress in the years since 1913, the Fed is now charged with a "dual mandate" to maximize employment and stabilize prices.

To achieve those goals, the Fed employs a strategy of interest rate targeting. The problem is that interest rate targeting is tantamount to a price control — and the Fed needs to end this strategy for many reasons.

we outsourced the most important prices of all in a dynamic, capitalist economy — interest rates — to a pricecontrol board called the Fed?

Second, in a dynamic, growing economy, interest rates provide valuable guidance to households regarding how much to save, when and over what time horizon.

Why have we outsourced the most important prices of all in a dynamic, capitalist economy — interest rates — to a price-control board called the Fed?

First, we know price controls are wrongheaded and counterproductive because they distort the clarity of price signals that convey powerful, diffuse information regarding what to do and how to do it. We don't like price controls for gas because we know what we get: long lines and "out of gas" signs.

The same is true with so-called "anti-price gouging" laws. Remember hopelessly looking for toilet paper and hand sanitizer during the COVID-19 shutdown?

We don't like minimum wages because they reduce employment among the very individuals they presumably help, and we don't like rent control because we end up with less housing, less-attentive landlords and units occupied by the well-connected who can afford to pay bribes and work the system.

In short, price controls make it harder to make sensible choices because they distort the incentives that would otherwise be in place and the decisions we would otherwise make. So why have The demand for these households' hard-earned savings is driven by entrepreneurs who want to borrow their money to finance projects that can't be accomplished overnight. Some firms need to borrow significant sums, while others need less. It's hard for these savers or entrepreneurs to be good stewards if interest rates are distorted by policymakers.

Third, in a world where interest rates are artificially kept at rock bottom there is no incentive for households to save at all. Why should I save anything if the return is terrible? In fact, I might as well buy stuff on credit instead of out of my savings if interest rates are low. Artificially low interest rates disincentivize all families from saving because they turn Ben Franklin into a fraud — a penny saved becomes a penny you might as well go ahead and spend.

Finally, it's actually quite backwards to authorize the Fed to do what it must to achieve maximum employment and price stability. These are important measurements because they are the vital signs of a healthy and robust economy and would be natural outgrowths of a society full of opportunity. Ironically, the best way to maximize employment and stabilize prices would be for the Fed to do an about-face from its current approach and stop interfering with the free market.

In short, interest rates should not be dictated. Just like other prices, they should be driven by us. Our intentions, actions, callings, and time preferences are capable of coordinating financial markets just like they do in any other market.

For centuries, Thomas Aquinas and other Christian scholars have marveled at the price system's ability to order human interactions and relationships. This includes all prices, including prices of loans, direct human potential and decision making. Just as German astronomer Johannes Kepler was alleged to sing songs of praise when he considered the ordering of the universe, economists should probably be singing, too, in wonder at the unseen ordering of markets.

To continue entrusting interest rates to the Fed presumes that it does a better job of coordinating human action than we ourselves can, in the absence of their artificial rates.

I don't believe it, and you shouldn't either.

Victor V. Claar, PhD, is associate professor of economics in the Lutgert College of Business at Florida Gulf Coast University, an affiliate scholar of the Acton Institute and a visiting research fellow at the American Institute for Economic Research.

Five keys to economic flourishing



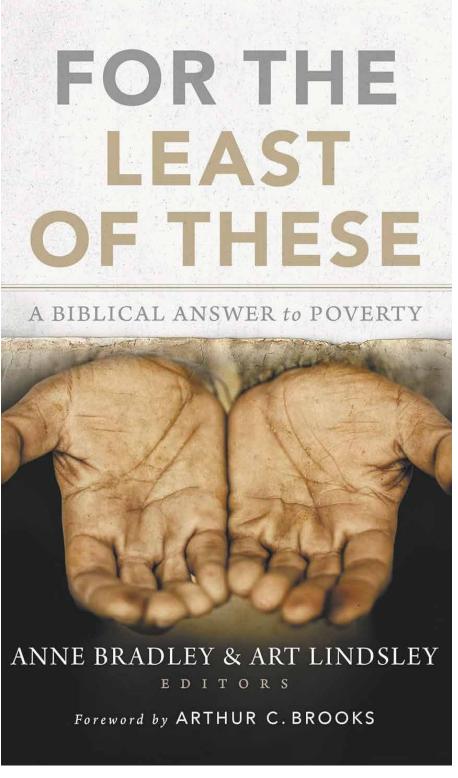
By Art Lindsley

he Institute for Faith, Work & Economics stresses three fundamental principles in order to create and sustain a thriving society: freedom, fulfillment and flourishing. Political, economic and religious freedom are necessary for a nation to truly grow and develop. Without freedom, bondage or slavery will ensue. When individuals are free to use their God-given creativity to unfold the potential of the creation around them, the more they will be fulfilled. When millions of people are free and fulfilled, the more flourishing there will be in each sector of their nation.

In addition to holding these core principles, nations must also pursue five key goals in order to end poverty, provide decent work and bring about economic prosperity: rule of law, anticorruption standards, private property rights, deregulation and an end to slavery in all forms.

The first of these principles, rule of law, must be enforced to reduce or end violence and chaos. To the degree that crime and violence are allowed, businesses from small to large cannot function. The primary role of government in the Bible is to restrain evil and promote the common good (1 Peter 2:14; Romans 13:4, 1 Timothy 2:2).

