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REAL TRUTH

A MAGAZINE RESTORING PLAIN UNDERSTANDING



AMERICA'S BANKING CRISIS

A FINANCIAL TSUNAMI APPROACHING!

THE REAL TRUTH

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VOL. VI | NO. 3 | MARCH 2008

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PUBLISHER/EDITOR-IN-CHIEF
DAVID C. PACK

SENIOR EDITORS
JEFFREY R. AMBROSE
JAMES F. TURCK

PUBLISHING
KEVIN D. DENEEN

MANAGING EDITOR
BRUCE A. RITTER

CONTRIBUTING WRITERS

DAVID C. PACK
JEFFREY R. AMBROSE
SAMUEL C. BAXTER
JEFFREY D. DAVIS
KEVIN D. DENEEN
MARK P. DENEEN
RYAN P. DENEEN
ROBERT R. FARRELL
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ART/GRAPHICS

JAMES T. BOYLE
DARNITRA D. MAIDEN
PAULA C. RONDEAU

INFORMATION SERVICES

BRADFORD G. SCHLEIFER
JEFFREY D. DAVIS
ANGELA K. ECHELBERGER

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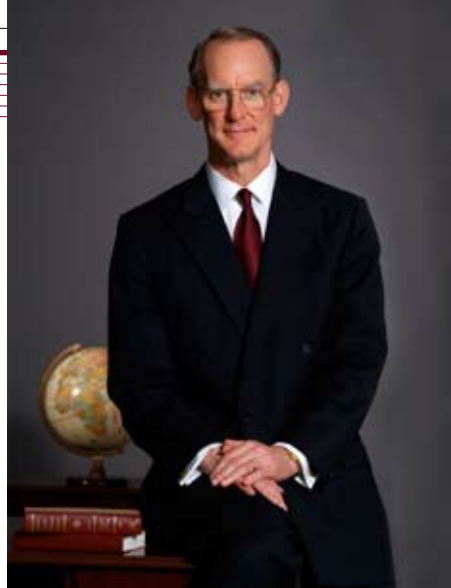
Scriptures are quoted from the King James (or Authorized) Version of the Bible, unless otherwise noted.

Contact *The Real Truth*:

P.O. Box 23295
Wadsworth, OH 44282
www.realtruth.org
info@realtruth.org

PERSONAL FROM

David C. Fack



Confronting the Reality of Divorce and Remarriage

DIVORCE AND REMARRIAGE is a fact of life in today's world. Millions routinely engage in this practice. But this was never what God intended!

Almighty God is the Author of marriage. The laws, which bind and loose marriages, derive their authority from the One who created this *divine institution*. Of course, men have also created many laws governing the physical union of marriage. But none of the governments of men understand the supreme PURPOSE of marriage and, therefore, how to apply God's laws to this relationship.

In a world cut off from God (Isa. 59:1-2; Jer. 5:25), governments, and even the many supposed Christian denominations, do not understand how and when marriages are either bound or annulled, or when a divorce, with the possibility of remarriage, is permissible.

The institutions of this world—religion, education, science, government, industry, commerce, society as a whole—follow the god of this world (II Cor. 4:4), instead of the true God. The result has been misery, unhappiness, confusion and every imaginable human woe. Marriage is no exception!

The First Marriage

At the beginning of Genesis, God records the description of the world's first marriage, stating, "And the rib, which

the LORD God had taken from man, made He a woman, and brought her unto the man. And Adam said, This is now bone of my bones, and flesh of my flesh: she shall be called Woman, because she was taken out of Man. Therefore shall a man leave his father and his mother, and shall cleave unto his wife: and they shall be one flesh. And they were both naked, the MAN and his WIFE, and were not ashamed" (Gen. 2:22-25).

In the New Testament, Jesus confirmed the permanence of marriage, directly quoting the Genesis account. Notice: "And He answered and said unto them, Have you not read, that He which made them at the beginning made them male and female, And said, For this cause shall a man leave father and mother, and shall cleave to his wife: and they twain shall be one flesh?" (Matt. 19:4-5).

While Christ was obviously quoting Genesis 2, He continued by adding this in verse 6 of Matthew 19: "Wherefore they are no more twain, but one flesh. What therefore God has joined together, *let not man put asunder.*"

As the God of the Old Testament (I Cor. 10:4), Christ would not have disagreed with His own statements recorded in Genesis. It was JESUS CHRIST who was the true Author of marriage, and He is the only one qualified to tell us the laws governing divorce and remarriage!

Ever since Adam and Eve, in the garden, rejected God's government—His RULE over their lives—mankind has no longer taken God into such relationships as marriage or business partnerships, or into education and its

institutions responsible for teaching right knowledge. People do not want God entering or becoming part of their lives—but they *do* want His blessings. Yet, so many marriages today lack those blessings!

Conditions Today

Countless millions today are not interested in what God says—about anything! Most people are completely willing to get a divorce based on nothing more than the *feeling* that they should do this. These same millions give no consideration to what *God* says—to what marriage *is*, and to when or whether they are permitted to divorce and remarry.

Some people, claiming to be Christians, manufacture a reason to get divorced—often on little more than a whim. Most give not the slightest thought to what God instructs in His Word about either divorce or remarriage. Of course, most of these also have *no idea* what God actually does or does not instruct.

But some few others will look for a scripture to support their actions, yet declare, “We must all decide for ourselves. And I have a *feeling* that I should get a divorce—and it’s a really strong feeling, particularly since I don’t want my wife (or husband) anymore. God is showing me I should get a divorce.”

This is no exaggeration!

The state of marriage is so bad that it has become the brunt of jokes, such as the observation that “the greatest cause of divorce is marriage.” (Sadly, it *has* almost come to be this way.) This kind of thinking has also caused millions of couples to simply live together believing, “If we don’t get married, we don’t have to worry about divorce.”

There is even a growing endorsement now coming from certain churchmen and religionists, claiming that the Bible allows for cohabitation outside marriage, as long as the couple “loves” each other. Such

blind human reasoning!—with awful, even catastrophic, results for those who practice it! On the other hand, for those who do get married, one author about the family, Maggie Gallagher, states, “We now live in a society where it is legally easier and less risky to dump a wife than to fire an employee.”

Wherever marriages are occurring, divorce is still a tragic fact of life—in almost every part of the world. Consider these statistics:

The likelihood of a *first* marriage ending in divorce in 1997 – 43%; percentage of marriages ending within first 15 years in 1995 – 43%; percentage of *all* householders who are unmarried – 48%; percentage of weddings which are *remarriages* for at least one partner in 1997 – 43%; percentage of all marriages that end in divorce in 1997 – 50%; percentage of remarriages that end in divorce in 1997 – 60%.

William J. Bennett’s book *The Broken Hearth* states, “Since 1960, a forty-year period in which the marriage rate has declined by a third, the divorce rate...has more than doubled. The year 1974 was a landmark of sorts. In that year, divorce replaced death as the principal cause of family dissolution.”

Today, one of every two couples getting married (whether their first, second or third marriage) will be divorced in five years! Not long ago, one in two marriages just in California ended in divorce, and one in three in the rest of the United States. Therefore, if you attended two marriages this year, in five years, one of those marriages will be spiritually and emotionally bankrupt.

These statistics will almost certainly continue to accelerate.

Removing Confusion

All of this creates tremendous confusion about what God teaches regarding marriage, divorce and remarriage. Yet, there are those who *do* want to know what God says, who *do* want to

be in harmony with His laws governing marriage and divorce. They do not know where to turn for answers.

Do *you* feel that you have an acceptable—a good—understanding of divorce and remarriage? Do *you* know what God teaches, what Moses wrote, what Christ said, and what Paul explained, about this subject? As with so many things God makes clear in the Bible, the world usually explains away basic, simple truths. Based on man’s approach of explaining away basic verses, this subject *could* appear to be quite technical, and dismissing it might seem easy. But it is not difficult to understand!

Morals Collapsing in a Blind World

As never before in history, morals all over the world are in a state of collapse. Pornography, adultery, premarital sex, pedophilia, incest, prostitution (continually growing more open), usually found alongside gambling, and now same-sex marriage, are on the rise. This is because general corruption always breeds *more* immorality, which contributes to further moral collapse, including the institution of marriage.

Making matters *much* worse, modern liberal educators, politicians, actors, pop stars, the media and even the clergy promote “political correctness,” in regard to accepting every form of “alternative lifestyle.” People, like nations, can morally collapse and corrupt others. Today’s liberal concept of mercy and tolerance, as the solution to every form of immorality and wrong conduct, promotes sin and perversion.

God has a much better plan—the RIGHT SOLUTION!—in store for the recovery of those who have self-destructed in this life. He can and *will* eventually redeem the vast majority of humanity, which will learn to honor God’s ways. (To learn more read my booklet *Understanding Divorce and Remarriage*.) □

FOR MANY, the name “Balkans” conjures images of war and strife, particularly along ethnic lines. The Srebrenica Massacre of 1995 is a prime example. For others, the Balkan Peninsula is the home of the once great Serbian Empire. Still for others, it is where the country Yugoslavia once existed.

The region, comprised of the easternmost of Europe’s three great southern peninsulas, is located in a unique area of the world. The term Balkan is Turkish for “mountain,” which aptly describes much of the topography.

It is, however, also somewhat vulnerably situated at the edge of a continent, and has historically been subject to the comings and goings of various empires. The Central Intelligence Agency’s *World Factbook* describes it as one of the major land routes from Western Europe to Turkey and the Near East. These factors have played a significant role in shaping the region’s well-known demographic characteristic: ethnic diversity.

On Feb. 17, 2008, Kosovo, a province in southern Serbia, declared independence, joining the other remnants of the former Yugoslavia: Croatia, Slovenia, Macedonia, Bosnia and Montenegro. Serbia, along with Romania, Russia and Spain, maintains that Kosovo is an integral part of the country. Meanwhile, the United States, Britain, Germany, Italy and France have recognized Kosovo’s independence.

The situation raises several questions. First, why is Serbia, after ultimately accepting the independence of the other provinces, adamant that Kosovo remain under its control? Second, what is the Serbian nationalism that incites trouble between ethnicities in the region and played a significant role in a close and jittery Serbian presidential election? Finally, what are the implications of the ongoing difficulties, particularly in light

WHAT NEXT FOR SERBIA AND KOSOVO?

With Kosovo declaring independence, the eyes of the world—especially Europe—are locked on this volatile region. To understand its future, we must delve into its past.

BY MARK P. DENECE

PHOTO: MCT/ABACA



of the apparent “Russia vs. the West” standoff?

First Century to 1300s

From the beginning of history, two Indo-European peoples dominated the Balkans: the Illyrians to the west and the Thracians to the east, of what the *Encyclopaedia Britannica* calls “the great historical divide defined by the Morava and Vardar river valleys.” Following the Persian Empire and Celtic invasions, the first century arrived, and the Roman Empire gained full control of the entire peninsula.

While the Romans considered the Danube River their northern border, for a time their control extended north into Dacia, what is now western Romania. However, Barbarian incursions forced their withdrawal back across the Danube in A.D. 271.

