

# Religion & Liberty

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ACTON INSTITUTE'S INTERNATIONAL JOURNAL OF RELIGION,  
ECONOMICS AND CULTURE



## Untangling the college loan crisis

The moral hazard of  
'erasing' student debt

There is no 'Catholic  
case for Communism'

The Christian  
revolution

## EDITOR'S NOTE

Rev. Ben Johnson MANAGING EDITOR

This issue of *Religion & Liberty* focuses on higher education in all its fullness.

Two statistics throw the college tuition crisis into stark relief: Since 1978 – the year the federal government offered subsidized loans to all students – the cost of college tuition has risen by 1,375 percent. And another 1,400 students default on those loans every day.

The cover story by Anne Rathbone Bradley unravels the crisis of student debt. “The essential problem of student loan debt and high tuition fees is not the loans themselves,” Bradley writes, “but the skyrocketing costs that are due to heavy government interference in higher education.” She explains the process that created our modern-day predicament and points the way to a solution.

Trey Dimsdale complements her essay with an article describing why proposals to “erase” student loan debt will only create additional moral hazards. His academic and legal background adds authority to his clear-eyed argumentation.

At that point, this issue dives deeper, asking not just how to pay for an education but what subject matter constitutes a proper education. Samuel Gregg, the Acton Institute’s director of research, addresses the unique strands of religion and philosophy that gave birth to liberty in this extended excerpt from his new book *Reason, Faith, and the Fight for Western Civilization* (Regnery Gateway, 2019). “Freedom is more than an absence of constraint,” he writes. “Man is free for something.” That something, he adds, is excellence.

Joshua Gregor addresses the widespread academic culture of intersectionality and identity politics, which castigates anyone who admires the Western inheritance.

Rev. Gregory Jensen reviews Daniel Mahoney’s *The Idol of our Age*, which features numerous short biographies of the intellectuals and leaders who enriched Western civilization.

Finally, *Religion & Liberty* Executive Editor John Couretas reviews a heart-wrenching account of the Armenian genocide, written by two Israeli historians. More than a century later, this first mass atrocity lies forgotten beneath a snowdrift of false denials and obfuscations. The most fundamental thing our education must teach us is to assure such a genocide never happens again.



Cover Photo: A rally for “Free” tuition (Katherine Dos Silva / Shutterstock.com)

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## Importing drugs from Canada won't reduce U.S. drug prices

Joe Carter

ACTON INSTITUTE

If you suffer from acid reflux, your doctor may prescribe Nexium. But at \$9 a pill, the price is enough to give you a worse case of heartburn. If you live in Canada, though, you can get the drug for less than a \$1 a pill.

This price disparity leads many politicians to think the solution is obvious: Americans should just import drugs from Canada or other countries where they are cheaper.

This is a plan supported by politicians ranging from President Donald Trump to Senator Bernie Sanders. Sens. Amy Klobuchar (D-MN) and John McCain (R-AZ) twice introduced legislation to allow Americans to order up to a 90-day supply of medicines from a licensed Canadian pharmacy. The Democratic Party even made it a plank in its 2016 platform.

But the reason for the drugs' price differential is that higher-priced medicines in the U.S. subsidize the creation of drugs for the entire world. According to the pharmaceutical giant Eli Lilly, the average cost to discover and develop a new drug is between \$800 million and \$1.2 billion, and the average length of time from discovery to sale is 10 to 15 years.

Americans may say that it isn't fair for them to pay all the fixed costs — and they'd be right. Nations such as Canada and France are free riders that take advantage of the lower costs only because the Americans have *already paid* the exorbitant fixed costs.

The reason reimporting drugs from Canada cannot work is because once Americans stop subsidizing the drugs for the rest of the world, pharmaceutical companies will not recoup the costs of research and development. If the initial fixed cost cannot be recovered, then no company will spend the money, or the decade of experimentation, to create the product. Few new medicines are produced in countries that have government restrictions on drug prices. And virtually no new drugs would be produced if all countries restricted drug prices. New medications will simply not exist.

## Walmart: Corruption's causes and consequences

Sarah Schwartz

ACTON INSTITUTE

In June, Walmart agreed to a \$282 million settlement with the Securities and Exchange Commission and the Justice Department in order to resolve charges of bribing foreign officials. While company leaders officially committed themselves to "acting ethically everywhere we operate," reports indicate that Walmart secretly paid intermediaries who used the funds to obtain government permits from officials in China, Mexico, India, and Brazil.

While a \$282 million settlement would ruin many corporations, it barely dents Walmart's profits, which exceeded \$100 billion last year. Further, the settlement appears modest compared to others the SEC and DOJ have orchestrated, such as the \$1.78 billion paid by Brazilian oil giant Petrobras.

These fines underestimate the impact of corruption on the global economy. Last year, United Nations Secretary-General António Guterres estimated the costs of corruption at \$2.6 trillion, or roughly five percent of global GDP.

Authoritarian political regimes exacerbate the problem. According to Transparency International's Corruption Perceptions Index, sub-Saharan Africa is the most corrupt region globally. Venezuela, finished 168th out of 180 nations.

Freeing markets and increasing democratic participation can combat corruption, liberating resources and imaginative potential for wealth creation around the globe. However, democratic institutions do not suffice to prevent unsavory practices. While they may provide some restraint on unscrupulous actions, Latin America and southeastern Europe show that a level of graft far beyond that of Western Europe can flourish within representative governments. After all, the Petrobras scandal occurred in democratic Brazil. And the United States is not exempt. A recent study by the University of Illinois at Chicago finds that Chicago alone saw 1,700 federal corruption convictions from 1976 to 2016.

Because of sin, economic liberty alone is not sufficient. Only a moral culture, integrated with the rule of law, can channel human action toward creating wealth in an ethical manner.

## No, millions of Americans are not living on less than \$2 a day

Joe Carter

ACTON INSTITUTE

Over the past five years, some welfare advocates have quoted an eye-opening statistic: More than three million U.S. households — including 1.65 million households with children — are living on less than \$2 a day per person. But this is horribly misleading.

New research published by the National Bureau of Economic Research (NBER) finds that *more than 90 percent* of the 3.6 million non-homeless among that number had been misclassified. Shockingly, more than half of all misclassified households have incomes above the poverty line. Several of the largest misclassified groups appear to be at least middle class based on measures of material well-being.

These researchers included government benefits to households, such as the Supplemental Nutrition Assistance Program (SNAP) and the Special Supplemental Nutrition Program for Women, Infants, and Children (WIC). That is important. What we mean (or should mean) when we say "living on" a certain dollar amount is the total amount of goods and services consumed.

The study also found that almost none of the households subsisting on \$2 a day included children:

Among the 285,000 households left in extreme poverty, 90 percent are made up of single individuals. Households with multiple childless individuals make up the other 10 percent of the extreme poor. Strikingly, after implementing all adjustments, [none of the surveyed] households with children have incomes below \$2/person/day.

That is why income inequality ultimately does not really matter; what matters is consumption inequality. If we care about the poor, we should care about the consumption of the poor, not their income relative to Bill Gates. Ensuring they have an income sufficient to meet their own consumption needs is the ultimate goal. But in the meantime, we shouldn't obscure the truth by implying our neighbors are being left to starve in the streets because their incomes are too low.

# There is no ‘Catholic case for Communism’

Rev. Ben Johnson

**T**he Jesuit-run *America* magazine recently published an apology for Communism that would have been embarrassing in Gorbachev-era *Pravda*. “The Catholic Case for Communism” (by Dean Dettloff, July 23, 2019) minimizes Marxism’s intensely anti-Christian views, ignores its oppression and economic decimation of its citizens, distorts the bulk of Catholic social teaching on socialism, and seemingly ends with a call to revolution.

Dettloff, who is *America*’s Toronto correspondent, claims to own Marxism’s “real and tragic mistakes,” yet he downplays these to the point of farce. He admits, without elaboration, that “Communism in its socio-political expression has at times caused great human and ecological suffering.” That seems a rather anodyne way to describe decades of imperialism, censorship, and torture; the Gulag archipelago, reeducation camps designed to eradicate the victim’s entire personality, and the systematic industrial slaughter of 100 million people (and still counting in North Korea, China, and Cuba).

In this *America* essay, the plight of Communism’s victims is reduced to the level of “ecological suffering.”

Similarly, Dettloff obfuscates about Communism’s hatred of religion in general and Christianity in particular. He will allow only that Marxist-Leninists “were committed Enlightenment thinkers, atheists who sometimes assumed religion would

fade away in the bright light of scientific reason, and at other times advocated propagandizing against it.”

Had Communists restricted themselves to propaganda, they would have failed before taking power, rather than 70 years afterward. The Bolsheviks murdered 2,691 Russian Orthodox priests, 1,962 monks, and 3,447 nuns in 1922 alone. Dettloff obliquely admits Communists persecuted religious people “at different moments in history.” In reality, Communist persecution of the Church was near-universal. The same cycle unwound in Spain, Hungary, Albania, North Korea, and Xi Jinping’s China. Its boot has fallen on the necks of such luminaries as Cardinal Mindszenty, Blessed Fr. Jerzy Popiełuszko, and an obscure Polish priest named Karol Wojtyła.

Before taking Christian lives, the Communists took their property. Lenin wrote secretly in 1922 that the Politburo must use the Bolshevik-inspired famine as cover to “confiscate all church property with all the ruthless energy we can still muster.” He understood, better than Christians, that without property the Church has no earthly self-defense. Wealth gives its holder agency – which is to say, liberty.