Second, nations must deal with corruption. When corruption is allowed, deceitful people acquire wealth and use it only for selfish gain. Thus, it's not being used to better society, help the poor or establish growth. Corruption also causes instability and conflict since, in many nations, power leads to massive wealth. This means that there is less money for education, medical care,



If corrupt people are in power, then the majority is afraid to resist them. But if the corrupt become incarcerated, then the majority are more willing to do what is right.

employment and infrastructure, and it decreases the GDP, leading to cultural distrust. According to the Corruption Perceptions Index, Denmark is viewed as the least corrupt country in the world, scoring No. 1. The United States is surprisingly ranked 28th out of 180 countries — and in 2024, it slipped down four points from the previous year.

Third, there must be private property rights. If people can own and keep land, then they can better provide for themselves and others. They can also be free to get loans or develop capital to fund businesses. In "The Mystery of Capital," Hernando de Soto argues that most of the poor already possess the assets they need to succeed but what is often lacking is private property rights.

Fourth, nations must balance the above with deregulation. Rules and regulations for businesses are essential. However, in some countries, it can be almost impossible to start small businesses due primarily to burdensome regulations and corruption.

For instance, de Soto cites an example of a very small business in Peru consisting of two sewing machines used to produce clothes in a small garment factory. He had a team of five people working 289 days almost full-time to finally get the permits to start this business. In contrast, the economic rise of South Korea is largely attributed to government policies that made it easy to start businesses and encouraged innovation.

Fifth, nations must deal with slavery, human trafficking, sexual slavery and illegal drugs. Gary Haugen, the president and CEO of International Justice Mission (IJM), often describes the problem, saying there are more people today in slavery (over 50 million) than at any other time in history. Haugen describes one of his strategies for dealing with this in a book he coauthored with Victor Boutros, "The Locus Effect: Why the End of Poverty Requires the End of Violence," called the 15-70-15 rule.

In many countries where IJM works, about 15% of the people are desperately corrupt, about 15% want to do what is right, and about 70% look for "which way the wind is blowing." If corrupt people are in power, then the majority is afraid to resist them. But if the corrupt become incarcerated, then the majority are more willing to do what is right.

This underscores the pivotal moment we are living in and why we need men and women who will lead our country in restraining evil and promote these time-tested truths built upon the Judeo-Christian foundation for human flourishing.

Art Lindsley, PhD serves as the Vice President of Theological Initiatives at the Institute for Faith, Work & Economics.

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DOGE highlights the need for moral leadership



By Richard Rogers

s an adjunct professor for over 20 years, I've had a lot of memorable teaching moments but none better than a request I received one January from a group of graduate students studying global economics at Pepperdine University.

These students returned from trips to third-world countries and were tasked with identifying ways these countries could grow and prosper; many had the resources to thrive, but weren't.

I watched the students' faces fall at the question I posed: So, what's stopping these countries from flourishing?

The students unanimously concluded that moral foundations are essential to the success of any government. No matter how many promising programs are launched, how much foreign investment is secured or how abundant a nation's natural resources may be, none of it matters if corruption is embedded in the political system. Economic stability, individual opportunity and overall well-being all depend on a government rooted in transparency, freedom and, above all, morality. Corruption undermines these values and stalls meaningful progress.

Consider Sudan, rated one of the most corrupt third-world countries.

The Nile River, also called the river of life, flows through the country, providing fertile agricultural land. The country has vast deposits of gold, copper, chromium, uranium and more. But they've seen a steady decline in oil production over the past decade. Called "black gold," oil doesn't bring the country prosperity either.

So, what's the problem? A lack of moral leadership.

Sudan has been plagued by corruption, hindering its economic progress. Suffering from a combination of war,



human rights abuses, refugee mismanagement and lack of punishment for crimes by government officials, this potentially prosperous nation is stuck in a cycle of failure. They will not prosper until political corruption is eliminated. No small task but one essential for their people to thrive.

The United States has also struggled with its own governmental corruption, and now we're witnessing the full extent of what our willful blindness has caused.

U.S. politicians nearly revolted when the Department of Government Efficiency (DOGE) was formed by an executive order from President Trump. DOGE was created to "restore accountability to the American public" by "eliminating waste, bloat, and insularity."

In simple terms, its intended function is to ensure our tax dollars are spent wisely — a basic prerequisite of any moral government. Why would the people we elected, who supposedly represent the people, have a problem

Because their pocketbooks are about to be a lot lighter.

Many members of Congress trade stocks and grow their personal wealth while their constituents work themselves to the bone to make ends meet — poverty rates for children continue to increase.

promising programs are launched, how much foreign investment is secured, or how abundant a nation's natural resources may be, none of it matters if corruption is embedded in the political system.

DOGE boasts saving the American people over \$30 billion, but we see no celebration from many of our politicians. Thirty billion dollars is an unimaginable amount of money for the average person. Yet, that's how much money our own government has casually misappropriated and wasted — because they thought no one was watching.

To put it in perspective, the average school costs upwards of \$50 million to build, and the average annual salary in America is about \$60,000. Instead of being squandered, that money could have been used to build 600 schools or to fund half a million American salaries.

Now that the American people have had the wool removed from their eyes, those who were behaving unscrupulously are upset because they've been caught.

The creation of DOGE, a push for

election integrity and transparency in the halls of Congress are long overdue — and the only way to stop American decay. We have the freedom to vote for a better future for our country, and we control whether we flourish or wither away.

We see in the Bible what happens when societies turn away from morality; they fall. We can also look objectively at history and see civilizations such as the Roman Empire collapse when they turn from what is good and seek out vice as a substitute. As Alexis de Tocqueville said on his tour of our nation in 1831, "America is great because she is good. If America ceases to be good, America will cease to be great."