With “Christianity” becoming the official religion of the Roman Empire in A.D. 391, and the 395 split of the empire, the dividing line ran through the Balkans—one side loyal to Byzantium (Constantinople) and the other side to Rome.

Fifth-century invasions by barbarians, including the Goths and the Huns, preceded the eventual settlement of the region by a people known as the Slavs, who separated into four

main groups: Slovenes, Croats, Serbs and Bulgarians.

By the 1054 split of the Catholic Church, the Balkans were divided down the middle, with the Croats and Slovenes loyal to Rome, while the Serbs, Bulgarians and Romanians joined Greece and their allegiance to Eastern Orthodoxy. The Albanians, for their part, remained relatively isolated behind their chain of mountains, and were little affected by the Christian divide.

During the 12th and 13th centuries, however, Kosovo lay at the heart of the Serbian empire under the Nemanjic dynasty. As with most empires, a powerful family ruled a region (in this case, Raška), and eventually spread as their influence and power increased, to control a greater area.

Such was the case when Stefan Nemanja, who remained a vassal of the Byzantine emperor, began to expand his domain during his reign from 1169 to 1196. Pope Honorius III granted his son, Stefan Prvovencani, the title of king in 1217, while his brother Rasko later became the first archbishop of the independent Serbian Orthodox Church. It was this alliance between church and state that provided the eventual empire with much of its strength and stability.

Several sons and grandsons of Stefan ruled and slowly expanded the kingdom. Stefan Dušan (a great-great-grandson), considered the greatest of the Nemanjic kings, reigned from 1331 to 1355, the period that Serbs consider their Golden Age. In a series of wars against the Byzantines, he gained control of all of Albania, Macedonia, and Montenegro, and drove farther south to take the Greek areas of Epirus, Aetolia and Thessaly.

Stefan Dušan was crowned emperor in 1346. During his reign, he built many Orthodox churches and monasteries throughout the kingdom. However, by 1389, after the epic Battle of Kosovo, Serbia began to fall to the powerful Turkish Ottoman Empire, which ruled the region for the next 500 years.

1400s to 1980s

During that time, the religious and ethnic balance began to change in favor of Muslims and Albanians in certain areas, particularly in Kosovo. As Muslims moved in, Christian Serbs moved north- and westward out of Kosovo, with some staying and converting to Islam. In the late 1600s, many Serbs sided with Austria during a brief war in the region. The

RIOTERS STORM U.S. EMBASSY IN SERBIA

JUST DAYS after Kosovo declared its independence, masked rioters stormed the United States embassy in the Serbian capital of Belgrade, setting fire to offices and throwing furniture out a window.

“Serbia, Serbia!” the crowd chanted as a protestor tore down the red, white and blue U.S. flag and briefly replaced it with a Serbian one of the same colors.

More than 150,000 protesters gathered in various parts of the city after U.S. President George W. Bush issued a congratulatory statement to Kosovo.

The pronouncement infuriated native Serbs who consider Kosovo a historic homeland and adamantly believe it should remain part of Serbia.

As more than 1,000 protesters looked on, a number of individuals in the crowd rushed the U.S. compound, attacking it with rocks and torches. In

anticipation of the riots, all employees other than security personnel and several U.S. Marines had already been evacuated.

As smoke billowed out of windows, police tried to contain the crowd, but withdrew due to the vast numbers of demonstrators. They drove armored jeeps in front of the embassy, firing tear gas canisters at the masses. Later, a charred body, believed to be the remains of a protestor, was discovered inside.

In addition, several protesters attempted to overtake the British and Turkish embassy buildings, but were deterred by police. Several did manage to damage the nearby Croatian embassy. In addition, small bombs were set off on United Nations and NATO property, and several shops around the area were ransacked.

Doctors in Belgrade reported treating more than 30 injured, many of which were “extremely drunk” (*International Herald Tribune*).

The protest was followed by a rally at the parliament building and then a march to the city’s largest Orthodox cathedral to pray for Serbs in Kosovo.

The issue of Kosovo’s independence has divided leaders across the world. While the United States, United Kingdom, Australia, France, Italy and Germany recognize the new country, Russia, Spain, China, Indonesia, Sri Lanka and Serbia have refused.

Several nations fear the independence movement will spread to smaller provinces within their own countries that also aspire to statehood.

“Declaration of independence by Kosovo will bring up numerous prob-

invasion was repelled, and some Serbs joined the retreating Austrian army.

Later, as the Turkish Ottoman Empire receded, another ethnic transition occurred. With the creation of more traditional European/Christian “nation-states”—almost all with a minor German prince on the throne—Muslims left in large numbers.

The Balkans were subject to the results of other empires and powers as well, such as the Russo-Turkish War (1828-29) and the Crimean War (1853-56).

Serbia, which had gained independence from the Turkish Empire early in the 19th century, regained control of Kosovo in 1912 during the Balkan Wars. By 1918, Kosovo was part of the new Kingdom of Serbs, Croats and Slovenes, which later became known as Yugoslavia (1929). During the 1920s and 30s, a Serbian attempt to repopulate Kosovo with Serbs was met with significant resistance from local Albanians.

During World War II, Kosovo briefly united with Albania under Italian influence. At the end of the war, however, the new communist government in Yugoslavia crushed an Albanian uprising in Kosovo. The Yugoslav government, during the 1950s and 60s, granted Kosovo the status of

autonomous region, and then autonomous province, all while attempting to suppress nationalist sentiments among the region’s ethnic Albanians.

As a result of Serbian migration to Serbian cities, and a higher Albanian birthrate, the Albanian share of the population in Kosovo rose from half in 1946 to 75% in 1981, and to 80% by 1991.

Despite Kosovo containing the most fertile soils of the Balkans—supporting several types of grains, fruit trees and vegetables, and even commercial crops such as tobacco—it is Serbia’s least developed province.

Slobodan Milošević

The energy crisis of the late 1970s brought particular tension to the Yugoslav federation. Serbian politicians began to resent the powers that Kosovo used together with other provinces, but ultimately against Serbian interests. A new politician—Slobodan Milošević—capitalized on these sentiments and became president of the Serbian republic in 1989, thereby dominating Yugoslavia’s government.

His administration quickly stripped Kosovo of its autonomy, resulting in widespread violent protests by the Albanians. Milošević responded by sending in the Yugoslav military,

dissolving the province’s assembly and closing all schools that spoke Albanian.

From 1992 to 1995, Milošević backed Serbian militias who were fighting to unite Bosnia and Croatia with Serbia. However, after three years of full-scale war, the military campaign was a failure. In 1995, the Croatian army swept almost the entire Serbian population out of its historic enclaves in Croatia.

By 1996, the Kosovo Liberation Army (KLA), a small ethnic Albanian guerrilla group, emerged and began to attack Serbian police in Kosovo. With a significant increase in violence the following year, the Yugoslav government responded with a major military crackdown. This increased support for the KLA among Albanians. By the summer of 1998, the situation had become a significant international concern.

After a failed ceasefire and talks in France during 1999, NATO began a massive bombing campaign of select targets in Yugoslavia. The Serbs responded with widespread ethnic cleansing against Albanian Kosovars and by June had forced hundreds of thousands of refugees into neighboring Albania, Macedonia and Montenegro.

NATO bombing continued until a peace agreement took effect that

lems in European countries in what concerns fighting with separatism, and statements made by separatist quarters in Catalonia, the Basque country and Corsica offer an ample proof of it,” said Sergei Yastrzhembsky, an aide to President Vladimir Putin (*Itar-Tass*).

Many officials fear the riots will spread across Serbia. It has already been reported that several hundred Serbian army reservists threw rocks and burning tires at police trying to control the area along the Serbia-Kosovo border.

Itar-Tass reported that local police tried to block protestors from entering Kosovo with steel screening.

The recent fighting has underscored centuries of hatred in the region between Serbs, Kosovars, Croats and Albanians. Currently, two million Albanians live alongside 120,000 Serbian Muslims in Kosovo. □



■ RIOTING IN BELGRADE: Thousands of Serbs gather to protest the independence of Kosovo in front of the Parliament in Belgrade, Serbia (Feb. 21, 2008).

PHOTO: MCT/ABACA

summer. It called for the withdrawal of Serb forces from Kosovo, and the installment of NATO peacekeeping troops. As Albanians returned, Serbs—sometimes facing reprisals—fled the region.

Milošević lost the election in 2000, and the new Yugoslav government promptly arrested him, turning him over to the UN's International Criminal Tribunal for the Former Yugoslavia at The Hague. There he was charged with committing genocide, crimes against humanity and war crimes.

On March 11, 2006, Milošević died of a heart attack in his prison cell.

Recent Events

A United Nations initiative resulted in a formal plan in 2007 that laid the groundwork for self-rule in Kosovo, but stopped short of full independence. Rapid endorsement of the plan and continued insistence by the ethnic Albanians for full independence put the region, and the world, in a difficult position.

Serbia has maintained that Kosovo is an integral part of its country. In fact, a 2006 referendum in Serbia approved a new constitution including this declaration.

At Russia's insistence (historically an ally of Serbia), the U.S. and European Union presented a redraft of the UN resolution later in 2007, dropping the promise of independence and replacing it with a pledge to review the situation if there was no breakthrough after four months of talks between Kosovo and Serbia.

The United Nations called for a vote "sooner rather than later" by the Security Council. Russia threatened to veto (*BBC*).

Parliamentary elections in Kosovo in November 2007 saw the ethnic Albanian and former guerrilla leader Hashim Thaci win. Mr. Thaci said he would declare independence unilaterally in December, but this did not materialize, despite statements from the U.S. and various European nations (20 of 27 according to the *Christian Science Monitor*) that they would

Kosovo Declares Independence

Area: 4,203.5 sq. mi. (10,887 sq. km)

Geography: Basin, situated at an altitude of 1,640 ft. (500 m), divided by central north/south ridge into two subregions

Population: 2.4 million (2004)
 • Half of the people below age 20
 • 60% rural, 40% urban population

Ethnic division: Albanian 88%; Serbian 7%; other 5%



President
Fatmir Sejdiu



Prime Minister
Hashim Thaci

Economy

Unemployment
49.7% (2003)

Economic growth
3.5% (2005 est.)

GDP per capita
964 euros (2004)

Serbia, Russia

Opposes independence; Russia blocked independence resolution in UN Security Council

EU's Role

Backs independence; sent 1,800-member security and justice force to Kosovo, which will gradually take over from the UN.

Recent History

1960s: Poorest province in Socialist Federal Republic of Yugoslavia

1974: Largely autonomous province within Republic of Serbia

1989: Autonomy abolished

1999: Kosovo war; NATO intervened, UN mission established

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Source: Economic Reconstruction and Development in South East Europe, EU Commission, NATO (photo), GNU (photo) Graphic: Jutta Scheibe, Morten Lyhne

formally recognize an independent Kosovo.