Dettloff attempts to reassure his readers that Communists will only despoil “the rich,” not common people. Abolishing private property does not mean the Red Guard will confiscate “the kinds of

things an artisan or farmer might own” but only “the kind of private property that most of us do not have”: businesses, capital goods, etc. This assumes that universal human rights depend on one’s class. It overlooks Communism’s history of sacking Church property, the only opulence most peasants ever saw – property that was truly preserved in common for scores of generations.

More importantly, it again ignores the bloody pages of Communist history. Stalin sent soldiers door-to-door to confiscate all food, utensils – even pets – before starving six million Ukrainians to death in the Holodomor. Had Dettloff been writing 100 years ago, he may have been deemed gullible. But with a century of history to draw on, it is hard for Dettloff – a Ph.D. candidate at the Institute for Christian Studies – to plead ignorance.

Yet in his telling, “Catholics and communists have found natural reasons to offer one another a sign of peace.” Dettloff cites as proof the fact that numerous Communist organizations (all of which he helpfully links for *America*’s readers) allow Christian fellow travelers to work toward Marxist ends, that “Christians have been passionately represented in communist and socialist movements around the world,” and that some Marxist leaders were former seminarians. (Was Josef Stalin less murderous because he was once an Orthodox seminarian, or Khrushchev because he memorized virtually all four Gospels?)



This is rather like the seductress who estranges a man from his family, then boasts about her connection to his ex-wife. Marxism lured Catholics away from the Christian faith into a false religion of materialism.

The Roman Catholic Church's unbroken teaching condemns all forms of Marxism and Communism. Pope Pius XI wrote in *Quadragesimo Anno* that "no one can be at the same time a good Catholic and a true socialist."

"See to it, Venerable Brethren, that the Faithful do not allow themselves to be deceived!" he wrote. "Communism is intrinsically wrong, and no one who would save Christian civilization may collaborate with it in any undertaking whatsoever."

Nonetheless, Dettloff argues that Catholics should promote Marxism (and, implicitly, that they should ignore the Magisterium), because "Communism has provided one of the few sustainable oppositions to capitalism," which is – he asseverates – "an economic system based on avarice, exploitation, and human suffering."

"Sustainable" may not accurately describe an economic system that collapsed in an ash heap after seven decades of bread lines and mass starvation. The economic implosion of every Marxist experiment in human history seems to have passed him by. So does its concentration of all wealth into the hands of state functionaries, its endless class warfare,

its history of assigning jobs irrespective of individual choice, and its requirement that all curry the good favor of the political class for a (marginally) better chance at survival.

Presumably, Marxist apologists will argue that these socio-political expressions were "not real socialism." Yet collectivists believed the regimes were socialist at the time. It would appear that one can only tell a government is not practicing "real" socialism after it fails, the same way that Puritans could only tell a woman was innocent of witchcraft after she began drowning.

The free market brings people from diverse ethnic and socioeconomic backgrounds together in harmonious relationships. It requires people to serve others by providing goods or services their neighbors want to buy. Capitalism indisputably generates more wealth and better living conditions for the poor than those living under socialism. And it leaves the worker the fruits of his or her labor and, with it, choice and dignity.

The *America* piece ends with a call to overthrow this system of free exchange and replace it with the greatest system of oppression ever devised – and contains a possible incitement to violence. Dettloff's article-length press release began by quoting Dorothy Day's observation, "It is when the Communists are good that they are dangerous." She warned, in the pages of *America* magazine, that

humanitarian-sounding Marxists lead Catholics astray, persecute the Church, and even kill protesters on either side of the debate. Dettloff concludes by saying, "It is when the communists are dangerous that they are good" – an apparent call to revolution in the pages of *America*. This is fitting since it was Karl Marx, not Lenin, who wrote that "there is only one way in which the murderous death agonies of the old society and the bloody birth throes of the new society can be shortened, simplified and concentrated, and that way is revolutionary terror." The fact that this violates Catholic doctrine also seems to have eluded *America*.

Dettloff is counting on the historical ignorance of his readers, and he likely counts right. Communist atrocities are not taught in public schools or universities. That class time is reserved for the evils of national socialism and the depredations of America's founders.

But Dettloff also assumes ignorance of Catholic teaching, with which *America's* editors should be conversant. The publication of an article extolling the most murderous, anti-Christian ideology of the twentieth century provides scant evidence that they are, or that it animates their editorial decisions.

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# ESSAY

## Apprenticeships: When good ideas cross the Atlantic

Alex Chediak

President Trump made news in 2017 when he stood alongside German Chancellor Angela Merkel to announce that he would work to expand apprenticeships in the United States, as part of the two leaders' central emphasis on "training our workforce for the twenty-first century." Three months later during Workforce Development Week, Trump toured the Waukesha County Technical College in Wisconsin; discussed apprenticeships with local business owners, teachers, and apprentices; and signed an executive order expanding apprenticeships in America.

Focusing on apprenticeships is a good idea that has crossed the Atlantic. It is something people of faith should cham-

pion, because apprenticeships train young people in the skills needed to fill high-paying jobs, not just in manufacturing and construction, but also in "white collar" fields like finance, retail, and insurance. Apprentices earn while they learn, meaning they experience the dignity of work and a paycheck from day one. According to the Labor Department, nine out of 10 Americans who complete apprentice training land a job with an average starting salary of \$60,000 – higher than the \$50,000 that college graduates made in 2017.

Apprenticeships have a long history of success in Germany. By age 20, about 60 percent of German young adults have earned some kind of professional credential, the equivalent of an associate's degree or a trade school certification in the U.S. system. Not only have they done so without paying for college, but they earned income as apprentices during the two-to-three year process.

Yet in the United States today, there are only half-a-million apprentices, compared to 17 million students in bachelor's degree programs. One of the key differences between the U.S. and German systems is that German students are required to choose a career track while in high school. This kind of "early tracking" is anathema to many U.S. educators, who fear that it will lock lower-income students, who are dispro-

portionately minorities, into lower-paying professions. With that caveat in mind, perhaps the United States has something to learn from this European policy.

The winds of change may be blowing in American education. For one, the U.S. manufacturing sector is on the rebound. Since 2009, the sector has grown faster than the U.S. economy as a whole. Labor costs per unit of output in the U.S. are now only a bit higher than China and lower than industrialized nations such as Brazil, Canada, and Germany.

Second, while unemployment is at a decades-long nadir, some six million jobs remain unfilled – a 30-year high, according to the Bureau of Labor Statistics. For perspective, there were only 2.2 million unfilled positions in 2009, when unemployment hovered between nine and 10 percent. While the tight labor market facilitates higher wages, the lack of additional skilled labor is hurting overall productivity, both for employers and the country as a whole.

Tragically, while six million jobs remain unfilled, some seven million American men between the ages of 25 and 54 are neither working nor looking for work. Another two million men in this age range are looking for work but unable to secure a position, because they do not have the right skills. Apprenticeships

have the potential to connect the long-term unemployed with high-paying jobs.

What do we know about these seven million men who are not looking for work? We know they are disproportionately poor, uneducated (many never graduated high school), and unmarried. Some have lost work due to automation or (less commonly) globalization.

These unemployed men are not doing extra household chores or caring for ailing relatives. They are spending more time watching TV. They are increasingly signing up for government disability programs – sometimes as a form of unemployment, but also because idleness itself has caused young people's health to deteriorate. In *Men Without Work*, Nicholas Eberstadt shows that “57 percent of men twenty-five to fifty-four years of age who are out of the labor force reported [receiving] benefits from at least one government disability program in 2013.” Sadly, these men have significantly higher rates of depression, drug use (particularly opioid addiction), and suicide. They have largely given up on the possibility of gainful employment.

Apprenticeships have the potential of giving these underutilized men the skills they need to enter productive society. By raising the workforce participation rate, a greater emphasis on apprenticeships would boost productivity, aid human flourishing, foster innovation, promote greater collaboration between research and better-trained manufacturing personnel, and increase the growth of the U.S. economy.

There is another factor that should steer the U.S. toward expanding apprenticeships. About 40 to 45 percent of those who begin a four-year college program will not graduate within six years. About 70 percent of college students rely on federal and private loans. The average debt load among the class of 2016 was about \$37,000 – a figure that has risen steadily in the last two decades, even as starting salaries (until recently) have barely budged. Default rates on student loans are higher among college dropouts – even though their debt loads tend to be much lower. A monthly payment of \$150 is manageable if you're earning \$50,000 a year, but unbearable if you are living at a subsistence level.

Let's be clear: Traditional college is not the right path for every high school grad-

uate. And we can do more in high school to expose young men and women to lines of work that can be accessed with apprenticeships, trade schools, and associate's degrees – particularly in the healthcare sector and STEM-related disciplines.

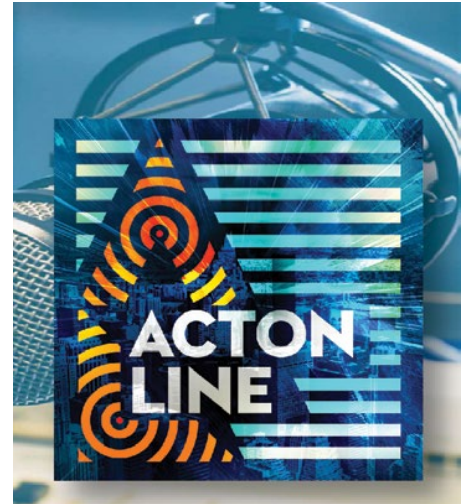
All of these factors should leave us encouraged by President Trump's audacious goal of raising the number of apprentices from 500,000 to five million in the next five years. He has more than doubled the size of the budget for apprenticeship programs, from \$90 million to \$200 million. Apprenticeships are at least as worthy of aid as college, for which the federal government provides low-interest loans.