We must return to greatness. We must return to being a nation directed by a strong moral compass. This is the only way we will thrive.

We must return to the biblically based, moral principles on which we were founded: liberty, justice, self-governance and moral integrity.

Dr. Richard Rogers is the vice chair for American Values at the America First Policy Institute. He holds a doctorate from Pepperdine University and currently serves on the executive team at Free Chapel College, where he has been president for the past five years.

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Reenchanted economics: The American dream



By Joel Pelsue

s a Frenchman in Paris recently pointed out to me, "There is no French dream, or for any other country. The only country with a dream is America, and the whole world wants that dream."

The American dream of working hard and creating a life for your family is anchored in the idea of a society that fosters human flourishing. It is a dream that resonates with all of humanity because we all desire a better life, and we all intuitively understand the connection between hard work, integrity and prosperity.

The problem is that the dream is an ideal and cannot be fully achieved this side of heaven because only God can establish complete unity and peace when he comes again. Until that day, we must strive to create a society that is as close to that ideal as possible. Only a well-governed country with the rule of law, private property rights, free speech and freedom of religion can come close to that dream. This is what the Institute for Faith, Work & Economics is committed to pursuing.

Volunteering in Haiti in the 1990s was the first time this need became clear for me. I saw great natural resources, wonderful people who were frustrated, and a beautiful island with untapped potential. Many young people had dreams of coming to the United States for college and returning to make Haiti better.

But the longer we talked, the more I understood: The main thing undermining honest endeavors in that country was the corrupt government. With no moral or spiritual foundation, the best business plans were doomed to fail, and Haitians accepted a hopelessness commensurate with the level of corruption in the government. As the movie "Poverty, Inc." demonstrated, and as President Bill Clinton stated in that film, endless international

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donations only made things worse.

Two things are necessary to revitalize the American dream.

First, we must establish a new version of this dream that inspires all Americans and unites us. We cannot afford to keep demonizing people with whom we disagree. Hatred and scorn never give birth to unity. Hating your fellow American never produces justice or hope.

Second, we must ensure our government provides opportunities for all citizens to achieve that dream.

Only a country that protects creative rights for artists and inventors can foster the cultural impact that American technology and entertainment enjoy. Copyrights, trademarks and legal protections are essential aspects of private property laws that have built the foundation for the American dream. These laws work because they echo the eternal laws of God, as seen in the Ten Commandments (Exodus 20), where we are forbidden from coveting and stealing. Everyone must be treated with dignity, just like the creative products they generate. This moral fabric of respect for our fellow man is the sine qua non of economic vitality.

Fortunately, the dream is still alive. People are still finding their way out of poverty and building a life they could never have built elsewhere, from Oprah

Only a well-governed country with the rule of law, private property rights, free speech and freedom of religion can come close to that dream.

creating her media empire, to Howard Schultz building Starbucks, to Dr. Dre with his Beats brand. Or consider Ralph Lauren, who came from an immigrant family with very little money, yet he created a lifestyle fashion brand that celebrates the American dream and built a company worth over \$18 billion.

But dreams are not enough. America will never be perfect, and the American dream will never be perfectly realized, because people are not perfect. Just as individuals must repent of wrongdoing and change course, so must our country. This is our history and our legacy. From ending slavery and giving equal rights to women, to addressing the current crisis of depression in our children, we must be willing to admit our faults, repent and to change course.

Over 60 years ago, Martin Luther King, Jr. called us to dream. He painted a picture that stirred our hearts and

transformed the nation. As a pastor, he confronted us with truths from God's word, and it was compelling precisely for that reason. The Bible exposes our hearts and calls us to repent and forgive so that we might experience deeper unity on the other side. Like the old Jewish song based upon Psalm 133 says, "Behold, how good and pleasant it is for brethren to dwell together in unity."

Economics is driven by the story we tell ourselves. We know we need just laws, fair economic policies and free speech. But what guarantees them? Only a moral conviction that inspires us to respect one another, which requires a spiritual foundation to keep us both humble and optimistic.

We desperately need the spiritual vigor and vision of Dr. King. We also need the Judeo-Christian hope and wisdom of our founders. If the American dream continues, it will be because we continue to build on these pillars while facing new challenges with humility and love for one another.

Joel Pelsue, MDiv, serves as the vice president of strategic initiatives for the Institute for Faith, Work & Economics. He is also the founder and president of Arts and Entertainment Ministries in Los Angeles, CA.

Business as a force for good and human flourishing



By Mike Sharrow

very day, more than 150 million Americans engage in work. Behind those numbers are lives: fathers, mothers, veterans, immigrants. Each person is shaped by the organizations they serve. Business is the most influential discipling institution in modern life. It molds character, opens doors of opportunity and shapes culture. Yet, for many leaders, especially those of faith, this arena remains compartmentalized — a place to "succeed" rather than to serve, steward and shape society.

We must change that. It's time for a renaissance of business leadership fueled by faith, guided by virtue and aimed at societal flourishing.

At the 2024 Harvard Human Flourishing Program Summit, I shared a simple but profound observation. Every small- to mid-size business in America impacts nearly 10,000 people per year through a dynamic network of relationships: employees, their families, job applicants, vendors, customers, industry peers and community partners. The average private business has arguably greater reach and mindshare opportunity for impacting people than the typical local church.

That influence touches all five domains of human flourishing as defined by Harvard's research: happiness and life satisfaction, mental and physical health, meaning and purpose, character and virtue, and close social relationships. A warehouse manager who treats second-chance employees with dignity; a founder who crafts a world-changing vision for a venture anchored in solving human problems; a CEO who cultivates a culture of building people up, promoting compassion and healthy conflict resolution — each of these is a catalytic act of leadership.