The January 2008 presidential elections in Serbia pitted moderate nationalist and pro-EU Boris Tadic against hard-line nationalist and pro-Russia Tomislav Nikolic. The single major issue for Serbian voters was keeping Kosovo. In a close race that

involved a second round of voting in early February, the incumbent Mr. Tadic barely won.

The EU hopes that its gravitational force, along with other "carrots," is enough to placate and eventually pull Serbia into the European fold. It also expects continued cooperation from Belgrade (Serbia's capital) regarding

General Ratko Mladich and Radovan Karadzic, wanted by The Hague for war crimes in Bosnia.

According to the *Christian Science Monitor*, experts say that the Serbian psyche runs deep: East vs. West, Orthodox roots, old grudges, and undercurrents of national exceptionalism.

Despite the election outcome, the situation remains untenable. Serbian Prime Minister Vojislav Kostunica, who “believes religiously in a special destiny for Serbia,” accused the EU of “jeopardizing the territorial integrity...of Serbia” and blocked the newly-elected President Tadic from signing an EU pre-membership agreement.

Some have referred to Mr. Kostunica as a “little Milošević,” while others have described him as smarter than the president, and even more dangerous than the hard-line Tomislav Nikolic.

In any case, Serbian politics remain at a standstill: Mr. Kostunica will not let the government meet since Tadic ministers would approve the EU deal—and Mr. Tadic will not let parliament meet, fearing the creation of a new coalition of radicals.

Independence Declared

In a historic session on Sunday, Feb. 17, Kosovo’s parliament unanimously endorsed a declaration of independence from Serbia. Tens of thousands of people celebrated in the streets of Pristina, Kosovo’s capital, all day. According to the *BBC*, when the formal announcement was made, fireworks, firecrackers and celebratory gunshots erupted in the center of the city.

“We have waited for this day for a very long time,” Mr. Thaci told parliament before reading the actual declaration, paying tribute to those who had died on the road to independence. He said, Kosovo was “proud, independent and free,” adding that the “independence of Kosovo marks the end of the dissolution of the former Yugoslavia.”

Tensions were high in northern Kosovo—particularly in Kosovska

Mitrovica, where a higher number of Serbs live. A hand grenade exploded, damaging a UN vehicle.

Reaction from Serbia was swift, with Prime Minister Kostunica calling it a “false state” (*BBC*), and denouncing the U.S. for supporting it. In Belgrade, several hundred people, described as “gangs of youths,” threw stones at the U.S. embassy, and fought with riot police.

Russia called for an emergency meeting of the UN Security Council, stating the 1999 resolution allowing the UN to administer Kosovo was still in force. Seven Western states disagreed. “We regret that the Security Council cannot agree on the way forward, but this impasse has been clear for many months,” Belgium’s UN ambassador Johan Verbeke said, speaking on behalf of Belgium, France, Italy, the United Kingdom, Croatia, Germany and the United States (*The Financial Times*).

UN Secretary-General Ban Ki-moon resisted an appeal by Russia and Serbia to declare the move illegal.

Announcing that it was “deeply concerned,” China’s Foreign Ministry spokesman said, “The unilateral approach by Kosovo may cause a series of consequences and lead to severe negative influences on the peace and stability of the Balkan region” (*Der Spiegel*).

Britain and France recognized the new state. The U.S. followed suit, along with Italy and Germany, although *Der Spiegel* stated that German observers and commentators were split, some suggesting that it was “a further step on a dangerous path.”

German Foreign Minister Frank-Walter Steinmeier said, “A negotiated solution was not possible. That is why we cannot now escape this event.”

At least six EU member-states—Cyprus, Greece, Slovakia, Spain, Bulgaria and Romania—have not recognized the new state.

The main concern now is to avoid any major outbreaks of violence. Sixteen thousand NATO-led peacekeepers remain in Kosovo. “All parties should recognize that KFOR

[Kosovo Force] will continue to fulfill its responsibility for a safe and secure environment throughout the territory of Kosovo,” NATO Secretary General Jaap de Hoop Scheffer said in a statement on Sunday.

The EU also announced that it would send some 2,000 police, justice and civil administrators to Kosovo to help build institutions there.

The Implications

Along with Kosovo’s declaration of independence, it would appear that Serbia’s membership in the EU is inevitable. At the same time, Serbia continues to show a strong allegiance to its old ally, Russia. As *The Economist* wrote, “The best motto for Balkan politics has always been ‘expect the unexpected.’”

One might ask why EU support for Kosovo’s independence has been so strong, apparently in the face of Serbia and Russia. Is it simply in support of “democracy and freedom”? Alternatively, could it be, in its desire to gain Serbia as a member, a strategy to ensure that the Albanian-dominated (and hence Muslim-dominated) province of Kosovo remain on the outside of the EU, vis-a-vis Turkey?

Also in play are U.S.-Russian relations and Russia’s energy supply to Europe. In response to Russian President Vladimir Putin’s statements that the Ukraine could be targeted with nuclear missiles, and that the world should expect a new Russian arms race with the West, U.S. Secretary of State Condoleezza Rice said, “The unhelpful and, really, I will use a different word, reprehensible rhetoric that is coming out of Moscow is unacceptable” (*The Financial Times*).

Ms. Rice had been asked to respond to Russian initiatives with countries such as Kazakhstan, Turkmenistan, Serbia and Bulgaria that seem to have strengthened Moscow’s position as a major energy supplier to the rest of Europe.

Though Kosovo has gained its independence, it will, with its Muslim majority, likely face greater obstacles in the future. □



PHOTO: MCT

Whatever Happened to the “Roadmap to Peace”?

Another presidency, another plan for peace, another “rattling of sabers”—will war and violence ever cease in the Middle East?

BY BRUCE A. RITTER AND MARK P. DENEE

ON SEPT. 17, 1978, U.S. President Jimmy Carter negotiated a peace agreement—the Camp David Accords—between longtime enemies Egypt and Israel, leading to the 1979 Israel-Egypt Peace Treaty. It was to be a harbinger of better times for the Middle East. Finally, the dream of peace flourishing in the age-long volatile region infamous for war, terror and destruction was on the path to becoming reality.

Or so it seemed.

The Carter administration has come and gone, followed by presidents Ronald Reagan, George H.W. Bush, Bill Clinton and George W. Bush. Each administration, to vary-

ing degrees, tried its hand at establishing peace—ranging from the strength of words to the delicate dance of diplomacy, from economic incentives to compromise.

Still, centuries of senseless violence, death and destruction continue, and every despicable act of mayhem brings reprisals. Peace among Middle-Eastern nations remains out of reach.

Why?

History reveals that men know only three ways to bring about peace (or rather, a form of “peace”):

- Invade, conquer and control. Bring a nation and its citizens to their knees. Crush their national will into total subjection. This brings “peace” to the conqueror, but leaves the conquered in a daily state of terror, never knowing what horrors may come next.

- Strategic compromise, a life-and-death “chess game” in which opposing sides maneuver surrogate nations to block each other’s interests. The theater of the war is concentrated in a small and relatively remote area of the world (South Korea, Vietnam), but the stakes remain high—and can teeter on the brink of global annihilation. Think of the 1962 Cuban Missile Crisis. In a time of “duck and cover” propaganda, political assassinations and constructing backyard bomb shelters, peace and tranquility did not exist.

■ Lie down and give in to demands, relinquishing authority to the opposition. City-states did this when the Roman Empire was on the march. They paid tribute—in allegiance and taxes—and they were allowed to retain certain local autonomy in civil and religious affairs. Though they were free from being besieged by Roman legions, known far and wide for their precision in battle and undying persistence to conquer, they were slaves to the whims of Rome. Peace was in name only.

In each scenario, someone always loses. True peace, and the security, prosperity and justice that should derive from it, never spreads, never becomes universal.

Again, why?

Despite the brightest minds, the best intentions, eloquent speeches, and intense pressure from the U.S., the most powerful nation on earth, Jerusalem—which literally means, “City of Peace”—has and will continue to see only havoc. There will not be change, at least not by human hands.

Consider the American president’s tour of the Middle East.

Roadmap to Nowhere

In April 2002, President Bush unveiled his Middle East peace plan: “A performance-based roadmap to a permanent two-state solution to the Israeli-Palestinian conflict.” Diplomats and journalists referred to it as “the roadmap to peace.”

Devised by the U.S., the European Union, the United Nations and Russia, the roadmap was a three-phase blueprint designed to reach a peaceful settlement between the Israelis and Palestinians by 2005. The plan contained a step-by-step process calling for both parties to take certain actions to reach its eventual objective: The creation of a sovereign, independent Palestinian state, peaceably existing side-by-side with the nation of Israel.

Fast-forward to January 2008: Though certain measures of progress have been made, affairs between Israel and the Palestinian people are far from peaceful.

With just a year left before a new president is inaugurated into the Oval Office, President George W. Bush embarked on an eight-day trip to the Middle East, visiting Israel, the Palestinian territories, Kuwait, Saudi Arabia and Egypt, along with several other allies in the Persian Gulf region. The tour was intended to be a rallying cry for continued pressure against Iran, as well as a call for supporting the peace process between Israel and the Palestinian territories in follow-up to the Annapolis Peace Conference.

Though internationally the tour was viewed through the eyes of doubt, suspicion and plain skepticism, Mr. Bush arrived in Israel to a warm reception, led by Prime Minister Ehud Olmert, a fellow sports fan, fitness enthusiast and challenged politician. Mr. Olmert, in his own way, shares Mr. Bush’s commitment to fighting the “war on terror” and opposing Islamic extremism.

The president’s visit to Israel and the Palestinian territories was intended to continue pressure for both sides to follow-through on their commitments to each other, specifically the first stage on the “roadmap to peace.” The plan calls for Israel to stop settlement growth, dismantle unauthorized outposts built by settlers since March 2001, and lift more travel restrictions on the Palestinians. It also calls for the Palestinians to start dismantling terrorist groups and to build the institutions of a functioning state.

“I’m under no illusions,” Mr. Bush said. “This is going to be hard work” (*International Herald Tribune*). He added that he would not impose terms on either country: “America cannot dictate the terms of what a state will look like,” but rather suggested that America would help and, whenever “a little pressure” would be required, he would be willing to provide it.

Despite political challenges for both nations, the Israeli-American relationship remains especially strong. In an interview last week with *The Jerusalem Post*, Mr. Olmert said, “President Bush is a giant friend of ours.” He added, “One of his most senior aides said that

he doesn’t know of another relationship with similar intimacy, a bond of souls, as that between Israel and the United States.”

Still, the roadmap seems stalled—and some even wonder if it is dead.

Obstacles Remain

Mr. Bush summed up the U.S. position on negotiations: “There should be an end to the occupation that began in 1967. The agreement must establish Palestine as a homeland for the Palestinian people, just as Israel is a homeland for the Jewish people. These negotiations must ensure that Israel has secure, recognized, and defensible borders. And they must ensure that the state of Palestine is viable, contiguous, sovereign, and independent.”

A keyword here is his use of “occupation.” He added that the borders must take into account the realities of today, but that the Palestinians deserved better than a “Swiss cheese” state fitted around Israeli settlements and security positions.