The biggest trick now is to get more employers to increase their investment in apprenticeships. In Germany, employers underwrite two-thirds of the total training costs (roughly \$6.3 billion a year) for the country's 1.5 million apprentices. That far exceeds the amount that U.S. firms spend on the less than five percent of young American workers who participate in an apprenticeship.

But American employers have never had a greater reason to invest in apprenticeships: The current six million job vacancies will only grow, as skilled laborers tend to be older and retire sooner than other workers. In addition, just as college is not working for some students, many employers say that college graduates are not working for them. Only 11 percent of business leaders strongly agreed that graduates have the necessary skills and competencies to succeed in the workplace.

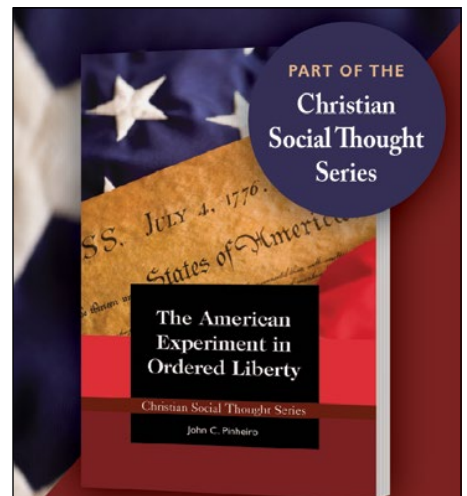
Now is the best time for apprenticeships to migrate successfully from Europe to the United States. There is broad bipartisan support for the program. Let's hope the former host of “The Apprentice” can boost apprenticeship programs, increase our labor force participation, and replace an aging work force with an army of young workers who access rewarding careers while incurring little to no debt.

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# Untangling the college loan crisis

Anne Rathbone Bradley

**T**he current student loan crisis is a perfect, yet dismal example of policy gone wrong. It is right and good to desire the best life for our children, and for some that includes a traditional four-year undergraduate degree. But in recent years this has been upheld as the essential golden ticket for a prosperous and successful life, deemed necessary to the American Dream. Policies built on myths and fallacies can destroy an economy and, in the process, harm the very people they intend to help.

College attendance rates have skyrocketed in the U.S. since 1965, from just under six million students to just under 20 million. The biggest growth in attendance is at public universities, which account for almost three-quarters of all college students. In that same time period, the number of students who graduate with four-year degrees has increased significantly.

On their face, these data are encouraging: More people desire a college degree, and more are receiving it. However, 57 percent of college graduates leave college with an average debt load of \$29,000. The average cost of attending an in-state university, including room and board, has increased by almost 50 percent since the year 2000. According to data from the New York Federal Reserve Board, total student loan debt reached \$1.5 trillion in 2018.

The benefits of college attendance are empirically demonstrated. College graduates tend to have higher overall

earnings than students without college degrees and are less likely to live in poverty. But there are several nuances we must understand. Not all students need to go to college to earn high salaries and live productive lives. When the myth of college-or-failure pervades society, it causes systematic disruptions. If everyone believes he or she must attend college, then some who otherwise would not pursue college do. The consequences are that it takes longer for those students to complete a degree. We now measure college completion rates in six years rather than four, and dropout rates are higher than they otherwise would be. The overall national six-year completion rate for the 2012 cohort was 58 percent – up slightly from previous years.

If you believe that you must attend college to be successful in life, but college is not the right fit for you, attending college and dropping out is worse than not going at all. This is especially true if you take on debt to attend college for a few years and then never finish. This adds to the \$1.5 trillion in total student loan debt. Prudent debt can be important for people and businesses to create greater future productivity, but this debt does not signify a more productive future for college dropouts. The secret to a growing income is increased specialization, but there is more than one way to get this as a young person charting his or her future.

Vocational schools and trade schools are important opportunities for those

who want to work in crafts and trades, and attendance in trade schools is on the rise. They can be completed in shorter time, outside formal college settings through apprenticeships and technical schools, and are less likely to saddle a 22-year-old graduate with oppressive debt. Some of the salaries in construction and trade work rival or exceed those of fields requiring a college degree. In 2018, the median pay for elevator installers and repairers was almost \$80,000; it was \$55,000 for electricians. Moreover, both sectors, along with other trade and craft sectors, anticipate job growth into the future. Job growth means a demand for skills and the promise of future income gains, and that is the security that everyone desires.

The myth of the perfect education (traditionally a four-year college degree) has led us down an unsustainable track. The huge burden of debt and the lessening value of the college degree creates uncertainty. The proper response to this is to destroy the myth that everyone needs to attend traditional college, and to work with students in middle and high school to help them figure out their skills – to walk with them through their future goals and desires, and to steer them towards those outcomes.

For those who want to attend traditional college, the future remains uncertain. College is increasingly expensive, with less bang for the buck. Colleges work hard to lure students with fancy gyms and water





parks rather than lowering the professor-to-student ratio so the education itself will be better. For example, Texas Tech University boasts a water park with a 25-person hot tub, a water slide, and a lazy river, all for the price of \$8.4 million. In many schools the dorms rival upper-middle-class suburban kitchens, with stainless steel appliances and granite countertops. While these are nice, and things to aspire to in life because you earn an income reflective of your increased productivity, it is difficult to argue that this is what makes a college degree worthwhile.

The essential problem of student loan debt and high tuition fees is not the loans themselves, but the skyrocketing costs that are due to heavy government interference in higher education. In a pure market, yes, you might see some schools with water parks and high-tech gyms, but you would also see lower-cost alternatives and colleges that specialize in the degrees themselves, rather than the environment in which those degrees are pursued. Competition in the supply of college education would also guarantee more options for everyone – Ivy League, community colleges, large schools, small schools, and more online alternatives. But the competition required to obtain this reality does not exist today.

Government subsidies in higher education guarantee today's realities: degrees that are more expensive over time and, in many cases, less valuable.

The reality of this situation is grim, in that it is not just a financial problem; it is an egalitarian problem. Government intervention in higher education has truncated this "market," making it not resemble much of a market at all. The consequence is that the rich can

will exacerbate the problem rather than fix it. We would all love for someone to sweep in and cancel our debt. That surely would make debtholders richer. However, the unintended consequence is that it will encourage even more students to take on unproductive student loans, and it will encourage more students to attend college who otherwise would not go. Finally, it will exacerbate the water park problem.

The real problem can only be solved by the necessary cultural shift away from the everyone-needs-to-attend-college myth and by inducing greater competition into the sluggish and opaque "market" of higher education.

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Work, and Economics, where she develops and commissions research toward a systematic biblical theology of economic freedom. She is a visiting professor at Georgetown University, and she also teaches at The Institute for World Politics and George Mason University. Additionally, she is a visiting scholar at the Bernard Center for Women, Politics, and Public Policy. Dr. Rathbone Bradley received her Ph.D. in economics from George Mason University in 2006, during which time she was a James M. Buchanan Scholar. [R&L](#)

## When the myth of college-or-failure pervades society, it causes systematic disruptions.

overcome this in a way that those in the bottom income quintiles cannot. And, while financial literacy may solve some of this by encouraging those who cannot afford college not to attend, the bigger problem lies at the root of this sluggish, crony system.

Senator Elizabeth Warren rightly worries about this and is using higher education reform as a key issue in her bid for the Democratic presidential nomination. However, her solution of cancelling debt to the tune of \$640 billion

# The moral hazard of ‘erasing’ student debt

Trey Dimsdale

In June 2019, Democratic presidential candidate and current Vermont Senator Bernie Sanders introduced a plan for eliminating \$1.6 trillion dollars in student loans currently held by about 45 million Americans. This was more radical even than a similarly ambitious plan presented by his Democratic rival and Senate colleague Elizabeth Warren. With the election cycle for 2020 looming in the near future, this is one of several issues that will remain at the forefront of the discussion. This is especially true as candidates attempt to appeal to younger Americans, who are more likely to be impacted by the burden of student loan debt and who stand to benefit from such a plan.

But even with the debt burden being so great, and resting on the shoulders of so many Americans, is forgiveness of these loans the best path forward? Or does the system need a more fundamental overhaul?

Federal student aid comes in a few basic forms. Direct aid comes in the form of grants and loans. There are also select programs that allow for loan forgiveness for engaging in certain professions. It was not until 2013 that more than 50 percent of all undergraduate students received some sort of federal aid and, since that point, the numbers have only continued to rise. The stated purpose of federal aid is to provide access to higher education to those who would otherwise be unable to afford it, most likely someone who would be a first-generation college attendee. Those who borrow to pay tuition are doing so with the expectation of high-paying jobs that will enable the loans to be repaid quickly. But as far back as 1976 the Federal Trade Commission, a government agency that was investigating how institutions benefit from aid programs, found the prospects of these programs effectively helping this demographic to be remote. The FTC reported:

This type of [potential student] just does not have an independent standard or guidance by which to measure vague and seductive claims about better jobs and high salaries ... [S]uch an individual is particularly susceptible to a salesperson with a polished sales presentation who shows how the government will assist the consumer attending school and begin the road to success.

In the years since this report, it has become clear that the complex system of federally sourced student aid has produced some unintended consequences. The institutions that receive federal aid must comply with certain regulations, but once the aid arrives and is applied to a student's account, the income is just like any other income. The regulations on the front end result in revenue that is easy to secure at the risk of the student. It is no surprise then to find that one of the regulations for schools that are eligible to accept federal aid is that only a portion of the total revenue can be from that source, thereby curbing the

development of diploma mills set up with the exclusive purpose of receiving government aid for student expenses. The problem, however, is that the percentage of non-government aid required has shrunk to just 10 percent, meaning that 90 percent of revenue can be through federal aid programs. The remaining 10 percent, however, need not be from private sources, because there are myriad government aid programs that do not count in that 90 percent tally.