And yet, many Christian business leaders haven't been discipled to see their work this way. Of the roughly I million U.S. companies with more than \$1 million in annual revenue and at least 20 employees, we estimate that more than 100,000 of these businesses are led by followers of Jesus. My organization, C12, connects with thousands of these leaders every year, and in our experience, as many as 85% of them aren't fully integrating their faith into the way they lead.

This gap represents a significant opportunity for the renaissance of faith-driven business stewardship to drive social impact.

In 2008, I was invited to support leadership development efforts through the Global Leadership Network in Haiti. Frederika Alexis, the wife of Haiti's then-prime minister, offered a sobering reflection that shaped our understanding of the nation's crisis. She shared her conviction that Haiti's deepest need was not more foreign aid or reform programs, but the restoration of virtue in leadership.

Without faith-driven, servanthearted leaders, she explained, the very town square of society had collapsed. When government, education and commerce operate without the anchoring truth and moral compass that only faith provides, corruption seeps through every institution.

In such an environment, even well-intended efforts are undermined by greed and systemic decay. It became clear that courageous leadership, grounded in biblical values and fortified by business as a redemptive force, is essential for building lasting societal flourishing, where money, programs and policies alone cannot.

Faith-driven leadership is historically normative for transformative stories and times.

From biblical patriarchs like Abraham and Joseph to early American entrepreneurs and later industrial titans like Milton Hershey, Andrew Carnegie and R.G. LeTourneau, history is filled with leaders who saw their work as a divine stewardship. They built institutions that cultivated people, uplifted communities and solved problems.

Elon Musk has rightly observed that philanthropy, literally meaning "love of humanity" in Greek, is best embodied not in how we give away money, but in how and why we earn it. What we build and the purpose behind it can reflect love for both God and man.

These leaders understood something we must reclaim: Business is sacred by design.

Today, a growing ecosystem of chaplaincy services, faith-at-work programs, entrepreneur networks and investment funds is reigniting this ancient vision. It's a rising movement that is blending spiritual depth, economic savvy and social vision to rewrite what success looks like.

Your company is a platform for ministry. Use it to serve. Use it to build. Use it to love well.

It's time for a reimagination of business, one in which entrepreneurs and executives see themselves as "kings and queens" with jurisdiction over their spheres of influence.

This calling involves accountability. It means declaring, like Joshua, "As for me and my house, we will serve the Lord." (Joshua 24:15) That declaration applies in our hiring policies, customer experiences, our supply chain choices, use of power and how capital is distributed. It involves tearing down cultural "high places" of exploitation, vanity and injustice and building pillars of excellence, virtue and generosity.

Human flourishing requires strong institutions that build up people. If we care about families, communities and future generations, we must elevate the role of business as both a spiritual and social engine. Politicians can regulate. Judges can enforce. The social sector can relieve crises. But business has the capacity to shape culture, forge futures and fortify the foundation of communities.

Faith-driven business leaders carry immense influence. You stand in the center of God's mission. Your company is a platform for ministry. Use it to serve. Use it to build. Use it to love well.

Mike Sharrow is the CEO of C12 Business Forums, the world's largest peer-learning organization for Christian CEOs, business owners and executives. Under his leadership, C12 has grown to serve 4,500 members worldwide, which is supported by a community of more than 240 full-time chairs. He leads the C12 headquarters team, championing the concept of BaaM (Business as a Ministry) for leaders building great businesses for a greater purpose.

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What it means to flourish like a 'watered garden'



By James Whitford

he word "flourish" is making a comeback. Its use in literature since 1980 has nearly doubled. Maybe its resurgence is connected to the search for it — not the word, but for the life that reflects it. Indeed, the first wave of findings from the Global Flourishing Study revealed the younger crowd has much less hope for a flourishing future than those who've passed midlife.

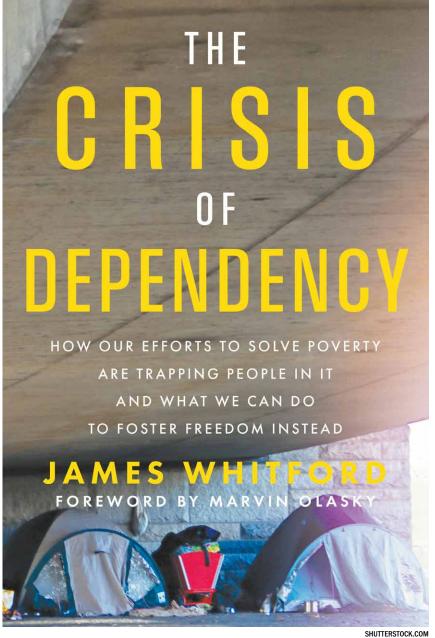
But what does it mean to have a flourishing life, and how do we help people

I've spent over two decades trying to help those in poverty do this, and it can be hard for them to envision what that might look like. As Stephen, one of our long-term residents who had come into adulthood through poverty, abuse and addiction, shared with me, "All I ever knew was the dregs of life. I never knew anything could be different until I came here. Now I have a new family."

There's an ancient prescription of sorts in the Bible: "The Lord will guide you continually, and satisfy your soul in drought, and strengthen your bones; You shall be like a watered garden, and like a spring of water, whose waters do not fail" (Isaiah 58:11). This promise of direction, provision, strength and a vibrant life is as fine a description of a flourishing life as any.