As for the issue of Jerusalem, Mr. Bush was not as clear, simply calling it “one of the most difficult challenges on the road to peace.”

Concerning the Palestinian split between Fatah and Hamas, and the West Bank and Gaza, Mr. Bush said that it is up to the Palestinian government to decide its future. “The question is whether or not hard issues can be resolved and the vision emerges, so that the choice is clear amongst the Palestinians,” he said, while standing beside Palestinian President Mahmoud Abbas at his government’s headquarters in Ramallah. “The choice being, ‘Do you want this state? Or do you want the status quo? Do you want a future based upon a democratic state? Or do you want the same old stuff?’”

Nevertheless, some Palestinians consider the U.S. President too strong of an Israeli ally to be impartial to both sides.

As Mr. Bush’s trip continued on to Kuwait, Bahrain, the United Arab Emirates and Saudi Arabia, the tour’s focus turned slightly to the issue of Iran. These Persian Gulf nations are



■ **A LOVE-HATE RELATIONSHIP?:** Top, Chairman of the Yad Vashem Council Tommy Lapid, Israel's President Shimon Peres, U.S. President George W. Bush, Israel's Prime Minister Ehud Olmert and Chairman of Yad Vashem Directorate Avner Shalev attend a ceremony in the Hall of Remembrance at the Yad Vashem Holocaust memorial in Jerusalem (Jan. 11, 2008). Bottom left, citizens in Jerusalem greet President Bush with anti-war posters. Right, Mr. Bush and Palestinian Authority President Mahmoud Abbas shake hands before a joint press conference at Mr. Abbas's West Bank office in Ramallah (Jan. 10).

PHOTOS: MCT

especially nervous after the Jan. 6, 2008, confrontation between U.S. and Iranian ships in the narrow Strait of Hormuz. They are also concerned about the possibility of America going to war against Iran—a conflict that would almost certainly engulf the entire region.

In Abu Dhabi, Mr. Bush said, “Iran’s actions threaten the security of nations everywhere. So the United States is strengthening our long-standing security commitments with our friends in the Gulf, and rallying friends around the world to confront this danger before it is too late.”

Mr. Bush continued: “One cause of

instability [in the region] is the extremists supported and embodied by the regime that sits in Tehran.

Iran is today the world’s leading state sponsor of terror”—supporting militant groups such as Hamas, Hezbollah and Islamic Jihad, the Taliban in Afghanistan, and Shiite extremists in Iraq.

“The other major cause of instability,” the president added, “is the extremists embodied by al-Qaeda and its affiliates.”

Filling the Vacuum

On the final leg of his tour, Mr. Bush raised concern over high oil prices

in Saudi Arabia and the issue of democracy and support for the Israeli-Palestinian process in Egypt. He said that Egypt had “taken steps towards... democratic reform and my hope is that the Egyptian government will build on these important steps and give the people of this proud nation a greater voice in your future.”

However, relations between the United States and Egypt have been strained since the U.S. Congress suspended \$100 million of the nation’s annual military aid to Egypt over the matter of arms being smuggled into the Gaza strip.

With his two-term presidency drawing to a close, Mr. Bush said, “I’ve got 12 months” to accomplish something in the region. Some suggest there are two likely paths: an attack on Iran, or a step forward in the Israeli-Palestinian peace process.

In any case, it is almost certain that Mr. Bush will return to the region before his term expires, most likely for Israel’s 60th anniversary.

Surprisingly, little international attention or support was evident for either the Annapolis Peace Conference or for President Bush’s tour of the Mid-East. One would think that the administrations of Germany, Russia, Japan and other nations would have been more vocal supporting Mr. Bush’s peace plan, or at least his efforts toward peace, since a peaceful and stable Middle East/Persian Gulf region would be in the world’s best interests.

Perhaps the moral authority of the United States has long been spent. Perhaps the significant nations of the world are waiting for a *new* authority to emerge—one that will force “peace” in the region.

As the Chinese Dragon awakens to renewed strength—as the Russian Bear growls, craving greater dominance on the world stage—the European Union continues its march to becoming an economic juggernaut and counterweight to America’s global interests. The U.S. will not always be the lone world superpower.

And nature abhors a vacuum... □



CAN A PRESIDENT BRING “CHANGE”?

Should candidates promise “change” in political elections? Have they the power to deliver? How many *remember* their promises?

NO, HE DID NOT perform miracles—float on air above the stage, as many seem to make him capable of doing.

But Democratic presidential hopeful Barack Obama did deliver (yet again) a passionate speech before an enthusiastic audience of supporters.

On Feb. 23, *The Real Truth* attended the “Keeping America’s Promise” rally held at the Cleveland Convention Center, where Sen. Obama addressed local Democrats to energize them for Ohio’s March 4 primary. The masses waved banners and cheered as the senator from Illinois painted a bullet-point picture of the ambitious goals he desires to accomplish if elected to the Oval Office.

To take liberties with a popular tagline from an old E.F. Hutton television commercial, “When Barack Obama talks, people listen.” Thousands were absorbed in the senator’s message—the same stump speech he has given night after night in other areas of the country to whomever will listen.

Yet the Feb. 23 event was like a group of television viewers enjoying its favorite rerun of a beloved show: The audience knew what to expect and responded on cue to Mr. Obama’s memorable phrases—“from Wall Street to Main Street”—which played like a well-worn script. No surprises, no twists or turns in the plot. Yet electricity was in the air (though lacking an edge of spontaneity).

The campaign rally was lively—however, it was not the “messianic coming” that pundits practically gush about on cable news programs. Mr. Obama waxed eloquent, but produced no miracles; he is, after all, only human.

Perception vs. Reality

If one were to take the word of the national news media, you would have expected an event of “biblical proportions” to occur at the campaign rally. At previous rallies, Mr. Obama received applause merely for blowing his nose. So when he drank from a large bottle of water partway through his

Please see **CHANGE**, page 22

AMERICA'S **BANKING CRISIS** ***A FINANCIAL TSUNAMI APPROACHING!***

The intensifying American banking crisis threatens the stability of its economy and the world's. Where is it leading?

BY ROBERT R. FARRELL



GLOBAL FINANCIAL stability has been shaken and America is facing a growing economic crisis that could make the 1930s look like “good times.” The U.S. banking system is on the verge of disaster, as banks have recorded over \$100 billion in losses, with hundreds of billions more forecasted.

Simply put, America’s banks are staring into a financial abyss.

What started with subprime mortgage losses in 2007 is now growing into a full-blown financial crisis. Consider just one example. As of January 2008, Stockton, Calif. (pop. 280,000), had 4,200 homes in default or foreclosure, with bad loans totaling a staggering \$1.4 billion. According to *CBS News*, Stockton has gone from being one of the hottest real estate markets to the foreclosure capital of America. Prices of homes in the city have dropped as much as 70%.

In many of the nation’s cities, towns and smaller communities, Stockton-like scenarios are playing out. Banks are busy auctioning off houses at “fire sale” prices.

And the news keeps growing worse. Once proud banking titans Merrill Lynch and Citigroup had to look to investments from Asian and Middle Eastern governments (through “Sovereign-Wealth Funds”) to shore up their balance sheets. They were rescued by life-saving injections of \$6.6 billion and \$14.5 billion, respectively. European banks have also been affected, as Swiss, German, French and British banks have suffered billions of dollars in losses.

The losses are not confined to banks alone. One of the world’s largest insurance companies, American International Group, recently reported losses from the mortgage crisis of up to \$5 billion—up from a previous estimate of \$2 billion. This may be a sign of coming reassessments by others as the crisis intensifies.

At a meeting of the G7 finance leaders, German Finance Minister Peer



■ **BIPARTISAN ACTION:** President George W. Bush speaks during a news conference, aside Treasury Secretary Henry Paulson, in the White House briefing room in Washington D.C. (Jan. 24, 2008). Mr. Bush announced that he and leaders of the Democratic-led Congress have agreed to work together on an economic stimulus package to boost the sagging U.S. economy.

PHOTO: MCT

The Stimulus Package

Main measures proposed in the House plan to lift the sagging U.S. economy:



Tax rebates for workers

- Up to \$600 for individual taxpayers, up to \$1,200 for families; at least \$300 per person, \$600 per couple for those earning at least \$30,000 in 2007
- Bonuses of \$300 per child
- Phased out for those with taxable income above \$75,000 for singles, \$150,000 for couples



Tax rebates for businesses

- Total of about \$50 billion, including bigger write-offs for capital expenses



Easing mortgage caps

- Raising limit at which Freddie Mac and Fannie Mae (government-sponsored guarantors of home loans) can buy mortgages from \$417,000 to about \$700,000

Source: AP

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Steinbrueck stated that the G7 feared losses from the subprime mortgages could reach as high as \$400 billion (nearly as large as the entire economy of Holland, ranked 16th worldwide). Highlighting the gravity of the economic situation, U.S. Treasury Secretary Hank Paulson described it as “challenging and uncertain.”

A deadly combination of the credit crunch, the collapsing housing market,

increasing energy prices, and the threat of rising inflation are rapidly weakening America’s economy.

The crisis threatens to engulf banks and other financial institutions, affecting pension funds, mutual funds and insurance companies. The situation is so grave that President George W. Bush and the Federal Reserve (the Fed) have implemented unprecedented emergency measures, including stimu-



“Stimulus that comes too late will not help support economic activity in the near term, and it could be economically destabilizing if it comes at a time when growth is already improving.”

BusinessWeek, Jan. 17, 2008

■ **THINKING AHEAD:** Federal Reserve Chairman Ben Bernanke discusses “Savings” during an Economics Club of Washington luncheon (Oct. 4, 2006). Mr. Bernanke called for an urgent reform of Social Security and Medicare, warning that failure to do so soon could lead to dire economic consequences for future generations.

PHOTO: MCT

lus plans, tax rebates and interest rate freezes, in an effort to prevent total collapse. The stability of the global economy is at stake.

Traditional vs. Modern Banking

Banks traditionally operated by taking deposits from their customers and lending money to those seeking loans. The difference between the interest rate paid on deposits and the higher one charged on loans (the “spread”) was their profit. If customers defaulted on their loans, banks were liable to depositors for payment—the banks held the risk “on the books,” 100% their responsibility. It was therefore in a bank’s best interest to carefully screen customers’ ability to repay

before providing loans. The customer needed to have a good job, adequate assets, and was required to make a sizable down-payment. This conservative approach to lending enabled banks to make tidy profits for decades, while staying financially sound.

However, the 1990s saw banks change their traditional way of operating. Seeking higher and higher profits to satisfy shareholders and to secure executive performance-pay bonuses, banks decided they could make even higher profits if they loaned out more money. To do this, they used other people’s money through “securitization,” a process that allows banks to convert hundreds, even thousands, of mortgages into bonds and then sell

the bonds to investors, such as pension funds, mutual funds, insurance companies and other banks. Banks did not make a profit through the “spread” anymore, but instead made a fee for having put together (“originated”) the loan, now owned by other investors.

Further, the bonds were insured by specialized insurance companies (so-called “monoline” insurers), and were rated as safe investments by the rating agencies (i.e., Standard & Poor’s, Moody’s, and Fitch).

