

## When the Righteous Perish

By Ronald L. Dart

I was thinking recently of a Scripture I have sometimes heard cited at funerals: “The righteous perishes, and no man lays it to heart: and merciful men are taken away, none considering that the righteous is taken away from the evil to come” (Isaiah 57:1). The Scripture was comforting in an odd sort of way. But it fell strangely on the ear in the good times we have enjoyed in years past. I wonder what people will think nowadays should they hear it read over the casket of a dear old friend.

I was reading a column by Peggy Noonan when this came to mind. She described New York in these days of a sharply slowed economy: “We have been living in a carnival these last many years, an unreal world of wealth and plenty. Now we have to think about a different kind of world. Our leaders are pessimistic—which is an odd thing for leaders. They are supposed to mobilize us, to tell us the truth, but to hold out hope. Yet we hear words such as crisis and catastrophe coming from leaders who seem more concerned about political power than the welfare of those they lead.”

### Blind watchmen

I’ve wondered what prompted this message from the old prophet, so I took a little time to look and think about it. The lead into this passage was sobering, and startlingly apt to this generation. Isaiah said that his nation’s watchmen were all blind and lacking in knowledge. He compared them to mute dogs who cannot bark, who lie around and dream. They have mighty appetites, Isaiah said, they are shepherds who lack understanding. They all are more interested in getting rich than in watching out for the people (Isaiah 56:10 ff.).

Mute dogs. Somehow I had overlooked this reading the King James. The old Bible calls them

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dumb dogs, but to the King James boys, it didn’t mean dumb as in stupid. It meant unable to speak, as in “deaf and dumb.” I know, there are times when you wish your dog was mute, but dogs want to let you know what is going on. They are concerned when the doorbell rings that you might not hear it. Barking is their way of saying, “Someone’s at the door!”

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### Hearts Aligned to Christ. . .

You are presented with many opportunities to align your heart with Christ’s and to partner with him in the work he is doing through CEM. You align your heart with Christ when you study the Bible, pray, worship him in song and praise, and give your tithes and offerings. For nearly a decade and a half CEM’s goal has been to help you become more like Christ. The work CEM does cannot be done without your financial help and prayers. We are confident that God is working in your life, and we’re grateful to you for allowing Christian Educational Ministries to play a role in that process.

## Outright Gifts

By Paula E. Hughes, J.D.

An outright gift is made while a person is living. It is the most common form of gift and the easiest for you to make. You simply give a check, cash, or credit card donation to Christian Educational Ministries (CEM) or other charitable organizations. But did you know that it is possible for you to make an outright gift of other kinds of property and possibly receive a tax advantage?

### Personal Property Gifts

You can give gifts of any kind of property. Gifts of equipment, books, gems, artwork, stocks or bonds, automobiles, even furniture, are considered to be “tangible personal property.” If you make a gift of this kind during your lifetime, you could receive an income tax deduction equal to the fair market value of the gift. There are caps on the deduction amount you may take in a single year. However, the balance can be carried forward to future years. There are certain cautions to consider when making gifts of tangible personal property. If the donated property cannot be

used to further the exempt purpose of CEM, the tax deduction is not fair market value, but your cost basis. Contact the estate planning staff at CEM if you are considering this kind of gift to verify its relationship to CEM’s exempt purpose.

### Got Land?

Do you have a city lot or acreage in the country on which you are paying taxes and responsible for mowing and upkeep? Would you consider donating this or other real estate to CEM? Real estate can be improved property (land with a building or structure on it) or unimproved property (raw land). Real estate can be donated to CEM as an outright gift. If you have owned the property for more than 12 months, you can receive a tax deduction equal to full fair market value. In addition to that, any appreciation of the property from the date of purchase will not be taxed to you as capital gains. As mentioned, an individual may utilize a deduction up to a percentage of his adjusted gross income.

Real estate, such as your

house, vacation property, or farm, can be donated by means of a life estate gift. This way, you will obtain an immediate tax benefit, while retaining the right to live in the house and enjoy your property for the rest of your life. You remain responsible for all taxes, insurance, and upkeep for the property.