However, the prior verses in Isaiah emphasize that it's a promise contingent on how we interact with one another, particularly the poor. Depending on your translation, at one point, Isaiah 58:10 instructs those caring for the hungry to go beyond just handing out food and "extend your soul" or "give yourself" to them. That call to be relational in our charity is a waypoint to a flourishing society. Without it, we're lost.

Just consider the alternative: faceless charity that mostly reaches the poor



The simple redistribution of wealth fails to deliver what relationships can: belonging, inspiration and accountability.

through a handout from the cold hands of a complicated bureaucracy, far from those actually struggling. Attempts to solve the problem through handouts and welfare have been the mainstay for more than 60 years. Yet the flourishing life remains elusive. Why? Primarily because the simple redistribution of wealth fails to deliver what relationships can: belonging, inspiration and accountability.

Moreover, it cuts real opportunity off at the knees by crowding out civil society's response to poverty (where social capital is developed) and diminishing on-ramps to the marketplace (where wealth is created).

For example, a private, volunteerdriven medical clinic for uninsured people in southwest Missouri discontinued its services. When I asked why, one director told me, "Every time we send a person for a diagnostic exam, they end up on Medicaid and then don't come back." They had many testimonies about the transformative relationships between volunteers and the poor who came in need; yet, those were crowded out by a welfare program.

Or consider moments when civil society steps in after the government steps out. When \$146 million of prisoner re-entry funding was cut in our state, a

local church stepped up to help exfelons re-enter the workforce through services, supplies, and most importantly, relationships that convey values necessary for success.

The development of relationships between those who are poor and those who aren't is called bridging social capital. Recent research makes the case that these relationships are vital for the poor to flourish economically. Consistently, the poor who have relational connections to those who are prosperous have higher rates of upward income mobility.

No less important than a civil-societyfirst approach is to ensure our policies and charity don't dissuade people from getting a job — or advancing in the one they have.

In Greene County, Missouri, as soon as a single parent's earned income moves from \$32,000 to \$33,000, there is a net loss in welfare benefits of more than \$12,000. This presents an obvious disincentive to advance in the workforce. Indeed, as welfare spending has risen, the labor force participation rate of working-age males has declined. In the mid-1960s, one in 30 working-age men was absent from the workforce; today, it's one in 10.

There are a lot of costs to a diminishing workforce, but human dignity takes the biggest hit. Any time our charity, whether public or private, diminishes the drive of a person to contribute what he can for something that he needs, human dignity is diminished. The on-ramp to the marketplace of work starts with our charity having expectations that communicate, "I believe in you." The alternative is a life of dependency that devolves into learned helplessness.

Real compassion compels this kind of charity — to give ourselves to people who are struggling in poverty. In the middle and the mess of the relationships that ensue, we find a life "like a watered garden, and like a spring of water, whose waters do not fail."

The real justice, though, is that when we practice that in our own communities, joining with the poor relationally and welcoming them into circles of exchange, we extend the same Isaiah 58 promise to them, as well — the hope to flourish.

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James Whitford is the founder and executive director of Watered Gardens Ministries in Joplin, MO, and True Charity, a nationwide movement of churches and nonprofits committed to effective, dignitypreserving solutions to poverty. He is also the author of "The Crisis of Dependency: How Our Efforts to Solve Poverty Are Trapping People in It and What We Can Do to Foster Freedom Instead."



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Hispanic resilience, faith and the promise of economic renewal

'We believe that when Latinos flourish, America flourishes'



By Samuel Rodriguez

n the unfolding narrative of the American experiment, no chapter is more inspiring or urgent than the rise of the Hispanic community — an ascent rooted in faith, family, hard work and entrepreneurial grit.

As we look toward securing our nation's economic future, one truth becomes increasingly clear: America will not flourish economically unless the Hispanic community flourishes economically.

The question of flourishing is both economic and spiritual. In 2 Corinthians 9:6–9, the Apostle Paul reminds us that "whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously." This is the logic of the biblical model of flourishing. We "sow" consistent efforts to live lives modeled after Christ, characterized by love, sacrifice, generosity, stewardship and justice. In turn, we reap a flourishing

life which is evidenced by peace, hope, joy and love (Galatians 5:22-23).

It is important to remember that biblical flourishing does not necessarily equal being rich by the world's standards. At the same time, our public policy must not disadvantage those living upright, law-abiding lives from having the chance to prosper economically. That's why here, in a healthy model of the entrepreneurial spirit of a people who already carry the values that make capitalism work: hard work, perseverance, family loyalty, and faith. This is about restoring dignity, not just creating opportunity for economic flourishing.

What can catalyze Hispanic economic flourishing in the years ahead?

It starts with financial literacy. Without education, resources are useless.

What can catalyze Hispanic economic flourishing in the years ahead? It starts with financial literacy.

biblical flourishing, we find profound implications for economic policy and community empowerment today.

The Hispanic community, now over 63 million strong, is the youngest and fastest-growing demographic in the United States. Yet for decades, many Latino families have faced systemic barriers to opportunity, from limited access to quality education to redlining practices that blocked homeownership and business capital.

But that's not the whole story. The other story — the one often underreported — is the story of resilience, faith and aspiration. It is the story of how Hispanic Americans are starting businesses at a faster rate than any other ethnic group. It is the story of families working two or three jobs to break out of the struggle for survival and build something better for the next generation.

Flourishing, in this context, means enabling families to move from poverty to purpose—breaking cycles of generational lack and replacing them with generational legacy. It means unleashing

People must be trained how to effectively steward money and other assets before they can truly be set free from the chains of poverty.