Since the loans were now “off the books” and insured, the banks felt comfortable about “originating” even more loans. Through their new fee-based income, banks made much higher profits than ever before.

Reckless Lending

In their quest for higher profits, banks no longer felt the need to carefully screen loan applicants, as they once

did. Customers who did not qualify for loans under the banks' standard lending procedures (i.e., "subprime" customers) were now targeted as a lucrative source of income, and marketed aggressively to. Loans were provided to people with no income, no job and no assets (so-called NINJA loans).

Additional "sweetener" incentives were also provided, such as no down payment required and interest-only payments. Those who initiated the loans and approved them were no longer attached to the risk, and were paid handsomely for their efforts.

The subprime mortgage market became a ticking bomb, ready to explode at any time.

Enter the Fed

Two developments have played a significant role in the development of modern banking and the current crisis.

The first was deregulation of the U.S. financial services industry with the 1999 repeal of the Glass-Steagall Act, after years of lobbying by the banks. Carefully crafted during the Great Depression to control speculation in the stock market, Glass-Steagall prevented retail banks, insurance companies and investment banks from owning each other. With the repeal of Glass-Steagall, massive financial services conglomerates were suddenly formed, combining these three types of financial institutions. Industry behemoths such as Citigroup and JP Morgan quickly came into being. This meant that retail banks seeking higher and higher profits could now dive headlong into high-risk speculative ventures through ownership of (or being owned by) investment banks, which led to disastrous consequences during the Stock Market Crash of 1929.

The second was the low interest rate policy pursued by the Federal Reserve. Low interest rates encouraged banks to target subprime customers with variable rate mortgages. Banks offered initially low interest rates ("teaser" rates), to be increased two or three years later. Because of

rising house prices, customers took the bait believing they could refinance their homes at an affordable rate when the time for the reset arrived.

A Culture of Greed

In many cases, mortgage brokers misrepresented terms and conditions to eager customers who provided them with fraudulent information. Sometimes banks did not even bother to check the information provided. "Predatory lending" was compounded by "predatory borrowing"!

Banks sold risky bonds as safe investments to unsuspecting investors. Rating agencies, paid by the banks, rated risky bonds (those with subprime components) as safe—even giving them the highest rating.

With substantial increases in real estate prices occurring every year, builders went on a building spree around the nation.

This created a sense of "easy money"—"something for nothing." In their greed, many were "scamming the system." At a meeting in Toronto, Canada, billionaire investor Warren Buffet commented, "It's sort of a little poetic justice, in that the people that brewed this toxic Kool-Aid found themselves drinking a lot of it in the end" (*Reuters*).

Crisis Strikes

The crisis started in the summer of 2007. Due to the surplus of homes on the market, housing prices fell moderately—tipping the scales. Also around this time, the first batch of interest rate resets came due. Faced with exploding monthly payments, falling house prices, and an inability to refinance their mortgages, many customers defaulted on their loans. Lenders call it "jingle mail," as so many homeowners are just turning in their keys.

Confronted with higher monthly payments on mortgages that are greater than the value of their homes, homeowners are abandoning their mortgages. Many feel no moral obligation to fulfill what they promised to repay, believing it is better to walk away from their homes. They feel that while

this hurts their credit rating, in the short-term it hurts less than the downward spiral toward bankruptcy.

This change in attitude is in stark contrast to years ago when borrowers felt a moral duty to pay off their loans. With the morals and values of the nation disintegrating, many lack the character and fiscal responsibility of previous generations.

Crisis Spreads

As the crisis intensifies, mortgage defaults are multiplying. And everyone is on the hook. "Monoline" insurance companies have suddenly become liable for multiple billions of dollars of debt. Investors have been left holding bonds that may never be repaid. Banks are finding it difficult to sell additional bonds as investors have backed out of the market, leery of poor investments. Thus, the banks' fee income has dried up—leaving them with massive deficiencies in capital.

As credit problems mount, banks have sharply reduced lending to each other and the public, fearful the loans will not be repaid (the "credit crunch").

Shockwaves from the crisis are also being felt in other sectors of the economy. Evidence of this is clear, as liquidity dries up and less money is available to finance commercial loans. Recently, a group of bankers were unable to back \$14 billion of debt to finance an entertainment company. Other major deals in the tens of billions are now in jeopardy. Deutsche Bank had to repossess some Manhattan buildings because a well-known developer was unable to refinance \$7 billion of debt. The credit crunch has pushed beyond retail banking; it is now affecting major business deals and even commercial real estate. And municipal bonds (used to fund cities, colleges and hospitals), which were once considered safe investments, can no longer readily find buyers.

As more and more loans arrive at interest rate resets, more defaults will occur, deepening the crisis. A financial tsunami is rapidly approaching America's shores!

Kings Become Beggars

Increasingly, America's banks have been forced to look to other nations for capital. Recently, U.S. banks received massive infusions of capital from Asian and Middle Eastern sources that are purchasing larger stakes in America's largest bank institutions.

During the G7 meeting mentioned earlier, Toshihiko Fukui, governor of the Bank of Japan, made a statement that could have serious ramifications, as the banking crisis further deteriorates: "If everyone does the same thing it won't be any more effective. Each country needs to do what is best for its own particular situation."

In the near future, will countries that have so often supported America financially stop doing so, causing the crisis to spiral out of control?

Recent news spotlighted a trend in New York that was unimaginable just a few years ago: Some shops are now accepting Euros for payment of merchandise. While accepting foreign

currency has been the norm along the Canadian and Mexican border, accepting it in the financial capital of the world is a sign of a weakening U.S. economy. This distrust of American capital is just the tip of the iceberg, as people and nations are learning there are alternatives to the U.S. for security and investment.

Time will tell if the ongoing financial irresponsibility of America will cause the world "to do what is best for its own particular situation." If this happens, it will hasten the demise of the U.S. as the world's financial leader. There are indications that this has already begun. In its Jan. 15 issue, the *Financial Times* noted, "The U.S. looks poised to lose its mantle as the world's dominant financial market because of a rapid rise in the depth and maturity of markets in Europe, a study suggests. The change may have occurred already, not least because the U.S. markets are beset by credit woes, according to research by McKinsey Global Institute."

The American banking crisis shows the vulnerability of the global economic system. The world is looking for an alternate, and America will be replaced as the financial engine of the world by a superpower soon to arise in Europe.

The good news is that a new—and far superior!—global economy will one day be established. Instead of being rooted in greed and corruption, this future worldwide financial system—which will benefit every nation, small and great—will be based on outgoing concern for others. From individuals to businesses to government bodies, ALL will practice fiscal responsibility during the soon-coming age the Bible refers to as "the world to come" (Matt. 12:32; Mark 10:30).

Until then, there are financial laws and principles found in God's Word that—if faithfully lived by—would bring a multitude of benefits here and now, in this current age.

If you would like to learn more, read our booklet *End All Your Financial Worries*. □

AN AMERICAN CITY AT THE EDGE OF BANKRUPTCY

VALLEJO, CALIF., is deep in a financial crisis. Years of overspending have left the city, as City Councilwoman Stephanie Gomes called it, "teetering on the edge of bankruptcy" (*Associated Press*). The city, population 126,000, faces an immediate \$10 million general fund cash shortage and almost a \$13.8 million deficit for the next fiscal year. Vallejo may soon run out of funds.

Mayor Osby Davis downplayed the option of bankruptcy, refusing to call it the only possibility and promising to look to other solutions. "I like to look on the positive side," Mr. Davis told local television station *NBC11*.

"I'm confident we're going to be able to work this out without having to file bankruptcy. It's not an alternative we want the public to believe we're moving toward with any intention."

The City Council has drawn up an emergency plan that would cut \$20 million from the current budget, with most cuts coming from city-funded jobs. The emergency plan includes cutting city salaries 5% by June 30, 2008, reducing firefighter and police officer salaries by 15%, and electrical worker funding by 8%. Overall, 17% of general funds positions would be cut, requiring layoffs.

However, the spending cuts must be approved by unions of these groups. Current labor pacts are in force until 2010, meaning the unions are not legally required to negotiate.

Contracts for public safety jobs such as police officers and firefighters make up 80% of the city's general fund budget.

Similar cuts have been proposed before to ebb Vallejo's

overspending but have always been voted against by the unions.

Though there are many causes of the city's financial problems, the fire department proves to be a prime example of the budgeting troubles. During the past years, the fire department has suffered from staff shortages, forcing many firefighters to work overtime, with some making \$100,000, or even \$200,000, a year. Further, upon hearing the city was in dire financial straits, more than 14 fire employees retired, meaning Vallejo must spend an additional \$4 million in buyout costs.

Vallejo's current liability for already earned retiree benefits of retired and active city employees is \$135 million, with another \$6 million being accrued per year.

"It's not a question of whether it is right or wrong for employees to give up anything. This is totally a question of survival of the city," said Councilwoman Joanne Shivley (*Times-Herald*).

Being the first city in California to declare Chapter 9 bankruptcy means there is no template or previous case to predict what this would do to the city.

City Manager Joseph Tanner said in a report to the City Council that without a compromise with the unions, his estimate for insolvency was late April 2008.

The city now waits for the decision of four main unions or it will quickly run out of options. Councilwoman Shivley told *NBC11* that the cuts being "purposed in order to remain solvent will decimate city services." She continued, "Anything other than totally new contracts is a Band-Aid." □



PHOTO: MCT

TONY BLAIR

FORMER BRITISH PRIME MINISTER

He is a staunch supporter of U.S. President George W. Bush, yet a firm believer in the European Union and its growing influence. Will Mr. Blair be the next heir to the EU throne?

EIGHT MONTHS AFTER resigning his ten-year position as Britain's prime minister, Tony Blair continues to influence the world scene. After serving an unprecedented three consecutive terms, the former Downing Street resident remains in international political circles as a global activist and stalwart peacemaker.

Much speculation exists about what Mr. Blair will accomplish next, but it is certain he will aim high. After leaving his post as prime minister and Parliament member on June 27, 2007, he was elected to represent

the four key players in the Middle East Peace process: the European Union, United States, Russia and the United Nations. Following this appointment, JP Morgan Chase Bank hired Mr. Blair as an advisor.

Now as the EU prepares to form its own presidency in accordance with the Lisbon Treaty, Mr. Blair has announced his candidacy for the position. Even though there are several contenders, none seem to have as much clout as the former prime minister. If elected, he would become the EU's first long-term president, serving a 2½-year term.

A Political Legacy

Mr. Blair's career has been dominated by many "firsts."

Born Anthony Charles Lynton Blair in Edinburgh, Scotland, on May 6, 1953, Mr. Blair was educated in elite private schools in England, Scotland and Australia. He attended the prestigious St. John's College of the University of Oxford as a law student, where he specialized in employment and commercial law. There he met Cherie Booth, who was also studying law. They were married in 1980 and soon after appointed barristers.