### Your Tax Benefit

Highly appreciated real estate can be used effectively to generate a valuable gift to CEM and an enormous tax benefit for you, the donor. Use the property to fund a charitable remainder unitrust, avoid capital gains tax altogether, receive an income tax deduction in the year of the gift, and generate income flow once the property is sold and converted to income-producing investments.

Keep in mind, certain charitable contributions must be substantiated by a qualified appraisal.

Consult your tax advisor or an estate planning professional. If we can be of further assistance in implementing any of these ideas, call CEM.

## The King Who Didn’t Care Enough

By Lenny Cacchio

*“After all, children should not have to save up for their parents, but parents for their children”*  
(2 Corinthians 12:14b NIV).

*“A good man leaves an inheritance for his children’s children, but a sinner’s wealth is stored up for the righteous”*  
(Proverbs 13:22 NIV).

*“Will there not be peace and security in my lifetime?”*  
(King Hezekiah, 2 Kings 20:19 NIV).

The first two passages address an ideal that would exemplify an economically blessed culture. Reasons abound for this world’s lack of semblance to such an ideal: everything from the world’s corrupt

economic systems to crushing, end-of-life medical costs to downright financial mismanagement. It’s a fallen world; nevertheless, ideals are good to have.

It’s Hezekiah’s comment, the last of the three, that captures the zeitgeist of 50 years of living on borrowed money. His words can

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When a little girl was taken from her bed in the middle of the night, I thought, “If I had a little girl like that, she would have a dog that sleeps in her room, maybe on her bed. A big dog.” But of what use is a mute dog that cannot bark—that only lies around, sleeps, and eats?

Isaiah shifts the metaphor from dogs to shepherds. “They are shepherds who lack understanding; they all turn to their own way, each seeks his own gain. ‘Come,’ each one cries, ‘let me get wine! Let us drink our fill of beer! And tomorrow will be like today, or even far better.’”

### **Many kinds of shepherds**

I groan when I read it, for there are many kinds of shepherds. There are presidents, governors, congressmen, preachers, teachers, school board trustees, and administrators. Tomorrow, they say, will be just like today and even better. And that is the way nearly everyone has been acting for a long time now. It is at this point that Isaiah comes to the Scripture I started with. “The righteous perish, and no one ponders it in his heart; devout men are taken away, and no one understands that the righteous are taken away to be spared from evil.”

### **Human nature doesn't change**

So we don't live in a world that goes on to greater and better things, after all. Tomorrow may not be all that abundant. It may get bad enough to be grateful our moms didn't live to see it. But what happened to bring this situation about?

Isaiah goes on: “But you—

come here, you sons of a sorceress, you offspring of adulterers and prostitutes! Whom are you mocking? At whom do you sneer and stick out your tongue? Are you not a brood of rebels, the offspring of liars?” (vv. 3-4).

Would you have to look very hard to find children who sneer at society, who stick out their tongues at the rest of us? Times change. Cultures change. But human nature doesn't, and the divine nature doesn't either. When you read a passage like this, you can say, oh, this isn't now, not us. This was then and those people. And, yet, the ratio of children born without a father in the home grows on apace, and the children of adulterers and prostitutes abound among us. As much as we try to be understanding and compassionate, we can't deny what is right there in front of us.

### **The cost is terrible**

There is a terrible cost associated with this. Lay aside for the moment the cost for the kids themselves and consider what it means to society. Too many people are in denial about what all this is costing. Did you know, for example, that the strongest predictor of whether a person will end up in prison is being raised by a single parent? Three studies and a well documented book stress the point. Seventy percent of inmates in state juvenile detention centers were raised by single mothers. Seventy-two percent of juvenile murderers and 60 percent of rapists come from single mother homes. Seventy percent of teenage births, drop-outs, suicides, and child murders involve children of single mothers.

Girls raised without a father in the home are sexually more promiscuous and more likely to end up divorced. A 1990 study by the Progressive Policy Institute showed that, after controlling for single motherhood, the differences between black and white crime rates disappeared.