That is the heart behind the NHCLC's Financial Health Initiative. Each year, we equip pastors and other Latino leaders with the financial tools and the understanding needed to build secure and sustainable lives. But it does not stop there.

We also equip them to teach and train their congregations. This creates a waterfall of financial stability and networks of mentorship that are already unlocking an economic renaissance in urban neighborhoods and rural communities around the nation.

The training also includes teaching on biblical generosity, which helps to expand the impact of individuals, families and entire communities. The church is called to be generous. A robust understanding of biblical stewardship enables the church to be both a sanctuary and a solution in its communities.

Let us always remember: True

flourishing requires policy that honors human dignity and preserves opportunity. It does not happen in a vacuum and should not be treated as such. There is a distinct context that must be accounted for.

Importantly, this context is both national and cultural, so the question becomes "how can we create just and equitable systems that both honestly engage those present national realities and elevate those that the current policy traditionally overlooks?"

Our approach must focus on expanding the circle of blessing, rather than helping the wealthy accumulate even more. It calls for defending free markets, ensuring equitable access and removing regulatory barriers that suffocate small enterprises.

We must not lose sight of the goal: creating a nation where every child, regardless of ZIP code or skin color, can dream audacious dreams and find pathways to make them real.

The National Hispanic Christian Leadership Conference stands ready to work with every sector — government, business, education and the church — to create a better future.

The Hispanic community is a promise to be embraced, not America's problem to be solved. We believe that when Latinos flourish, America flourishes.

This is our moment. Now is the time to commit to sowing generously that we may all reap generously of the promises God has made and so faithfully kept. Let us rise together — by faith, through enterprise and for the glory of God.

Rev. Samuel Rodriguez is president of the National Hispanic Christian Leadership Conference (NHCLC).

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The nuclear family's position in a changing world



By Terence Chatmon

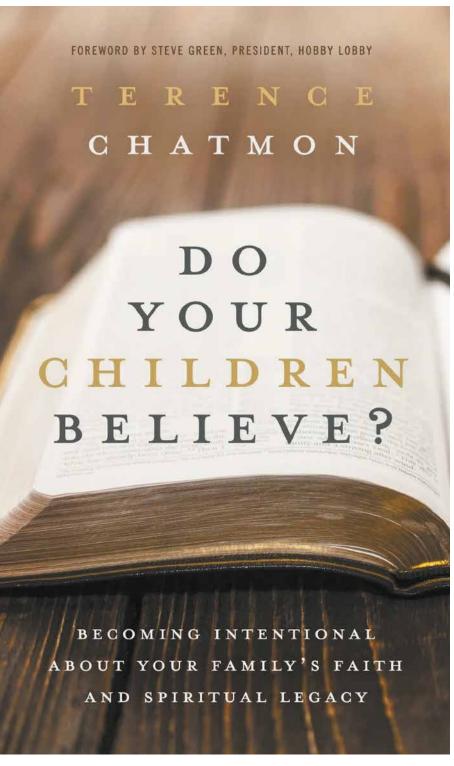
amilies today face a whirlwind of obstacles, from soaring housing costs and childcare expenses to the constant juggle of work and home life. Household expenses are outpacing income for many, piling stress on both single and dual-income homes.

Cultural trends have also shifted. Fewer people are getting married, while cohabitation has become more common. In some spaces, the nuclear family faces skepticism, often viewed as old-fashioned or irrelevant.

Yet, when the nuclear family is thriving, it offers a foundation of spiritual, intellectual, and emotional stability that ought to be advanced to ensure a flourishing future for the United States.

Every household, including singleparent, multigeneration, blended and more, brings something special to the table. Each structure can reflect dedication, love and care, contributing to both personal growth and a strong, flourishing family. Among these, however, the nuclear family, where a married couple raises their children together, stands out for its ability to nurture economic stability and emotional resilience in today's complex world.

Nuclear families often have a built-in advantage when it comes to financial resilience. In 2023, 28% of single-family households in the United States lived below the poverty line, while only 6% of married-couple households did. This isn't to downplay the incredible resilience of singleparent or extended families. Rather, it



It's good for society to recognize that nuclear families have the best outcomes and to want that for ourselves, our families and our communities.

underscores how the nuclear family's shared responsibilities and income create a strong framework for tackling economic hurdles.

Beyond finances, couples who share

parenting duties often report less stress, better balance and stronger connections with each other. This stability ripples outward, boosting children's mental health, school performance

and social skills. While single-parent and extended families pour immense love into their homes, the nuclear family's structure is uniquely designed to foster emotional support in a fastmoving world. It's good for society to recognize that nuclear families have the best outcomes and to want that for ourselves, our families and our communities.

Scripture offers a clear vision of the nuclear family and why it's desirable. Genesis 2:24 sets the stage, saying, "a man shall leave his father and his mother and hold fast to his wife, and they shall become one flesh." We are also told that children are a blessing from God (Psalm 127:3-5) and parents are entrusted with raising them in faith (Ephesians 6:1-4).

The organization that I lead, Victorious Family, is a non-profit, faithdriven organization dedicated to helping families flourish. We offer practical tools like workshops, resources and online sessions to strengthen families. Our mission is to equip and empower parents to disciple their children as we are directed to in Scripture.

In my book, "Do Your Children Believe? Becoming Intentional About Your Family's Faith and Spiritual Legacy," I present a step-by-step process to create a personalized family plan that works for all types of families and children of all ages, including those with adult children passing on the legacy to the next generation.