It wasn't until 1982 that Mr. Blair's civic career began. After failing to secure a position in the Labour Party in Beaconsfield the previous year, he won a seat in the House of Commons for the constituent of Sedgefield in 1983. Mr. Blair's political aspirations did not go unnoticed by Labour leader John Smith, who promoted him to Shadow Home Secretary following the 1992 election.

After Mr. Smith's unexpected death in 1994, Mr. Blair, at age 40, won the support of his party and was elected its youngest leader. He quickly worked to modernize its platform, renaming it the New Labour Party. His progressive economic ideas, crime prevention methods and policies, including Britain's membership in the European Union, wooed voters. He was elected British Premier following the party's landslide victory in 1997—which put an end to 18 years of Conservative Party rule and gained the largest majority for the Labour Party in the House of Commons since 1935.

At age 43, Mr. Blair became the youngest prime minister to hold office since Lord Liverpool in 1812. He immediately began restructuring government systems in Scotland and Wales, giving more centralized power to the new Scottish Parliament and National Assembly for Wales.

Following Mr. Blair's governmental reforms, he announced plans to revamp Britain's National Health Service and education systems, which included requiring university students to pay tuition fees for the first time. Later, in April 1998, he directed negotiations

that led to the Belfast Agreement in Northern Ireland. This accord created the Human Rights and Equality Commissions, approved the early release of terrorist prisoners, aided in the disarmament of Northern Ireland and reformed its justice system.

During the next several years, Mr. Blair slowly began to set his sights on resolving international issues. Although elected primarily for his stance on domestic policy, his term encompassed far more international matters, which may give him an advantage if he gains the EU presidency.

“The reality is increasingly that we are obliged as leaders to think, work and act internationally,” he told *The Economist* during an interview.

This mindset benefitted him throughout his run as prime minister. In 1999, Mr. Blair urged NATO to take a strong stance against Russia and oppose the actions of then-Yugoslavian President Slobodan Milošević, which helped to disengage the crisis in Kosovo. He also pushed for tougher measures against Iran’s nuclear program.

The following year, he intervened in Sierra Leone’s civil war when he sent troops there to disarm rebel armies that threatened to topple its government—effectively preventing the country from complete collapse.

That same year, Mr. Blair experienced a “first” of another sort: He became the first prime minister since 1848 to become a father while holding office. The couple has two other sons and a daughter.

Due to his general reforms, he was elected to a second term of office in 2001. However, the turning point in Mr. Blair’s premiership came after America’s 9/11 attacks. He immediately rushed to aid the United States’ war on terror, promising to stand with Americans in their plight to bring al-Qaeda to justice.

“This mass terrorism is the new evil in our world today,” he said in a speech shortly after the attacks. “It is perpetrated by fanatics who are utterly indifferent to the sanctity of life and we, the democracies of this world, are

going to have to come together and fight it together and eradicate this evil completely from our world.”

This act of aggression prompted Mr. Blair to join with American forces to invade Afghanistan, in an attempt to eradicate the Taliban.

While he was vying for military support abroad, the British people overturned the decision to join their currency to the European Union’s new legal tender. Mr. Blair strongly supported the measure, arguing it would further fortify Britain’s relationship with Europe.

“Many Brits are, understandably, reluctant to give up their centuries of uninterrupted political liberty and representative rule to merge with nations that in some cases were dictatorships only decades ago,” Justin Fox wrote in *Fortune Magazine* in 2001. “Many also identify more closely with the U.S. than with Europe.”

However, as the death toll of British soldiers continued to rise in the war with Iraq, the British began to resent Mr. Blair’s strong ties with America. This reached a head after his 2005 reelection to a third term, when al-Qaeda launched an attack on London, killing 52 people and injuring over 700.

Mr. Blair also continued to push for increased aid to Africa to help stabilize the continent, as well as for international reforms to prevent global warming, including the Kyoto Protocol. In 2005, he chaired the G8 summit, where all major powers agreed to cancel the debts of 18 nations and give an additional \$50 billion in aid to Africa.

Following a ten-year term, Tony Blair was succeeded by Chancellor Gordon Brown on June 27, 2007. As a testament to his tenure, Mr. Blair declared, “This country is a blessed nation. The British are special, the world knows it, in our innermost thoughts, we know it.”

Silent...Until Now

While Mr. Blair has been open about his personal life and hobbies, which include spending time with his children, reading literary classics and biog-

raphies, watching thriller films and playing guitar, he had remained silent on the issue of religion. Throughout his tenure, he firmly maintained that his personal beliefs were not for public knowledge—until some months after leaving office, when he publicly converted to Catholicism. This brought a wave a scrutiny from Britons who had anticipated the conversion since before he took office. Britain’s official religion is Anglican—started after King Henry VIII denied the pope’s authority in England and formed his own church in 1534. Since then, most government officials have adhered to the same faith.

Critics claimed Mr. Blair’s conversion was an attempt to further cement ties with—and gain the endorsement for EU president from—one of the most powerful religious institutions in the world, the Catholic Church.

Given the former premier’s relationship with newly-elected French President Nicolas Sarkozy and other world leaders, it appears that a run for the Brussels candidacy is imminent.

However, given his inability to unify the British people in the face of war, many have wondered if Mr. Blair is up to the task of governing the 27 individual member-states of the EU.

Before leaving office, Mr. Blair reflected in *The Economist*, “Europe and America share the same values. We should stick together. That requires a strong transatlantic alliance. It also means a strong, effective and capable EU. A weak Europe is a poor ally. That is why we need closer co-operation between the nations of the EU and effective European institutions. In a world in which China and India will each have a population three times that of the EU, anything else is completely out of date.”

Although some claim his emphasis on foreign policy may have prepared him for the position, it remains to be seen if Mr. Blair’s worldwide involvement will make him a popular candidate for the position—or if Britain’s often standoffish approach and alignment with the U.S. rather than Europe will disqualify him. □



PHOTO: MCT

A Cacophony of Faith

Is This What God Intended?

Billions of professing Christians. Thousands of denominations. Nations impacted across the world. Here is an eye-opening analysis of today's "Christianity."

BY KEVIN D. DENEEN

TRAVELING ON a plane presents opportunities to talk to people you may otherwise never meet. In a sense, plane flights, especially international ones, are cross-sections of the world, where strangers from entirely different walks of life can interact.

A trip to Kenya in November 2007 allowed me to have unique discussions with three fellow passengers during my flight.

The first conversation was with a sweet, pious, middle-aged lady who wore a perpetual smile, revealing her

pleasant disposition. We talked through the entirety of the first leg of the trip.

We learned a lot about each other. She asked what I was going to do in Kenya, and I asked about her travels. I learned she was part of a Christian group in Germany. She was born in America, but moved to Germany, remained single, and joined a small religious group there. She had taken part in various "missions," including traveling to Hong Kong to smuggle Bibles into Communist China. I thought to myself, *This person is dedicated; she believes in her cause.*

The second conversation occurred on my flight from Amsterdam to

Nairobi. I decided to stretch my legs and walk to the back of the Boeing 747. Near the rear was a small open area where passengers could look out the window (in this case, at the never-ending, sun-scorched Sahara Desert) and stand for a few moments.

Here I met an American preacher. He and his wife were planning to go into the heart of Kenya for several weeks. He explained that he had several hundred people ready for baptism. This was not his first trip, but all part of his mission to (as he put it) "turn hearts to Jesus, glory be to God." Again, I concluded, *Here is another traditional Christian working at his cause.*

Finally, on the way back from Kenya on a flight from Nairobi to Amsterdam, I sat beside a very pleasant woman from the state of Wisconsin. She was returning from a mission sponsored by her church. She had been in Goma, an eastern town of the Democratic Republic of Congo, where civil war had ravaged the area and thousands of people were displaced. Being a registered nurse, she spent her time in a medical facility helping doctors mend bullet wounds, treat the sick, work with women and girls who were raped, and much more.

After showing me some 400 pictures on her digital camera, we discussed our beliefs. She explained that she was reared in a disciplined Christian denomination, but was now in a more contemporary group, which at times made her somewhat doctrinally uncomfortable. Our conversation turned to questions she had about who should preach in church, predestination and baptism. She seemed genu-

inely interested in hearing my viewpoint on whether she was a converted Christian. She listened intently to any insight I provided. As the discussion came to a close, again I noted, *Here is another individual trying to do good, and who is concerned about her place in the Christian landscape.*

versities, research centers, religions, etc. The influence of such people and institutions varies widely. A president or prime minister can change the course of his nation. A monarch can represent his or her country in a way that either helps or hurts its image. Institutions can also impact nations and the world at large.

Religions and schools of thought have also had a considerable impact on civilization. Ancient Greek scholars such as Plato and Socrates form the foundation of much of our modern world. Yesterday's paganism and polytheism is today intertwined in almost every facet of life. Islam has impacted the Middle East for centuries, and is increasingly affecting other regions of the world. Hinduism and Buddhism have also influenced hundreds of millions of lives.

But an argument could be made that the religious institution that has had the greatest impact is traditional Christianity.

or unconcerned with doctrinal distinctions. Unbelief is on the rise." The survey reveals that religion in general, and specifically Christianity, is changing drastically. The Protestant majority in the U.S. is also slowly vanishing.

Evangelicals in America are considered a force to be reckoned with. U.S. politicians give much consideration to this group because they have a great impact on who is voted into office. Evangelical educational institutions have been created to train young people to become "Christian" lawyers and politicians. They are concerned with the morality of America and they will do all that they can to fight those in opposition.

Wars are being fought in Western schools over creationism vs. evolution. Battles are being waged in the courts over how much religion should be involved in governing the people. Morality has been the center of debate for decades.

The Christian world has long tried to evangelize the rest of the world, often by peaceful means; sometimes otherwise. It is reported that hundreds of millions of Bibles are in non-

Christian nations. In some regards, Christianity has reached further into remote regions more than any other aspect of civilization. For example, in western Kenya, where there are few signs of modern civilization, churches exist, most of them professing to be Christian.

From a purely physical point of view, the impact that Jesus Christ has had upon this world is like none other. Billions who claim to follow Him constitute the biggest segment of society.

Every Shape, Size, Flavor and Color

Today's Christianity offers something for everyone. There are Catholics, Anglicans, Pentecostals, Presbyterians, Methodists, Lutherans and independents of every sort. There

“Over the past century, Christendom has undergone significant change. Recent polls indicate that the number of independents and independent groups is rising sharply.”

Christianity: A Profile

While not experiencing the same growth rate as Islam, the number of professing Christians continues to grow. There are about 37,000 different denominations, all considering themselves followers of Jesus of Nazareth.

Over the past century, Christendom has undergone significant change. Recent polls indicate the number of independents and independent groups is rising sharply. Some of the more historic or dominant denominations are becoming less popular.

USA Today reported on a recently-released survey by the Pew Research Center: "A new map of faith in the USA shows a nation constantly shifting amid religious choices, unaware

Impacting Our World

Throughout time there have been people and institutions that have affected the course of the planet: presidents, prime ministers, monarchs, despots, generals, educators, national governments, international coalitions, uni-

are megachurches filled with people wanting to learn about the “prosperity gospel.” There are the ever-popular televangelists, proclaiming their message to listeners at home. There are associations and conglomerations of every type.