### **The cost for single motherhood is dear**

I don't think I could ever have tracked all this down, But Ann Coulter, in her book, *Guilty*, lays it all out with full documentation. This time Ms. Coulter is not trying to be funny. Thinking about her statistics made my blood run cold:

- sixty-two percent of youth suicide;
- seventy percent of teenage pregnancy;
- seventy-one percent of adolescent chemical substance abuse;
- eighty percent of all prison inmates; and
- ninety percent of all homeless and runaway children are from single parent families.

Children brought up in single mother homes are:

- five times more likely to commit suicide;
- nine times more likely to drop out of school;
- fourteen times more likely to commit rape (boys);
- twenty times more likely to end up in prison; and
- thirty-two times more likely to run away from home.

Now you tell me: is this a huge problem for society at large or not? And does it not have an economic impact? Then consider that God will send a prophet with the

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primary aim of turning the hearts of the fathers to the children lest an entire society collapse into ruin.

There is more, and I talk about it at length in a new program titled, *When the Righteous Perish*. I would like to send you a *FREE* CD of the program so you can have it *now*. Just check the box on the enclosed card and return it to us. We have our work cut out for us, and we are running out of time.

*The King Who Didn't Care Enough  
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he paraphrased: "There will be peace and security in my lifetime. It will be my kids, your kids and grandkids who deal with the burden."

King Hezekiah made a stupid mistake, and one of his advisors told him that future generations would be required to pay for it. This king had his strengths, but the ability to leave a lasting legacy was not one of them. Perhaps it is too strong to say that he didn't care, but his comment that at least he himself wouldn't live to see the debt come due reveals something flippant about the man.

Pundits echo the same words today, but with an air of concern instead of flippancy. "What kind of a country will we leave our kids? How are they going to pay the massive debt we are leaving them?" Good questions, those, and questions that reflect the ideals of Solomon and Paul. Clearly, instead of storing up wealth for our children, our nation is squandering it on bread and circuses, and paying with someone else's money.

But if economic indicators are

what they seem to be, it will not be our children and grandchildren who inherit the problem. The burden will fall on the generation that created it. Indeed, we seem to be paying for past profligacy, and, true to form, the proffered solution is more spending and more debt—some seeming to hope that the day of reckoning can be delayed until the next generation of politicians takes office. While it is true that Scripture refers to curses being carried to the third and fourth generation (Exodus 20:5, Numbers 14:18), that is not something to be thankful for, as what seemed to be in Hezekiah's mind. Scripture also says, "The son will not share the guilt of the father, nor will the father share the guilt of the son" (Ezekiel 18:20 NIV).

Surely we are not so self-indulgent that we would suck the last bit of capital from the coffers, leaving nothing but a half-empty piggy bank to those who come after us.

We owe it to our children and every generation that follows to fix problems now in a way that will not burden later generations. This might burden us, but it is a legacy worthy of our forbears who always

managed to leave the country in better condition than they found it. It is good news the bill is coming due shortly, to be resolved in a way that will surprise most.

## *In Memory*

Christian Educational Ministries gratefully acknowledges a very generous offering given in memory of Kenneth Register, who was 88 years old when he passed away January 3, 2009.

He resided in Springfield, Missouri, with his wife of 62 years, Betty. Our heartfelt prayers and deepest sympathy are with the Register family.

## *Christian Educational Ministries*

PO Box 560  
Whitehouse, Texas 75791

**phone:** 1.888.BIBLE.44

**fax:** 903.839.9311

**email:** adm@borntowin.net

**website:** www.borntowin.net

*That the man of God may be proficient  
and equipped for every good work.*

## **CALENDAR OF EVENTS**

**Memorial Day Family Bible Retreat, Paris Landing State Park in Buchanan, Tennessee May 22-25, 2009** - Come one, come all!

Join us for another outstanding spiritual retreat Memorial Day weekend. A full range of events include: an inspirational sermon by Ronald L. Dart; interactive seminars on urgent, relevant subjects; exciting youth classes for five age groups (3-20); fun activities for all; and fellowship opportunities to bond with other Christians. Your cup will run over as you return home from delving deeper into God's Word and experiencing God's Spirit working in you. *Bring your business card for a second door prize drawing.* Meetings will be held in the Inn meeting rooms and the Conference Center. For reservations, call: 1-800-250-8614, give CEM Group Number 3669.