The significance of fortifying the family to secure human flourishing cannot be overstated. It is within these family structures that children learn spiritual principles and are fostered in an environment where faith is lived well. The family, as the fundamental unit, must be fortified with intentional guidance, where parents serve as the spiritual architects shaping the next generation.

By embracing biblical values and utilizing community resources like those from Victorious Family, we can build families that are spiritually vibrant, emotionally grounded and financially secure, and who are creating a legacy for generations to come.

Terence Chatmon is the president and CEO of Victorious Family, a family discipleship training and resource organization.

Mitigation or adaptation? Which is the better response to climate change?



By E. Calvin Beisner

hat's the wiser policy in response to manmade climate change? Mitigation (slow or stop it) or adaptation (learn to live with it)?

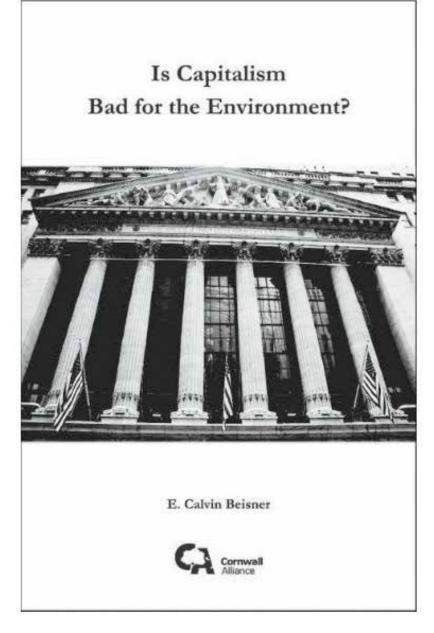
Which better maximizes benefits while minimizing costs? Which is better for human flourishing and the planet?

The 16 authors of the 2024 Amazon bestseller "Climate and Energy: The Case for Realism," organized by the Cornwall Alliance for the Stewardship of Creation, offer a strong case for adaptation over mitigation.

The gist? Man-made global warming is not, and is not likely to become, catastrophic. Its benefits likely equal or exceed its costs; mitigation's costs likely exceed its benefits; the benefits of energy from hydrocarbon fuels exceed the harms of that warming; and the benefits of the fertilizing effect of increased atmospheric carbon dioxide, making food more abundant and affordable, also exceed the harms of the warming.

Since about 1850, global average surface temperature (GAST) has risen about 1.0°–1.2°C (1.8°–2.16°F). Human population and life expectancy have risen substantially, in part because people do better in warmth than in cold. For example, human mortality rates from cold snaps range from about 10 to about 20 times the rates from heat waves. Therefore, even if heat waves increased as much as cold snaps decreased (they don't), human mortality from temperature extremes would fall sharply.

Warming driven by greenhouse gas (GHG) happens mostly toward the poles, in winter, at night, raising low temperatures significantly but raising high temperatures little or not at all. Consequently, plants' geographic ranges expand, while growing seasons lengthen, expanding food supply.



So, the warming so far has likely been more helpful than harmful. What about the future?

GHGs' warming effects are logarithmic. Each gas absorbs heat (infrared) only within certain bands of the spectrum. As the concentration of a GHG rises, the amount of unabsorbed infrared in each band diminishes. The spectra in which carbon dioxide (CO2), the main human-emitted GHG, absorbs are nearly "saturated," so we could continue adding CO2 to the atmosphere indefinitely with little added warming effect.

Even the United Nations' Intergovernmental Panel on Climate Change predicted, in its 2018 Special Report: Global Warming of 1.5°C (p. 256) that if we did nothing to reduce GHG emissions, GAST would rise by only about 3.66°C by 2100, and that the economic impact would be to reduce gross world product (GWP) in 2100 by 2.6%. Meanwhile, annual growth of about 3.1% would raise

GWP to over nine times its present level.

Adjusting for population growth, the result would be a GWP per capita about 8.8 times what it was in 2018. Since poverty is a greater threat to human health and life than climate and weather, this is good news.

What about the economics of reducing our use of hydrocarbon fuels?

As Danish economist Bjørn Lomborg points out, roughly half the world's population depends on nitrogenous fertilizers made from natural gas for all its food. Stop using natural gas, and about 4 billion starve. Additional billions of people depend on hydrocarbons for heat, steel, cement, plastics and transportation. Lomborg concludes that eliminating hydrocarbons would cost about 6 billion deaths — far outweighing any benefits of mitigating global warming. I'd call that human destruction, not human flourishing.

Human flourishing depends

tremendously on abundant, affordable, reliable energy. Hydrocarbon and nuclear fuels — because of their high energy density (per unit of weight or volume), power density (flow per unit of time) and dispatchability (energy from them can be increased and decreased quickly and predictably) — are much more abundant, affordable and reliable than low-density, intermittent, non-dispatchable wind and solar. Consequently, trading hydrocarbons for wind and solar will reduce our ability to produce everything that depends on energy, impoverishing everyone.

Hydrocarbons — coal, oil and natural gas — moved humanity from a very low-density, nature-dependent, carbohydrate-based energy order (vegetation feeding people and animals) to a high-density, predictable energy order. The result? Population multiplied over eight times, life expectancy over two times and income per capita 13 times — simultaneous with, and despite, pollution from such fuels. Clearly, their benefits outweigh their costs.

Similarly, increasing atmospheric carbon dioxide has more benefits than harms.