The concept of “participatory theology” is becoming more popular. This allows the younger generation to become more involved, creating their own type of Christianity. This is especially appealing since many want a voice, and do not want the “do’s and don’ts” of traditional Christianity.

Describing America’s diverse religious landscape in a speech, former U.S. presidential candidate Mitt Romney said, “...in every faith I have come to know, there are features I wish were in my own: I love the profound ceremony of the Catholic Mass, the approachability of God in the prayers of the Evangelicals, the tenderness of spirit among the Pentecostals, the confident independence of the Lutherans...”

He continued, “And so it is for hundreds of millions of our countrymen: we do not insist on a single strain of religion—rather, we welcome our nation’s *symphony* of faith.”

The question must be asked: Do billions of professing Christians form a symphony of faith—a united, orchestrated, melodic masterpiece?

Every denomination has its own beliefs and doctrines—everyone disagrees! Is this what the Creator of human beings intended?

What is the Founder’s Point of View?

Every professing Christian group and individual believes in some fashion that Jesus Christ is the Son of God, and that He is the founder of Christianity.

What if He came back today and analyzed the 37,000 different Christian groups? Would He be pleased?

Billions claim to follow Jesus, but all have a different understanding of who and what He is—and what He taught. They do not all walk together in the same faith. One website claims

that “Jesus is becoming clearer” because there are 175,000 books written about Him. But is this clarity—or confusion?

Every professing Christian, those who claim to be *followers* of Christ, must ask what Jesus’ reaction would be to today’s Christendom. Would He approve of the disunity? Would He accept every shape, size, flavor and color of belief? Would He accept the confusing message that is sent from

Your name have cast out devils? And in Your name done many wonderful works?” (Matt. 7:21-22).

Reasonable questions, aren’t they?

Read the answer and end-result for some: “And then will I profess unto them, *I never knew you: depart from Me, you that work iniquity*. Therefore whosoever hears these sayings of Mine, and *does them*, I will liken him unto a wise man, which built his house upon a rock” (vs. 23-24).

“Every denomination has its own beliefs and doctrines—everyone disagrees! Is this what the Creator of human beings intended?”

the thousands of Christian denominations?

The Word of God declares, “For God is not the author of confusion, but of peace, as in all churches [congregations] of the saints” (I Cor. 14:33).

Jesus also stated, “I will build My Church”—*not* “churches” (Matt. 16:18), and that His Church was a “little flock” (Luke 12:32).

How does this fit with today’s Christian landscape in light of Psalm 133:1? Notice: “Behold, how good and how pleasant it is for brethren to *dwell together in unity!*”

What About You?

Many believe they have committed their lives to Jesus Christ. Those who feel they have done this should ask, “What if Christ came and spoke with *me* and examined my life? Would He be pleased?”

As an individual, you could dedicate your entire life—over 600,000-plus hours—but still be entirely off track. Don’t believe this article; believe Christ’s words: “Not every one that says unto Me, Lord, Lord, shall enter into the kingdom of heaven; but he that does the will of My Father which is in heaven. Many will say to Me in that day, Lord, Lord, have we not prophesied in Your name? And in

Wonderful works are not enough—one must hear Christ’s words—and *do* them!

The real truth is that professing Christianity is not a *symphony* of faith—it is a *CACOPHONY* of faith. If one understands the Bible, the instruction manual that Jesus Christ left us, then they would understand that God is not the author of this world’s divided Christendom.

Finally, Jesus spoke of the vast majority today: “Howbeit in *vain* do they worship Me, teaching for doctrines the commandments of men. For laying aside the commandment of God, you hold the tradition of men” (Mark 7:7-8). Christianity—whether traditional or contemporary—worships Christ in vain!

Where do you fit in? Could you be worshiping Jesus in vain? Again, don’t believe me; believe your Bible. Read our online article “14 Statements of Jesus Almost No One Believes – And Your Minister Doesn’t Want You to Understand!”

You must ask yourself: If Christ sat down with me today, would He say, “I never knew you: depart from Me?” or “Well done, you good and faithful servant?”

Tough questions. You owe it to yourself to get PLAIN ANSWERS. □

READER COMMENTS

CHANGE
Continued from page 11

From online subscribers of our weekly news updates

AUSTRIA

■ "I would really like to be informed of the deep issues of today."

BARBADOS

■ "I love the website because it's very interesting and also educational. It's edifying to my kids and myself."

CAYMAN ISLANDS

■ "This magazine reminds me of *The Plain Truth*, published many years ago by Mr. Herbert W. Armstrong." [Editor's note: *The Real Truth* is the successor to *The Plain Truth* magazine.]

GHANA

■ "I am a physicist by training and a Christian. I am very much interested in cosmology, and the never-ending debate on the Bible and science. It is amazing how some people, especially some scientists, still cannot attribute the orderliness in the universe to a Supreme Being."

ICELAND

■ "This info about the rate of deaths in the UK as a consequence of alcoholic abuse caught my attention." [Editor's note: Reader is referring to our Feb. 4 news brief "Alcohol-Related Deaths in UK Rising."] I'm interested in all kinds of information about human life on earth and different conditions."

INDIA

■ "I am very impressed with your work on the website. I like to know and learn more."

■ "Mr. Pack's 'Personal' titled 'Who Authorized Sunday Worship?' is very amazing. I have been in this mistake for a very long time, but now I keep the Sabbath. I would like to know more information about this topic. Thanks once again for putting light into this subject."

KENYA

■ "I'm glad to learn the truth behind the post-election violence." [Editor's note: Reader is referring to our article "Kenya's Darkest Days – A Nation Beset With Violence," published last issue.] It doesn't matter how fast a lie can run because the truth will always overtake it. Thanks and keep me informed."

■ "Your articles are thought-provoking and insightful."

■ "Factual, thoroughly researched and precise information."

NAMIBIA

■ "I enjoyed your article on 14 things said by Jesus that Christians find hard to follow. Keep it up!" [Editor's note: Reader is referring to "14 Statements of Jesus Almost No One Believes—And Your Minister Doesn't Want You to Understand!" published last issue.]

NIGERIA

■ "You're doing a great job. I was shocked to see the Bible passages you included in your articles, but I must confess, this is what is making me really subscribe."

PAKISTAN

■ "This website is very informative."

PHILIPPINES

■ "Kudos to your publications, which provide an insightful perspective on current events and its relation to Bible prophecy."

UNITED KINGDOM

■ "I am amazed at what I have read on your site so far; I thought I knew about Bible prophecy! I appreciate how you share the real truth. Thank you."

■ "I've only read a couple of articles here, but from what I've discovered about your site so far...REALLY well done! I love the way your articles grasp the reality of modern-day issues, relating them to the history of man and the words of God."

UNITED STATES

■ "Thanks for your booklet *Revelation – Explained at Last!* Please send me the booklet *How Religion Deceives You About Your Incredible Future.*"

■ "I have listened to one of your broadcasts and am interested in learning more." [Editor's note: Reader is referring to *The World to Come*, presented by David C. Pack, publisher/editor-in-chief of *The Real Truth*. Each broadcast is available at www.realtruth.org/audio.html.]

speech in Cleveland, one could hardly be blamed for expecting his supporters to break out in spontaneous euphoria.

They did not. After all, unlike what is being seen and heard from mainstream media, the crowd saw only a man—yes, one with lofty ambitions, drive and passion—but just a man. But this did not deter the thousands in attendance, who voiced their support for the man they consider "their next president."

Before the rally, campaign volunteers revved up supporters by passing out white and blue placards, which bore the slogan, "Change We Can Believe In," to eager attendees grabbing for them as they walked down the aisles of the balcony. Others stood in front of the speaking platform as they awaited the senator's arrival, waving signs in English and Spanish, and chanting, "Yes we can!" or "Si se puede!"

Based on the current media buildup, one would expect every seat filled, with standing-room-only on the main floor, supporters huddled together shoulder to shoulder. Yet the balcony section was roughly 85% filled and about a third of the floor was empty—not what one would expect. Estimates place the total number of people in attendance at 6,800, relatively low for a venue that seats 10,000. Although the rally was televised, what viewers saw was not necessarily the whole story. (Granted, earlier in the day Mr. Obama spoke at a rally 40 minutes away in Akron, which overflowed with 2,000 extra supporters.)

The audience of young to middle-aged people of diverse ethnicities bore witness of Mr. Obama's widespread appeal. Although he is often referred to as the "the black JFK"—having been born to a Kenyan father and a Caucasian mother from Kansas—it was clear he connected with all nationalities. While the audience was largely African-American, college students and parents of all races dressed in purple Obama t-shirts to show their support.

In addition, more than 300 members of the Service Employee International Union (SEIU) were also present.

The “Hope” and “Future of America”?

“This is history in the making,” said Nisha Dotson, a Case Western Reserve law student, while waiting in line for concessions. She said it was the first time she was voting for a candidate she believed in.

Others had similar feelings.

“I think he’s sincere, he’s for real, and he’s my next president!” said one Cleveland resident while waiting for the rally to begin.

Others saw Barack Obama as being down-to-earth and in touch with their needs.

“He seems like a people’s president,” said another city resident.

Lamont and Danielle Wallace admire Sen. Obama as a person of principle and see him as someone who will actually talk about issues. Holding their infant daughter, they said they had both read his books—*The Audacity of Hope* and *Dreams from My Father*—and believe he can provide a future for their little girl. In particular, Mrs. Wallace said she feels that Michelle Obama, as a first lady with two young children, will push for reforms to help make workplaces more “parent-friendly.”

The Wallaces also agree with Mr. Obama’s foreign policy beliefs.

“I like diplomacy rather than war,” Mr. Wallace said. After living in Miami, Fla., for several years, the Wallaces said they believe Sen. Obama will be more likely to “sit down” with foreign leaders who have been shunned by previous U.S. administrations.

But others were not as impressed by the senator. One Cleveland resident and registered Republican, who attended in support of his wife, dismissed Mr. Obama’s desire to negotiate. “Our enemies may see it as a sign of weakness,” he said.

Despite the few Obama detractors in the audience, a certain feeling of optimism permeated the convention center. Even local government felt it.

“Senator Obama represents the hope

of America,” said Cleveland Mayor Frank Jackson, who recently endorsed Mr. Obama. “He represents the future of America. And he is the only candidate that can bring us together and rid us of these things that divide us.”

That same hope continued throughout Mr. Obama’s speech. Cheers generated by a standing ovation reached a deafening climax as he entered the main hall and ascended the platform, shaking hands and smiling for cellphone cameras. Warmly greeting the local woman who introduced him, Mr. Obama took the microphone and waved up at the crowd in the balcony, which began shaking their placards even harder and screaming with delight.

Sauntering across the stage, the senator began to recall the beginning of his campaign—but he did not get more than five minutes into his speech before a strong voice yelled out, “We want change!” This was followed by intense cheering and the audience chanting the same phrase.

“Change does not happen from the top down,” he said. “It happens from the bottom up.”