One underlying question in this debate is, “What is the value of higher education?” Unfortunately, this is not an easily answerable question. The low interest, easily secured loans and grants have distorted the market. Many who would never have considered a college education have gone this route and amassed debt in the process. This market interference makes it nearly impossible to calculate the point of equilibrium in the market for education. In the process of making education more accessible, educational credentials have become diluted. Where a college degree in a previous generation may have signaled certain things to prospective employers, those signals are now weakened because the field is full of unnecessary degrees that were relatively easy to attain, both financially and in terms of the opportunity cost associated with time investment in the process.

Should education be off limits to some? The answer depends on how the context of this question is framed. Education, like every other good, has a point of market equilibrium, and any scheme to subsidize it will distort the market. Each consumer should decide – just like with bananas, cars, houses, and vacations – whether a good has more value to him or her than the costs in terms of financial resources and time associated with obtaining it.

The current crisis involves the confluence of ballooning debt and college expense, devalued credentials resulting in unemployment and underemployment, and the birth of cottage industries designed to capitalize on the government-designed funding schemes. It will be impossible to repair all of these with forgiven loans and free education. Moral hazard compounded with more moral hazard will only produce more of the same problems and create others that are yet unforeseen. The solution for the current lot of Americans holding significant student loan debt might not be readily apparent, but let's not replicate these problems in another generation by perpetuating the same programs and policies that have produced the current situation.

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# Western Civilization: force for good or source of evil?

Joshua Gregor

In 2016, students at Yale University called on the university to “decolonize” a reading list of canonical poets – people such as Shakespeare, Milton, Wordsworth, and so on – saying the course “actively harms students” and creates a “hostile” academic culture. The same year, students at Stanford University overwhelmingly voted down a proposal to restore a Western Civilization course requirement. This January, the University of Notre Dame announced that it will cover up a dozen “problematic” murals of Christopher Columbus’ exploits in the New World. And this summer, the San Francisco Board of Education voted to paint over an 83-year-old mural of George Washington – which was critical of his treatment of American Indians – at a district high school, calling the destruction a form of reparations.

My goal here is not to pass judgment on any particular one of these events but to comment on a prevailing attitude that promotes a one-sided focus on Western culture’s faults and failures. This method presents every affront to (highly selective) sensibilities as emblematic of broad, insidious currents that have been built into our civilization. It is ironic that, in an era in which self-esteem is touted as paramount, our cultural self-esteem has disintegrated.

Much contemporary dismissiveness centers on the idea of the “whiteness” of Western civilization in general and many of its shining lights in particular. This is not the place to go down the rabbit hole of “institutional racism,” or “critical race theory,” or any of today’s chic academic causes. I will limit myself to pointing out that I (and not just I) say the West is

great not because of its members’ race, but because of the cultural value it has produced and continues to transmit. Look back at the writers rejected by Yale students. Yes, they were white. But Shakespeare is a great author because he produced great literature, not because of what race he happened to be. Aquinas, Descartes, and Kant are remembered not for their skin color but for their contributions to the world of ideas. A Monet painting is a great painting quite apart from the physical characteristics of the person who painted it. And so on, across every discipline and cultural milestone of the Western canon. The equation of “West” with “white” does not hold up in itself. Did the West cast off Augustine because he was African or Gabriel García Márquez for being Hispanic? Did critics of the West ever laud them because of it?

In many quarters, especially “progressive” ones, it has become unacceptable to praise the West as such: We can only make endless acts of atonement for our past sins. Obviously, the sins of the West, just like the sins of any culture, deserve our condemnation. But the very fact that we can recognize those events as sins – that we can engage in self-criticism – is a testament to the greatness of the West.

Moreover, those shortcomings are far from being the entirety of the Western cultural tradition. Simple justice – to say nothing of filial respect – demands that we give the West’s greatness its due. When someone says he loves his parents, no one imagines he means his mother and father are perfect. In the introduction to their 2004 *Patriot’s History of the United States*, Larry Schweikart and Michael Allen put it well. “We utterly reject ‘My country right or wrong’ – what scholar wouldn’t? But in the last thirty years, academics have taken an equally destructive approach: ‘My country, always wrong!’ We reject that, too.” Replace “country” with “culture,” and their approach fits the West.

On July 6, 2017, Donald Trump gave a speech in Krasiński Square in Warsaw that touched on some of these ideas. Whatever one may think of President Trump or his sincerity, for me it was refreshing to hear words like these uttered on a world stage:

We write symphonies. We pursue innovation. We celebrate our

ancient heroes, embrace our timeless traditions and customs, and always seek to explore and discover brand-new frontiers.

We reward brilliance. We strive for excellence and cherish inspiring works of art that honor God. We treasure the rule of law and protect the right to free speech and free expression.

We empower women as pillars of our society and of our success. We put faith and family, not government and bureaucracy, at the center of our lives. And we debate everything. We challenge everything. We seek to know everything so that we can better know ourselves.

And above all, we value the dignity of every human life, protect the rights of every person, and share the hope of every soul to live in freedom. That is who we are. Those are the priceless ties that bind us together as nations, as allies, and as a civilization ...

Our own fight for the West does not begin on the battlefield – it begins with our minds, our wills, and our souls. Today, the ties that unite our civilization are no less vital, and demand no less defense, than that bare shred of land on which the hope of Poland once totally rested. Our freedom, our civilization, and our survival depend on these bonds of history, culture, and memory.

It is true that Western civilization has not been an unalloyed good – no culture is. But it is a no less damaging approach to focus exclusively on the negative, as if one culture were uniquely evil. Some Westerners have declared their culture guilty of all the world’s ills, real or imagined. But not all evil comes from us, nor does all good originate from outside us. There is a lot of good along the path that has brought us where we are. Of that good we can be proud, without apology.

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ESSAY

# The Christian Revolution

Samuel Gregg

Figures like the Jewish scholar Philo of Alexandria (25 B.C.–A.D. 50) moved comfortably between the Hellenic and Jewish worlds. A member of a priestly family, Philo was also a Roman citizen and deeply involved in Roman politics. His brothers and nephews served as Roman officials. But Philo categorically understood himself to be a Jew and visited Jerusalem at least once.

Throughout his writings, Philo employs Greek concepts to elucidate aspects of Jewish belief. The word *logos* signifies at least eleven ideas in Philo's reflections. It is one of his ways to describe the Word of God, linking it to the Jewish understanding of a personal and rational Creator who remains active in his creation, giving it meaning and order. Philo also uses *logos* to explain how human reason reflects God's reason as the all-pervading Divine Logos. This unique gift of God, Philo writes, enables men to "comprehend the nature of all bodies and of all things" and, unlike other created life forms, to enjoy the power of free volition.

Philo's effort to bridge the Jewish and Greek worlds was aided by a Hebrew concept that in certain ways paralleled *logos*.

Photo: "Faith and Reason" by Ludwig Seitz (Public domain)

The Hebrew word *dabhar* joined the notion of “dynamic deed” and the concept of “word.” *Dabhar*’s most basic meaning was “dynamism,” or what drives forward from behind. But the Israelites also used *dabhar* to describe how Yahweh made his essence recognizable to human beings, an essence that always had moral and spiritual content. This is one reason the Decalogue is called “the ten words” (Exodus 34:28). Hence the *dabhar* of Yahweh, the philologist Thorleif Boman stresses, is “never a force of nature.” Rather, it is “always the function of a conscious and moral personality.”

This distinguished Yahweh from the gods of other Middle Eastern peoples, whose deities were personified forces of nature. By contrast, *dabhar* was the act not of many beings but of one mind. Boman finds in *dabhar* something resembling “the Greek *logos* idea.”

The correspondences between *dabhar* and *logos* are thus clear. The former stresses dynamism more than the latter. But we can see why someone like Philo regarded *logos* as a way of conveying some of the associations of *dabhar* to diaspora Jews.

Given the interpenetration of Greek and Jewish thought, we need to ask, What kept those Greeks and Romans, increasingly convinced of the pagan religions’ irrationality, from embracing Judaism?

While there is evidence of a sizable number of converts to Judaism (called “proselytes” by the Jews) throughout the Roman Empire by the first century A.D., there were considerable deterrents to conversion, such as the Jewish revolts against Roman rule, which made many doubt that Jews could be loyal to the emperor.

These suspicions were magnified by the Jews’ exemption from military service and, most importantly, from participation in the imperial state cult, from the reign of Augustus onward, of Caesar as the *divi filius* (son of the divine one). Even the bargain struck between the Jews and Rome for the sake of civil peace – that Jews would pray to Yahweh for Rome and the emperor – did not dispel the sense that Jews were insufficiently patriotic.

Then there was the fact that while the imperial authorities granted various concessions to Jews, Romans and Greeks didn’t particularly like Jews. For many Romans and Greeks, Jews were another species of barbarian because they weren’t Roman or Greek. And, as always, Jewish

economic success aroused antipathy.

Another deterrent was that, while Judaism proclaimed a universal God who had worked wonders inside and outside Israel and thus exercised authority in all places and times, this same God was bound by a special link to a particular nation. Jewish rituals and worship were closely connected to specifically Jewish historical events and locations, such as the Temple in Jerusalem, which were largely closed to non-Jews.

Certainly Jews interacted daily with Greeks and Romans. Even those who were strictly observant didn’t live in isolation from pagans. Jews argued among themselves not about *whether* but about *how much* they could engage with non-Jews. Nonetheless, they retained a deep sense of “us” and “them.” Even as Hellenized a Jew as Philo appreciated the huge gulf between him and the non-Jew.

It was Christianity that upended this apparently intractable situation, forever.