Far from a pollutant, CO2, the basis of photosynthesis, is indispensable to all biological life. On average, every doubling of CO2 in the atmosphere in which plants grow results in a 35% increase in plant growth efficiency. Plants grow better in warmer and cooler temperatures and in wetter and drier soils, make better use of soil nutrients, resist diseases and pests better, and improve fruit-to-fiber ratios. So, they increase their ranges (and the ranges of animals that depend on them, reducing extinction), and more food is available for everything that eats plants, directly or indirectly. NASA estimates that CO2 added to the atmosphere in recent decades has increased global leaf area by the equivalent of twice the vegetative cover in the continental United States.

Clearly, adaptation is a better response to man-made climate change and leads to more human flourishing than mitigation.

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How America can beat China and herald a new golden age



By Derrick Morgan

merica's competition with China is unlike any rivalry we've faced. It tests which system delivers greater security and prosperity — hallmarks of human flourishing — for its people.

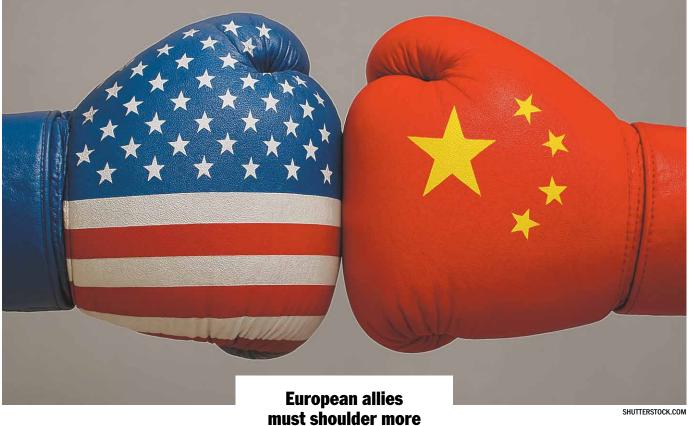
While we hope China becomes more free and democratic like us, some at home are working to make us more like them: socialist and authoritarian.

To win this contest and usher in a new Golden Age, we must not only counter China abroad but defeat the socialist vision rising at home. Returning to our founding principles is the best way to do that, and honoring biblical values is another; after all, a republic fortified by faith is more impervious to the socialist temptation

The United States became the greatest country not just because of its resources but because of the genius of the Framers. Inspired in part by Judeo-Christian values, they shaped a Constitution of enumerated powers, separate branches and limited federal jurisdiction that created a massive free-trade area based on property rights and freedom of contract. By enshrining individual liberty and limited government, they set the conditions for rapid development and unlocked the God-given creative energy of generations of Americans.

That vision is under threat. Progressives have erected an unaccountable administrative Leviathan in the name of democracy, limiting rights in the name of protecting them and gutting equality in the name of equity. We must resist this project as we resist Beijing's power abroad.

Thanks to originalist Supreme Court appointments, the Constitution is slowly being restored by paring back the rule of deep-state "experts" and expansive federal reach. Less Washington means more



innovation — an unbeatable edge over command-and-control Beijing. As James Madison famously wrote in Federalist No. 51, if men were angels, we wouldn't need government — and if men were ruled by angels, we wouldn't need checks on their power. The restoration of constitutional checks and balances is key to preserving the liberty that leads to flourishing.

John Adams noted that our government was made for "a moral and religious people." Such citizens govern themselves first — at the levels of individual, family and civil society and only secondarily through distant officials. A small government and moral citizenry once combined with an open frontier to catalyze family formation and growth. Cheap land and an infrastructure of canals and railroads stitched the economy together. The Northwest Ordinance and Homestead Act created an ownership society and a broad middle class. After World War II, suburban expansion continued that journey to self-reliance.

Today, housing and transportation are too expensive for young families. The federal government should open portions of federal land for settlement or sell assets to fund family formation. States and localities must slash zoning and building codes that make singlefamily homes — the overwhelming choice of couples planning children — prohibitively expensive. Modular

methods and improved transportation can restore a modern frontier and a middle class that underwrites a strong

responsibility against

Russia so America can

focus on Asia. where the

stakes are highest.

and flourishing nation.

We must also confront China's direct influence. TikTok's parent company,
ByteDance, is under the thumb of the Chinese Communist Party and is a treasure trove of data about Americans. Its content often dulls users with addictive distractions that prevent them from using their gifts and carrying out their vocations to the fullest, while in China the same platform is patriotic and educational. We should ban TikTok unless its algorithms and data are placed beyond Beijing's reach.

Next, we must reduce — and ideally eliminate — our dependency on China for critical supply chains. We should begin with products essential to our military, economy and healthcare, and tighten export controls to prevent China from acquiring U.S. frontier technologies in semiconductors and AI. At the same time, we must recognize that only through innovation and competition can we ultimately maintain our technological edge. American

industries don't need endless subsidies or heavy-handed regulation; they need a government that fosters innovation by regulating and taxing only where absolutely necessary.

The United States must also reorient its defense doctrine around the Indo-Pacific. That means prioritizing military planning and resources toward Asia, deploying forward forces, and modernizing capabilities for cyber, space and hybrid warfare. Alliances with Japan, South Korea, the Philippines, Australia and India must deepen, and economic, technological and energy policies should support this strategy. European allies must shoulder more responsibility against Russia so America can focus on Asia, where the stakes are highest.

Our contest with China will be won or lost at home. If we cap government, rebuild moral capital, restore ownership and family formation, secure our data and supply chains, and align our military posture with global realities, the United States will remain the world's leading nation.

The Framers' bet — on limited government, liberty and the sacred worth of the individual under God — remains the surest path to victory in the 21st-century contest with Beijing and to the freedom that will allow humanity to flourish long into the future.

Derrick Morgan is the executive vice president of the Heritage Foundation.





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