That same campaign of “hope” and “change we can believe in” is resonating across America and in other parts of the world.

Envisioning the Future

The Real Truth spoke to a journalist visiting from a small Austrian newspaper, and talked about Europe’s view of Barack Obama and its growing interest in the fall presidential election. He expressed that...

■ Mr. Obama is, indeed, “the black JFK” and “the next Martin Luther King.”

■ A complete withdrawal of U.S. troops from Iraq and establishing universal healthcare are top issues in Europe’s eyes.

■ Republican candidate John McCain “is old and conservative” (apparently negatives).

During the rally, Mr. Obama addressed his detractors who have labeled him a “hope-monger” full of “blind optimism.” Some have accused him of speaking “eloquent but empty”

words, a charge he has recalled before many audiences. Throughout his speech, Mr. Obama acknowledged that “change is hard” and it would take a lot of work to implement the changes he proposed.

“Change only happens because of you,” he said to the crowd. “So this campaign is about you. About your dreams, your hopes, your courage, your readiness for change.”

He also rebutted others who have said he has his “head in the clouds” in regard to foreign policy. “I want to put an end to the politics of fear,” he said.

Lately, the senator has highlighted what he envisions for the nation:

■ Making universal healthcare affordable for all.

■ Holding high educational standards for schools, but without having teachers “teach to the test”; providing \$4,000 for every student who wants to attend college, yet requiring them to “give back” through community service. Mr. Obama has also made clear that he expects parents to do their part: to turn off the televisions, put away the video games and truly parent—teach—their children.

■ Denying tax breaks for the “wealthy” and for corporations that use foreign labor.

■ Change America’s tarnished global image, beginning with pulling U.S. troops from Iraq as soon as possible, and “sitting down with” enemies of the United States.

Before leaving, he shook hands with members of the VIP section of the auditorium. People clung to him in a desperate attempt to hold the only hand that represents a new life of change for them.

After 20 years of Bush-Clinton-Bush, a growing segment of the American people desire something different—something new.

But will it be something *better*?

Mr. Obama is no miracle worker, to which he probably would be the first to agree. But his inspirational messages of “hope” and “change” are causing the eyes of the nation, Europe and the rest of the world to fall upon him. Can he—or *any* human being—live up to such towering expectations? □

HEALTH ISSUES

Study: National Wealth Does Not Equal Good Health

Economic growth does not translate into higher health standards for children, a new study shows. According to the report "Saving Children's Lives," by the nonprofit organization Save the Children, the combination of squandered resources in conflict zones and poorly funded health programs exacerbates the situation.

"Sub-Saharan Africa has only 11% of the world's population but accounts for nearly half (nearly 4.8 million) of total deaths worldwide, while South Asia accounts for around 3.1 million child deaths," the report said.

In contrast, the average child mortality rate (child deaths per 1,000 live births) is 160 per 1,000 in Sub-Saharan Africa, while there are only six in 1,000 in the United Kingdom.

Nearly 99% of the almost 10 million children who die before their fifth birthday live in developing countries. Although some of these countries are resource-rich, capital is often controlled by a small ruling elite, making common disease prevention methods and natal care inaccessible, the report states. A baby's health is directly tied to the mother's living conditions. This often determines if her baby will survive the neonatal period (the first 28 days of life).

Even with advances in care, 14 countries saw an increase in child mortality.

The report demonstrates that certain nations are using their resources more effectively than others. While Tanzania's Gross

National Income (GNI) is \$744 per person and has 122 child deaths per 1,000 live births, mineral-rich Sierra Leone has a slightly higher GNI at \$804 per person, but 271 deaths per 1,000 live births.

Analysts link conflict-torn areas with deprivation of resources. Countries with higher child mortality rates tend to be very poor and have experienced war or violent conflict, such as Afghanistan, Angola, Chad, the Democratic Republic of Congo (DRC), Liberia and Sierra Leone.

Surprisingly, of the 41 nations surveyed, India had the highest number of children's deaths in 2006. Although it is considered a growing superpower, India accounts for 25% of the world's total newborn deaths.

The report blamed India's high numbers on its caste system, which prevents poor families from improving their living standards.

"There is huge inequality within India—of the two million children that die needlessly in the country

every year, 60% are living in just five of the country's 28 states," Shireen Miller, director of policy for Save the Children India, stated in *The Times of India*. "There is a real need to examine how children are looked at in a country that allocates less than 5% of its GDP to children, despite the fact they make up almost 40% of the population."

In addition, the report claimed that India, Nigeria, DRC, Ethiopia, Pakistan and China "account for 50% of all deaths of children under five."

On the "Wealth and Survival" index, China ranks just six countries ahead of Uganda, demonstrating that while the Chinese economy continues to grow at a tremendous rate, the nation's children are being left behind.

"When children die young, are stunted or otherwise damaged by under-nutrition, or suffer prolonged ill-health, this has seriously negative implications for the development

prospects of these countries," the report said. "Stunted children grow up to be shorter, weaker and less healthy adults, achieve less at school and earn less over their productive lives. They are also more likely to have children who are chronically sick, perpetuating poverty and disadvantage across the generations."

Despite the seemingly bleak statistics, the numbers have actually been halved since 1960 when deaths of children under five topped 20 million.

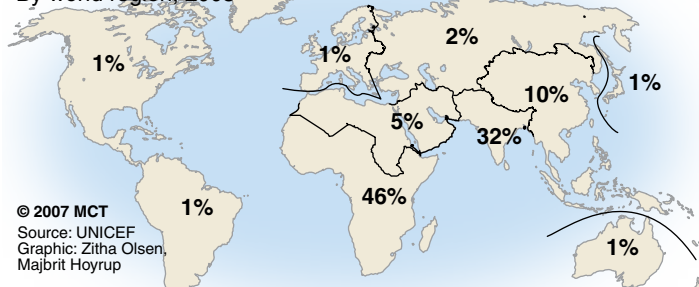
Please see **STUDY**, page 25

Child Mortality

The number of children dying before the age of five has fallen below 10 million to 9.7 million per year, down from almost 13 million in 1990.

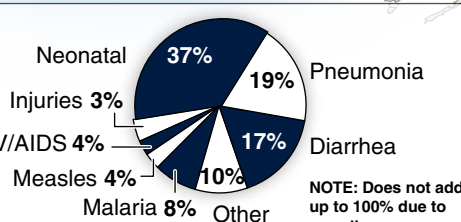
Deaths of children under five

By world region, 2005



Causes of mortality among children under five (Estimates 2005)

• Malnutrition is the underlying cause of 53% of all deaths



NOTE: Does not add up to 100% due to rounding

Pakistan Election Bolsters Democratic Hopes

Pakistan's parliamentary elections have resulted in the late Benazir Bhutto's Pakistan Peoples Party (PPP) and Nawaz Sharif's Pakistan Muslim League (PML-N) parties coming out on top—with President Perez Musharraf's party losing its majority hold on the parliament. This could signal a change in direction for the nation and how it interacts with Europe and the United States.

Celebratory gunfire, firecrackers and cries of victory filled the streets of Pakistan's cities as the results came in: The PPP garnered 87 seats and the PML-N 66. Together, the two groups gained the majority of the 268 contested seats. However, official results will not be declared until March 1.

President Musharraf's party received 38 seats, with the remainder going to smaller party factions and independent candidates.

Turnout was around 40%, which was high considering the 40 deaths attributed to political violence the week-end before the election. Also, in recent years, polling stations have become a choice target for suicide bombings, leading many to forego voting.

The results appear to have restored some faith in the democratic system for Pakistan, which has seen years of rule

by military strongmen and other leaders. Allegations of rigged elections are also commonplace.

Despite a longstanding rivalry, the PPP and PML-N have begun talks to form a coalition against the current president. Together, it is likely the groups will work to restore power to the parliament and reverse changes

from the EU and the U.S. Congress observing the polling process.

Most nations have declared the elections fair and see the results as encouraging. A statement from EU observers called the vote "positive on the whole," though some "procedural irregularities were noted."

U.S. State Department spokesman Tom Casey said, "Certainly we would want the election results to be respected by all parties," also stating that it is "clear that Pakistan has taken a step toward the full restoration of democracy."

Without Mr. Musharraf in control of both the presidency and parliament, there are fears that the U.S. may lose a critical ally in the war on terror. Since 2001, the U.S. has poured \$10 billion into Pakistan's military program, which shares its borders with Iran, Afghanistan, India and China.

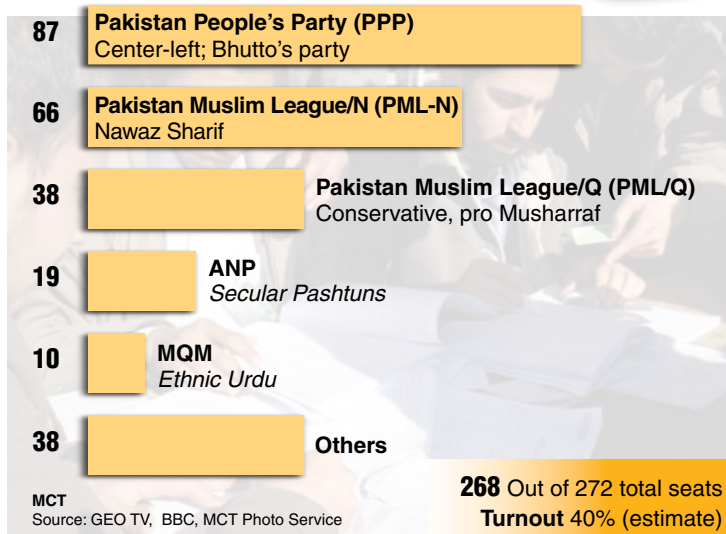
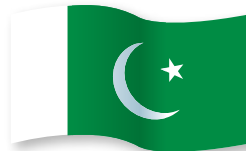
Others in the U.S. government see this as a chance to strengthen ties with Pakistan. Chairman of the U.S. Senate Foreign Relations Committee, Senator Joseph Biden, one of the U.S. representatives observing the election, called the results "an opportunity for us to move from a policy that has been focused on a personality to one based on an entire people" (AP). □

Pakistan Result

Pro-Musharraf party defeated.

National Assembly

Preliminary distribution of seats



made to the nation's constitution by Mr. Musharraf. They will also have to deal with rising prices and Islamic extremism.

The vote was under intense scrutiny by the media and foreign governments, partially due to the recent assassination of Ms. Bhutto, with official representa-

STUDY

Continued from page 24

Since then, more money has been funneled into preventive measures and vaccinations, which have contributed to the drop.

Regardless of the advances, David Mephram, the UK's Save the

Children director of policy, acknowledged that the country a child is born into will most likely determine if he or she will survive the first five years of life.

"A child's chance of making it to its fifth birthday depends on the country or community it is born into. This sounds like a lottery, something beyond human control, but this

should not be the case.

"While poverty and inequality are consistent underlying causes of child death, all countries, even the poorest, can cut child mortality if they pursue the right policies and prioritize their poorest families. Good government choices save children's lives but bad ones are a death sentence" (Reuters). □



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