From the beginning, Christianity taught that being born a non-Jew was no longer an impediment to a full relationship with the God of Abraham, Isaac, and Jacob. The universal mission of the Christian church was reflected in its dispensing with most of the rituals and prohibitions of the Mosaic Law, but without contradicting the revelation given to the Jews. Instead Christianity imparted the essence of this message in its fullness to all men. The Christian religion maintained the Hebrews’ understanding of God as Creator, of man as a created being with reason and free will, and of the material world as subordinate to man, who would no longer worship creatures as gods. It also underscored the Decalogue as *the* core moral code for *all* peoples.

Christianity did not engage in mythologizing. Just as Judaism proclaimed that God actually spoke to a real man named Abraham, the writers of the Christian Gospels insisted that they were relating eyewitness accounts of real events.

Christ’s Resurrection, for instance, was not presented or understood as a comforting fable based on the projection of a small community’s feelings after its gentle leader’s brutal execution by Roman authorities. The Resurrection was depicted as having taken place at a specific moment in history at a particular place and having been verified by eyewitnesses. The Christian church’s earliest councils defended the *realism* of this account against any in-

clination to mythologize it.

The parts of the Greco-Roman world that were disillusioned with mythology and sympathetic to key Jewish beliefs proved receptive to the Christian message. The new religion affirmed many propositions that some Greeks and Romans already viewed as reasonable or dimly grasped but could not extricate from the chaos of pagan religion.

Christianity, however, stressed three ideas that were particularly influential in the development of Western culture. The first of these was God’s rational and creative nature, a theme that is powerfully expressed in the opening words of the Gospel of John. The evangelist took the first verse of the book of Genesis, “In the beginning, God created the heavens and the earth,” and adapted it to “In the beginning was the Word” – in Greek, “In the beginning was the *Logos*.” As if to stress this point, the first words about love contained in the First Epistle of John (2:5) – generally considered to be by the same author as the fourth Gospel – occur *after* the statement that “God is light” (1:5), referring to the truth, intellect, and intelligibility of God. To Greek, Roman, and diaspora Jewish readers familiar with the language of *logos*, these words made the point that the Christian God is not irrational. On the contrary, Christ is reason incarnate.

At the same time, many readers of John’s Gospel, especially Hellenized Jews, would have understood “the Word” as “the Word-as-reason,” embracing features of *dabhar*: moral agency, self-consciousness, dynamism, and creativity. This *Logos* wasn’t an abstract metaphysical postulate. Jesus was the *Logos* made flesh: the Reasonable God who stood at the beginning of time and who had entered directly into human history. This God’s innate reasonableness also meant that his love could never be corrupted into sentimentality.

The second point stressed by Christianity was the affirmation that all people are capable of knowing the truth through natural reason. Pagans noticed the Christian stress on truth’s knowability. In the dialogue *Octavius* (c. A.D. 200), recorded by the Christian apologist Marcus Minucius Felix, a pagan mockingly refers to Christians as “the high priests of truth” as he defends uncertainty, relativism, and probability.

Christianity’s relentless insistence that human beings can know Truth with



a capital “T” extends to moral truth. Paul insisted that the core meaning of the Decalogue given by Moses to the Jews and rigorously reaffirmed by Christ (Matthew 19:16–22) was the very same moral law that God had written on every person’s heart (Romans 2:13–15).

“Heart,” for Paul, meant the natural knowledge of moral good and moral evil inscribed into human reason itself. Paul was clearly referring to the idea of natural law – a way of thought that had been developed by Stoic and Aristotelian philosophers. By suggesting that there is something essentially unchanging about human nature and the human mind, Paul was proposing more than just another ethical theory. He was daring to say that all people could know basic truths about right, wrong, good, and evil through reason and that people could choose to live good lives even in the deeply imperfect non-Jewish cultures of his time.

This doesn’t mean that Paul believed pagans could be content to be virtuous idol-worshippers. While Greek philosophy had achieved some important insights, they did not, in Paul’s view, encompass the whole truth. Even more basically, Paul regarded the Greek and Roman public cults as abominations.

Paul’s words nevertheless amounted to a radical affirmation of the equality of everyone – not just those males who were full citizens, but also resident aliens, women, children, and slaves. All were fully human and bore concrete responsibilities in the face of objective morality. This equality not only appealed to those who were used and abused by the powerful in the pagan world but also supported Paul’s emphasis upon a new way of living – the doing of good deeds grounded in truth – which followed from *faith* in the God-Man who was the Word-*Logos* and from doing what human *reason* recognized as good and true.

Right choice and action thus reflected this seamless integration of faith and reason, which led Christianity to embrace Judaism’s strict sexual ethic. Christians were not pursuing rules for the sake of rules or even social order. As the Anglican New Testament scholar N. T. Wright observes, Christians saw sexual impropriety as a sure sign that one did not know God and was heedless of his call to freely choose the good.

That people can choose and act rightly

implies that they can also choose and act wrongly. The third idea that Christianity stressed, then, is *freedom*.

Christ’s famous admonition to give to Caesar what belongs to Caesar and to God what belongs to God (Mark 12:17) is widely regarded as radicalizing the Jewish conviction that the power of earthly rulers is limited by God’s divine law, a conviction that would become a crucial feature of the Western understanding of government power.

Even more importantly, Christ acknowledged on several occasions that people were free to follow him or not. This freedom is consistent with the Jewish affirmation of free will in the face of good and evil, but it also implies limits on the ability of others – including the state – to tell people what to do.

There was, however, something else that Christianity stressed about freedom, namely, freedom is more than an absence of constraint. Man is free *for* something.

That something is excellence – the excellence that is the fruit of using our reason to understand the world and unfold its potential *and* the excellence of freely choosing what reason and revelation show us to be true. This is what Paul meant when he wrote, “For you were called to freedom, brethren; only do not use your freedom as an opportunity for the flesh, but through love be servants of one another” (Galatians 5:13–14). Paul means more than not using one’s liberty, to resist the pagan world’s dehumanizing temptations. That is important but merely a preamble to a higher freedom, which is found in living good lives as individuals and communities.

Nineteen hundred years later, the Polish-born American rabbi Abraham Heschel made a similar point. The culmination of the people of Israel’s liberation from slavery in Egypt, he argued, was their reception of the Decalogue. The first commandment reminded the Hebrews that it was God who freed them from oppression. But the last commandment, which condemns envy, exhorted Jews to conquer themselves by freeing *themselves* from base instincts and achieving “inner liberty.”

*This extract is taken from Samuel Gregg’s new book, Reason, Faith, and the Struggle for Western Civilization (Washington D.C.: Regnery Gateway, 2019). Used with permission. R&L*

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# MARIE POUSSEPIN (1653-1744)

Samuel Gregg

I often notice that whenever we talk about faith and business, the discussion is mostly about businessmen and their faith. But what about women who seek to live a life of holiness in business? It's not an exaggeration to say that they receive much less attention.

I recently read an article published on the French-language version of the Catholic website *Aleteia* which provides a welcome corrective to this tendency. Entitled “*Business-woman et bienheureuse, c’est possible!*” and authored by Agnès Pinard Legry, it summarizes the life of a seventeenth-century Frenchwoman, Marie Poussepin. She combined the pursuit of sanctity with an active life as an entrepreneur. As Pinard Legry writes, “Her story, whether it is her business acumen or her piety, has something to inspire many busy businesswomen in search of holiness.”

Born in 1653 into a middle-class family, Marie was the daughter of a landowner who owned a silk needle mill. From an early age, she was very devout. After her mother died, Marie's father went heavily into debt in an effort to maintain his social status. On the edge of bankruptcy, he abandoned his family.

It was at this point that Marie rose to the occasion. She lifted the threat of bankruptcy and took over management of the family business, a highly unusual step for a woman at the time. But Marie quickly showed that she possessed, as Pinard Legry observes, “incredible entrepreneurial



intuition and a keen business sense.”

Marie saw that the future lay in the machine manufacturing of wool products rather than hand-knitting. Marie consequently made the courageous decision to abandon obsolete forms of guild craftsmanship and introduced the loom into the wool industry. She personally learned how to operate the equipment and trained her employees in this new method of production. At the same time, Marie made a point of recruiting and training, according to Pinard Legry, “apprentices aged between 15 and 22 years of age.” She thus not only bolstered the economic growth of her city but also provided new jobs to young people who might otherwise have faced bleak economic futures.

Throughout this time, Marie continued an intense prayer life and performed works of charity while simultaneously raising her younger brother, Charles. Once he was old enough, in 1690, Marie turned over the business to him. Pinard Legry points out, however, that this was not the end of her entrepreneurial or charitable ways. She followed her late mother's footsteps in becoming president of the Confraternity of Charity, an adjunct of the Society of St. Vincent de Paul. In 1695, Marie founded a female community of third-order Dominicans – the Sisters of the Presentation of the Blessed Virgin – who served the sick and educated young people, especially in rural areas. By 1725, her community was responsible for 20 educational and healthcare institutions. Marie died in 1744 at the age of 90. By that time, there were 20 additional communities in her order. Some 250 years later, in 1994, she was beatified by Pope John Paul II.

In the words of Pinard Legry, Marie illustrates that “the worlds of business and charity” and the “spirit of capitalism and Catholic ethics” (*esprit du capitalisme et éthique catholique*) need not be in opposition. To that, we can add that Blessed Marie Poussepin shows that Christian women are as capable of living holy lives while being successful entrepreneurs and business leaders as any man.

ESSAY

# No room for debate: academia's one-sided conversation

Tyler Bonin



Oberlin University is paying the price of political correctness. The university complied with a court order to post a \$36 million bond after an Ohio court ruled against the university in a defamation lawsuit brought by Gibson's Bakery. The case arose from an incident in 2016 when the owner, who is a frequent target of student shoplifters, tackled an African-American male, who was subsequently arrested. The community accused the owner, who is white, of racial profiling, and the university sided with the protesters. This aspect – that university administrators would actively seek to perpetuate and support an unfounded claim – is what led to the defamation ruling initially amounting to \$44 million.

During a visit to the *Wall Street Journal's* editorial page, Oberlin University President Carmen Twillie Ambar said, "You can have two different lived experiences, and both those things can be true." This sentiment has pervaded academia, where such things as personal narrative and the theory of intersectionality have become the impetus for modern activism. Lived experience has ousted reason. Empiricism has given way to the concept that one's experience and identity solely inform truth. If truth, then, is based on your exclusive perspective, what sense does it make to engage with a narrative that differs from your own?

This academic culture change has intensified its quest for a solitary vision of justice, with student activists acting as its vanguard. This shift has had a profoundly negative impact on public discourse, yet also assures us that the answer to a change in education lies in education itself.

Thomas Sowell wrote in *The Quest for Cosmic Justice* that one could tell a worthy vision from an unworthy one by determining "whether visions provide a basis for theories to be tested or for dogmas to be proclaimed and imposed." The latter has prevailed in academia. The current dogma requires examining which group one belongs to in order to determine whether one is the established holder of power or the subject of oppression. Any societal move towards equity must naturally oppose these embedded groups of power.

Photo: Gibson's Bakery in Oberlin, Ohio (Michael T. Herrman / Shutterstock.com)



This vision operates within categories and generalizations; examining individual facts is overshadowed by the more important task of expanding and existing within a unitary vision of how the world works, while discounting and silencing those who oppose this critical vision. Paradoxically, the generalizations necessary for this vision discount the nuanced nature of human life and make assumptions about other people's "lived experience" as a consequence. Thus, higher education – once an institution that had embedded within it the principles of academic conversation and, by extension, the liberal pillars of a free society – has now become the primary engine for social engineering.

This development is not without its pitfalls, nor exceptions, such as the University of Chicago's adoption of a free expression statement. An academic culture that promotes identity politics, along with its subsequent student activism, presupposes that all incoming students have a deep understanding of injustice, and of the social and economic systems that exacerbate it, and uniformly agree to the forceful remedies deemed necessary to cure society's ills.

This reshaping of higher education has not occurred in a vacuum. A humane education at the secondary level, which provides a solid foundation for understanding our civilization, is lacking. Instead, many share the progressive view that schools act as a lever of oppression, and thus opt for a curriculum that creates a lens through which students view subjects of study in terms of their own oppression – or their place among the social tyrants.

All of this takes place at the strange nexus of education as social justice movement and education as vocational training. This deprives students of an education that engages with the history and the importance of the institutions that have undergirded the West. That there has indeed been a chronicle of humans falling short and wielding power for their own benefit does not negate the importance of these institutions. Rather, it demonstrates precisely how important they are.

Does this mean that education should be devoid of politics, as some educators suggest? Not necessarily. One would be

hard-pressed to identify any aspect of life that is not impacted in some manner by the state and its instruments, and thus made the object of political debate. Attempting to avoid discussion of an inherently political nature today is therefore perhaps similar to attempting to dodge rain in a storm.

Education can enrich society if it creates an understanding among students that problems exist, that many people desire a positive outcome to these problems, but that finding the best means to these ends is the product of rigorous debate. The goal for students then is to learn how to engage in positive discourse, not to defeat an enemy.

Nor is it the aim of genuine education to categorize students according to a hierarchy of oppression, which stands at odds with the concept of human dignity and individual value. Perhaps providing students with the tools of logic will allow them to understand the contradictions that exist between valuing humans and their individual "experiences" on the one hand, and labeling humans with categories that suggest their fate and lives are predetermined on the other.

Certainly, the academic malaise seen at many colleges and universities is not a cause but rather a symptom of a society that maintains conflicting assessments of what it truly wants out of education. It remains clear, however, that we would do much good by focusing on an education at the secondary level that instills in students an appreciation for civil public discourse, one which respects human dignity and engenders a societal realization that education is about character before it is about vocation, because to lack the former means the latter is built on unreliable footing.

Change will not come from a hierarchical approach, nor will pedagogical research studies, educational fads, or attempts at creating curriculum focused on social change bring about a return to the academic ideal and civil debate. For that to happen, students must be equipped with the tools of reason and a desire to take part in the conversation, not shut it down.

*Tyler Bonin is a teacher at Thales Academy, a classical school in North Carolina. [R&L](#)*







# ESSAY

## Does opposing the \$15 minimum wage ‘taunt’ God?

Rev. Ben Johnson

Are those who oppose raising the minimum wage to \$15 an hour transgressing the Scripture and mocking the Lord God Almighty? One might get that impression from watching a recent Democratic presidential debate, when one of the participants explicitly made that argument.

The allegation came when South Bend Mayor Pete Buttigieg offered his exegesis of Proverbs 14:31. “[T]he minimum wage is just too low,” Buttigieg said. “And so-called conservative Christian senators right now in the Senate are blocking a

bill to raise the minimum wage, when Scripture says that ‘whoever oppresses the poor taunts their Maker.’”

While it is encouraging that our national leaders are urging people to think about the intersection between faith and economics, this proposal is not where they converge.

The Old Testament, which Buttigieg cites, primarily defines oppressing the poor as refusing to pay their wages. Deuteronomy 24:14-15 says, “You shall not oppress a hired servant who is poor and needy ... Each day you shall give him his wages.” Another form of oppression consisted of failing to provide a uniform level of justice (Leviticus 19:13-15). Rulers were not to favor the rich or take bribes, nor were they to “show partiality to a poor man” (Exodus 23:3).

The Hebrew Bible knows of no minimum wage provision. And although it is not primarily economic, Jesus’ Parable of the Laborers in the Vineyard concludes with the landowner telling workers who are disgruntled over their pay, “Is it not lawful for me to do what I wish with my own things?”

The rate of wages and remuneration deemed “biblical” is not so clear cut that one should begin hurling anathemas over it. The minimum wage is a prudential issue commended to those who are both thoughtful and faithful. There are at least four reasons raising the federal minimum wage to \$15 an hour, as Buttigieg advocates,

is likely to have harmful effects.

**It increases unemployment.** First, the “Raise the Wage Act” will offer a small boost to some in exchange for depriving some people of all opportunity. The Congressional Budget Office’s analysis finds that, by 2025, a \$15 minimum wage would give the average person (who keeps his job) an extra \$50 a month. The CBO estimates this may reduce the number of people living beneath the U.S. poverty level by 1.3 million. However, this comes as a steep cost. It would throw another 1.3 million people – and possibly as many as 3.7 million Americans – out of work altogether. This will fall disproportionately on those most in need: the poor, minorities, the young, and those looking to enter the labor force.

**It destroys wealth.** Second, raising the minimum wage to \$15 an hour will make the nation poorer as a whole. The CBO concludes that raising the minimum wage would cost the overall U.S. economy a total of \$9 billion. Reducing the total amount of resources available to society does not aid the poor and needy.

**It reduces the long-term earnings of the poor.** Third, a higher minimum wage makes it less likely for workers to move up the economic ladder. The CBO report notes in passing: “A higher minimum wage might draw some workers who would otherwise attend school into the labor force. Those potential effects on family income are not accounted for in this analysis.”

It is no surprise that higher wages may stimulate labor participation. The Bureau of Labor Statistics found that the average worker with a high school diploma earns \$192 a week, or \$9,984 a year, more than someone without a diploma; and someone with a four-year college degree makes \$23,972 a year more than a high school graduate.

A high minimum wage tantalizes workers in late adolescence with the immediate gratification of what seems to be “good money.” But it locks them into lower income strata for life. This is no small issue, since young people are the largest cohort of people affected by the minimum wage: Nearly 98 percent of people earning the minimum wage are 24 or younger, according to Dave Hebert, professor of economics at Aquinas College.

This leads to the greatest harm done

by an excessively high minimum wage.

**It squanders young people's personal potential.** Finally, encouraging young people to forgo higher education robs them – and society – of the blessings that flow from reaching their full potential. A 1995 study, which confirmed previous studies, found that increasing “minimum wages lead to a decline in the school enrollment rate and an increase in the proportion of teenagers who are neither employed nor enrolled” in school.


To be sure, the rise of NEETs – those Neither Employed nor in Education or Training – has a detrimental impact on society. “The male retreat from the labor force has exacerbated family breakdown, promoted welfare dependence, and recast ‘disability’ into a viable alternative lifestyle,” wrote Nicholas Eberstadt of the American Enterprise Institute (AEI). “Among these men the death of work seems to mean also the death of civic engagement, community participation, and voluntary association.” (The problem of NEETs is a transatlantic problem, with one-sixth of young people in the EU caught in stasis. The lowest level of NEETs is in Sweden, which has no statutory minimum wage.)

But the greatest victim of wasted potential is the worker himself or herself. Unlike other losses, the retreat of young people into idleness is incalculable. Only the full development of one’s intellectual faculties allows young men and women to become “truly outstanding in their training, ready to undertake weighty responsibilities in society and witness to the faith in the world.”

A minimum wage job usually serves as the beginning, rather than the end, of that process. By refusing further development, the person ends a regret-filled life wondering what might have been.

Buttigieg told *The Washington Post* that the nation has the opportunity for “religion to be not so much used as a cudgel but invoked as a way of calling us to a higher value.”

A nation gets no closer to understanding the Heart of our Maker, or encouraging human flourishing and civil discourse, by distorting the Bible or classifying everyone who dissents from the statist economic agenda as a blasphemer.

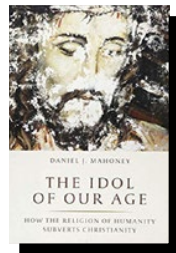
Rev. Ben Johnson is managing editor of Religion & Liberty and senior editor of the Acton Institute’s transatlantic website. 

BOOK

# The Gospel of humanitarianism

*The Idol of Our Age: How the Religion of Humanity Subverts Christianity*  
Daniel J. Mahoney | Encounter Books | 2018 | 184 pgs

Reviewed by Rev. Gregory Jensen



In *The Idol of Our Age: How the Religion of Humanity Subverts Christianity* (Encounter Books, 2018), Daniel J. Mahoney confronts a central heresy of our age, the “remarkably truncated view of human beings” that permeates our culture. This shortsighted approach fails to “acknowledge the hierarchy of goods and values that characterize the moral order and the life of the soul.”

Mahoney traces the genealogy of contemporary humanitarianism and its critics from Auguste Comte through Pope Benedict XVI. Happily, he includes among the critics of humanism two Russian Orthodox thinkers: the nineteenth-century philosopher Vladimir Soloviev and the twentieth-century Soviet dissident and social critic Aleksandr Solzhenitsyn.

While critical of its secular proponents, Mahoney’s primary concern is with Christians who have uncritically adopted this new creed. Chief among these, he writes, is Pope Francis, “a pontiff at the intersection of authentic Christianity and a misplaced contemporary humanitarianism.” For Mahoney, humanitarian thinking leads Pope Francis to deviate from Catholic tradition on war and peace, e.g., when the pope declares “that ‘no war is just’ and that one ‘always wins with peace.’” In the economic realm, this causes the pope to offer a critique of the free market rooted in a “crude and reductive economism.” Mahoney dubs this view “para-Marxist” rather than Christian, because it shows “no engagement with the rich and varied motives – rooted in pleasure, virtue, the noble, the just, anger at injustice, the ambition to rule or even change the world – that animate the souls of men.”

Whether secular or religious, “contemporary humanitarianism is remarkably passive, allowing its adherents to detach themselves from the great ‘communities of action,’ such as nations and churches. Instead, they find salvation for themselves in strident affirmations of individual and collective autonomy, and not in deference to the grace and goodness of God.” The adherents of contemporary humanitarianism, whether religious or secular, live in a morally bland and affectively flat world “without heroes or saints, a world in which the capacity to admire what is inherently admirable is deeply undermined.”

The Christian moral tradition has both heroes and saints, because we take seriously the reality of evil. To paraphrase G.K. Chesterton, heroes and saints don’t remind us that evil exists but that evil can be defeated.

The adherents of humanitarianism wrongly think they can do without heroes and saints, because they fail to acknowledge, much less take seriously, the reality of evil.

Attractive as a world without evil is, it is a deadly illusion. Why? Because frequently I’m not a good person and neither are you.

Like everyone else, there is much about both of us that is noble and admirable. But, again like everyone else, there is also much about us both that is petty, wicked, and sinful.

The demonic genius of humanitarianism is its emphasis on human goodness and its shifting the blame for sin to abstract causes. The latter negates human freedom, while the former exempts us from having to cultivate virtue. Taken together we are robbed of our ability to be charitable.

While “Christians welcome good works such as the admirable efforts of Doctors Without Borders,” Christian charity cannot be reduced “to a means of this-worldly transformation,”

Mahoney writes.

The result is, as a pale substitute for charity (“the greatest of the theological virtues”), we settle for “compassion and fellow-feeling.” Embrace humanitarianism, and we cannot do otherwise. Under its spell, we see neither the necessity of virtue nor have the requisite sense of personal responsibility that comes from taking human freedom seriously. We are left unable to escape “from the closed circle of self and other” that charity requires.

In his consideration of Pope Emeritus Benedict XVI’s 2011 Bundestag address, Mahoney offers us a way to free ourselves from this closed circle. We must cultivate what Pope Benedict calls a “listening heart,” or what Mahoney calls that “cognitive and moral faculty” that “gives us access to an objective moral order that transcends mere subjectivity.”

It is only through a rightly formed conscience, that is a discerning heart formed by, and freely conformed to, the Christian moral tradition that we are able to hold in harmony personal “liberty and judgment with truth and reason.” To the listening heart, human decisions are “never merely arbitrary, bereft of rational moral guidance.” Together with Pope Benedict, Mahoney does not:

understand how ... claims made on behalf of human liberty and dignity can be justified without “Solomon’s listening heart, a reason that is open to the language of being.” That phrase beautifully articulates the difference between classical Christian reason and the positivist substitute for it.

As much as I agree with Mahoney (and Pope Emeritus Benedict) on this point, it highlights what is for me a growing concern. There comes a point in which philosophy and even theology must give way to prayer. It is only through a life of prayer that we can cultivate in ourselves “Solomon’s listening heart.”

In our concern to foster a virtuous and free society, we are always tempted to imagine that evidence and arguments are sufficient; they are not and never have been. Limit ourselves to these and, however unintentionally, we will substitute for the Gospel humanitarianism (or some other heresy) about which Mahoney warns us.

As an Eastern Orthodox priest, I cannot but affirm with Pope Benedict that “Christian faith is not only a matter of believing that certain things are true.” It is this to be sure, but it is more than this. Before it is anything else, Christian faith is “a personal relationship with Jesus Christ.”

Without discounting the real and myriad harms that Mahoney highlights, the true and lasting evil of humanitarianism is that it allows us to live as if a relationship with Jesus Christ were optional. Our escape from “the closed circle of self and others,” our embrace not simply of compassion but charity, our ability to experience the transforming power of grace as more than this-worldly philanthropic, cultural or political success require a heart open not simply to Being but to Christ.

Forget this and our witness is no longer Christian.

*Rev. Gregory Jensen is the pastor of Sts. Cyril & Methodius Orthodox Church and Orthodox chaplain at the University of Wisconsin–Madison. He is also a professor at St. Sophia Ukrainian Orthodox Theological Seminary where he teaches classes in ethics and young adult faith development. Fr. Gregory is the author of The Cure for Consumerism, published by the Acton Institute. **R&L***

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# Deportation and annihilation:

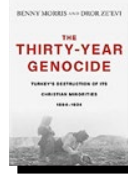
Turkey's genocide of Christian Armenians, Greeks, and Assyrians (1894–1924)

*The Thirty-Year Genocide: Turkey's Destruction of its Christian Minorities 1894–1924*  
Benny Morris and Dror Ze'evi | Harvard University Press | 2019 | 672 pgs

Reviewed by John Couretas

A Christian missionary working in Turkey, J.K. Marsden, described the roundup of Armenians in the town of Merzifon in the summer of 1915:

They were in groups of four with their arms tied behind their backs and their deportation began with perhaps one-hundred or two-hundred in a batch. As we afterward learned, they were taken about twelve miles across the plains to the foothills, stripped of their clothing and in front of a ditch previously prepared, were compelled to kneel down while a group of villagers with knives and axes quickly disposed of them. For a week, every night, this was repeated until twelve-hundred and thirty of the leading Armenian men had been disposed of.



In *The Thirty-Year Genocide: Turkey's Destruction of its Christian Minorities 1894–1924* (Harvard University Press, 2019), historians Benny Morris and Dror Ze'evi have produced a new “documentary” history of the Armenian genocide that resulted from sifting through thousands of reports, letters, and diary entries from Western observers, including diplomats, military officers, Christian missionaries working in Turkey, businessmen, and other travelers. In this way, Morris and Ze'evi did an end-around the official scrubbing of the archives, or the sealing off of crucial information, that the Turkish government, they say, has engaged in systematically for decades to obliterate Turkey's role in genocide. Yet, traces remain. The historians made use of postwar trials of war criminals in Constantinople, today's Istanbul, and interviews published in the Turkish press. Their conclusion is damning.

“The destruction of the Christian communities was the result of deliberate government policy and the will of the country's Muslim inhabitants,” Morris and Ze'evi write. “The murders, expulsions, and conversions were ordered by officials and carried out by other officials, soldiers, gendarmes, policemen and, often, tribesmen and civilian inhabitants of towns and villages. All this occurred with the active participation of Muslim clerics and the encouragement of the Turkish press.”

The definitive “tell” of an official, coordinated Turkish program to cleanse the country of Christians, Morris and Ze'evi contend, was the slaughter and deportation of Assyrian Christians during 1914–24. Dispersed and small in numbers, shunning terrorism or military conquest, the Assyrians were without any designs on their own nation-state in Anatolia. Nevertheless, “they were murdered and expelled en masse.”

While much of what has been written about the Armenian genocide focuses on the period during World War I, Morris and Ze'evi contend that the destruction of Turkey's Christian minorities – “a giant and continuous crime against humanity” – began much earlier, with the massacres of 1894–96. During this 30-year stretch there were periods of relative peace for Armenians, Greeks, and Assyrians. But the inevitable outbreaks of mass murder, mass rape of girls and women (“absolute sexual permissiveness vis-à-vis Christians”), the kidnapping of children, extensive plunder, and conversion to Islam at the point of a bayonet were never far away. Prosperous Armenian villages that had for centuries enjoyed peaceful relations with Muslim neighbors and Ottoman rulers were subjected to planned raids of Turks, Kurds, and others – and destroyed by the score.

Over 30 years, the authors say, the “the process of ethnic-religious cleansing was characterized by rounds of large-scale massacre, alongside systematic expulsions, forced conversions, and cultural annihilation that amounted to genocide.” Christians accounted for 20 percent of the population of Asia Minor at the close of the nineteenth century. By 1924, that proportion had fallen to two percent.

On the question of Islam's contribution to the genocide, Morris and Ze'evi begin by observing that the religion holds to humanistic and moderate traditions, and that individual Muslims have differing views of practice, scriptural interpretation, and moral behavior. Still, the historians assert that there is “compelling evidence” that Islam was a forceful driver of the genocide of Anatolia's Christians. “Perpetrators cited jihad and Muslim law more generally to explain and justify their actions, even to argue that their actions were obligatory,” they write. Indeed, even Mustafa Kemal Atatürk, the father of the secular, Westernized Turkish state, justified the destruction of Armenian, Greek, and Assyrian Christians as rooted in Islamic doctrine. In 1919, Western diplomats cited captured Turkish documents that pointed to Kemal and proved “beyond all doubt his responsibility for [the] disorder ... by inciting to holy war.”

What of the charge by pro-Turkish writers and historians that the Armenians were a subversive element working to destabilize the nation, a fifth column that would pave the way for foreign intervention in the wake of a massively destructive and destabilizing world war? Indeed, the threat of postwar intervention by Britain, France, and Russia – and the occupations and military clashes – was an ongoing concern, as was the potential for a dismemberment of Turkey, particularly in the heavily Armenian eastern provinces. Destroying the Ottoman Christians was also seen as “payback” for the territorial losses and humiliations “meted out to the empire and the Turks since the 1820s by the Christian powers and rebellious Christian minorities, from the Balkans to the Caucasus,” Morris and Ze'evi write. Ottoman leaders and the Muslim population at large shared “a deeply ingrained feeling that the natural order had somehow been overthrown and that matters had to be put right.”

The European Christian powers had other things on their mind following World War I. Carving up the remnants of the crumbling Ottoman Empire was their chief concern. The French, exhausted by the Great War, had occupied Cilicia in 1919 but quickly lost any stomach for battle when faced by Kemal and his Nationalist movement. France's chief interest was to hold onto Syria. Churchill, commenting on the peril of being drawn into a conflict of “indefinite scale” against the Nationalists for the benefit solely of “alien

and predatory races [Greeks and Italians]" was worried how such a war would affect Britain's garrisons in Egypt, Palestine, and Mesopotamia. Morris and Ze'evi observed that Kemal shrewdly played the powers off of each other. And "he never stopped telling Muslims that Turkey's existence was imperiled by Christians abroad and at home, the great powers and the subversives who constantly invited their intervention."

The Greco-Turkish War (1919-22) didn't do anything to allay those fears. Greek military forces landed at Smyrna in 1919, encouraged by victorious Western allies who encouraged the Greeks. The war eventually ground into a stalemate and then a defeat, as retreating Greek forces and irregulars, the historians write, "deported Turkish villagers and townspeople, looted and torched villages, and occasionally murdered and raped."

Indeed, Armenian revolutionary bands has been forming since the 1870s, at a time when Armenians, including the patriarch of the Armenian Orthodox Church in Etchmadzin, made appeals to the Russians for protection. One of these revolutionary bands was the Hunchaks, inspired by violent anti-tsarist ideologies in Russia. They attacked Ottoman military bases and gendarmerie posts and Kurdish bands from bases in the Caucasus and northern Iran. A chief aim, Morris and Ze'evi write, was to "provoke the authorities to take harsh countermeasures that would trigger European intervention."

In practice, any Armenian resistance to the ongoing plunder, rape and murder, along with constant tribute to local Ottoman officials or Kurdish tribesmen, was met with ferocious reprisals. In Sason, during the 1894-96 massacres and after a long famine, the Armenians mounted counter-raids on Muslim villagers. This was met with an overwhelming government crackdown, which began with the arrest and torture of Armenian leaders, who were also charged with sedition. One witness reported that the Turks hung one notable "by the feet from the ceiling ... and literally covered his body, face, forehead and tongue with cruciform scars made with a red-hot iron." This was just one of the "countless acts of individual sadism" the historians point to during the Thirty-Year genocide. The Turkish massacre of the Christians, they say, was "far more sadistic" than the Nazi murder of the Jews, which was in large part impersonal and organized on a highly

organized industrial scale.

Amid the slaughter, there were times when the light of compassion did shine through. Muslims, at great risk to themselves, did go out of their way to protect Christians. In Ankara, in 1896, a local official refused to massacre Christians – or see them massacred – and ordered local troops to arrest marauding Turks. During World War I, a Christian missionary witnessed a heroic Turkish doctor who "sent away all his sick soldiers" from a Red Crescent hospital – and rented other buildings – so he could care for sick and wounded Armenians.

Morris and Ze'evi also described how the annihilation and deportation of Christian minorities deprived the Ottoman state of some of its most prosperous and capable citizens. This, too, was perceived as a threat to the Muslim majority. Armenians had long been dominant in the merchant

people, including women and children, in eastern Anatolia, was the most reasonable action that could be taken in such a period. The doors of our archives are wide open to all seeking the truth." These would be the same archives that Morris and Ze'evi say have been scrubbed by Erdogan's government.

As for the "reasonable" relocation of Armenians, Greeks and Assyrians, anyone reading the record assembled in *Thirty-Year Genocide* has to marvel at the stupendous lie that Erdogan is mouthing. The "relocation" was in fact a death march into the plains and deserts of Anatolia, by turns parched with heat or freezing cold, and where thousands perished – intentionally and far from the sight of Western observers.

Morris and Ze'evi concede that the death toll cannot be accurately fixed and that the number is in dispute. Part of the



class and in banking and had networks into Western Europe. At home, 20 of the 21 metalworking factories in the empire were owned by Christians; 33 raw silk production shops were owned by Christians but only six by Muslims. The "neighborly" plunder of Christian property following deportation wiped out vast private assets invested in lands and houses, household possessions, farm animals and money.

In response to the April 2019 commemoration of the Armenian Genocide, Turkish President Recep Tayyip Erdogan – who has flatly rejected charges of a Christian genocide in his country – declared that "the relocation of the Armenian gangs and their supporters, who massacred the Muslim

problem is that there are not agreed census figures for Armenians in the Ottoman Empire in 1914. But the authors contend that it is probable, aside from those who left voluntarily, that more than 1 million Armenians perished over the 30-year scope of their work.

The problem, as Turkey's Erdogan shows, is that "successive Turkish governments and the Turkish people have never owned up to what happened or to their guilt," the authors write. "They continue to play the game of denial and to blame the victims."

John Couretas is communications director at the Acton Institute. **R&L**

Photo: An Armenian woman kneels by her dead daughter (Public domain)

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COLUMN

## FIRST AS TRAGEDY, THEN AS FARCE

Rev. Robert A. Sirico



The notion that there is a crisis in academia, and the ensuing desperate calls for reform, are as old as institutional education itself. From Plato's *Republic*, to Rousseau's *Emile*, down to present day calls for "free" tuition and student loan forgiveness there is never a shortage of imaginative, sweeping and, often, ultimately dangerous solutions to this perennial problem. Lord Acton spoke of this impulse in his essay on "Nationality," and his wisdom is equally applicable to the contemporary question of education: "The office of the poets is always nearly the same, and there is little variation in the features of their ideal world; but when philosophers attempt to admonish or reform mankind by devising an imaginary state, their motive is more definite and immediate, and their commonwealth is a satire as well as a model."

A satire, indeed. What is it about our present circumstances that has made education the focus of our own philosophers' and politicians' preoccupation? Thirty years ago, 24 percent of men and 17 percent of women in the United States had completed four years of college or more; today just over 34 percent of men and just over 35 percent of women in the United States have similar levels of educational attainment. Elementary and secondary education has been both "free" (publicly funded) and compulsory in the United States for more than a hundred years. More people have more access to schooling than ever before.

Those who complete high school earn on average over 30 percent more in median wages than those who do not, and those who complete a bachelor's degree earn over 60 percent more in median wages than those who complete high school. Median rates of unemployment also decline with educational attainment. This would seem to be an unalloyed success. More people than ever are receiving more schooling than ever, and that schooling seems to pay real dividends.

But we have yet to count the cost, and here is where the real satire comes in.

Those costs – for primary, secondary, and college education – have risen dramatically over the past 30 years. These rising costs have been most dramatic in four-year institutions of higher learning where tuition and fees, in both private and public colleges and universities, have more than doubled. In the face of such steeply rising expenses, there are calls for both increasing subsidies to colleges and universities (sold to voters as "free tuition") and the blanket forgiveness of student loan debt.

These initiatives, while well-intentioned, would only aggravate the problem by ignoring the underlying economic causes and perverse incentives which have led to this crisis. One of the elementary principles of economics is that all prices are *relative* prices. Prices are the results of innumerable consumer choices among vast combinations of goods and services. Bells and whistles aside, while there have been massive gains in the productivity of the manufacturing and agricultural sectors resulting in increasingly affordable durable goods and food, education is provided in much the same way it always has been. In a wealthy society such as ours, where the potential returns on a college education are so large, why should we not expect prices in education to continue to rise without productivity gains?

In short, more money cannot solve this problem and would only exacerbate it. Continuing to shore up the current broken system will only guarantee its continued degeneration and reduce the incentives of entrepreneurs to apply their time, energy, and talents to this pressing problem. What is desperately needed is entrepreneurial innovation, a new and more productive way of teaching and learning. As long as education is captured by politics, risk-averse bureaucracy, and unions, this can never happen.

Fr. Robert A. Sirico is the co-founder of the Acton Institute. **R&L**





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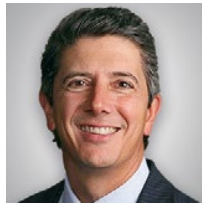
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