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# The Rebel Evangelical

# Newsweek

INTERNATIONAL

16-23.08.2019



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\*  
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Here's why.

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**FEATURES**

**PREACHING TO THE CHOIR**

There are more than 15 million members of the Southern Baptist Convention, but Russell Moore says most evangelicals don't primarily see themselves as a political constituency.

**COVER CREDIT**

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It's bad, of course. But not as bad as you think. Plus: how to avoid your own debt crisis

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BY NINA BURLEIGH

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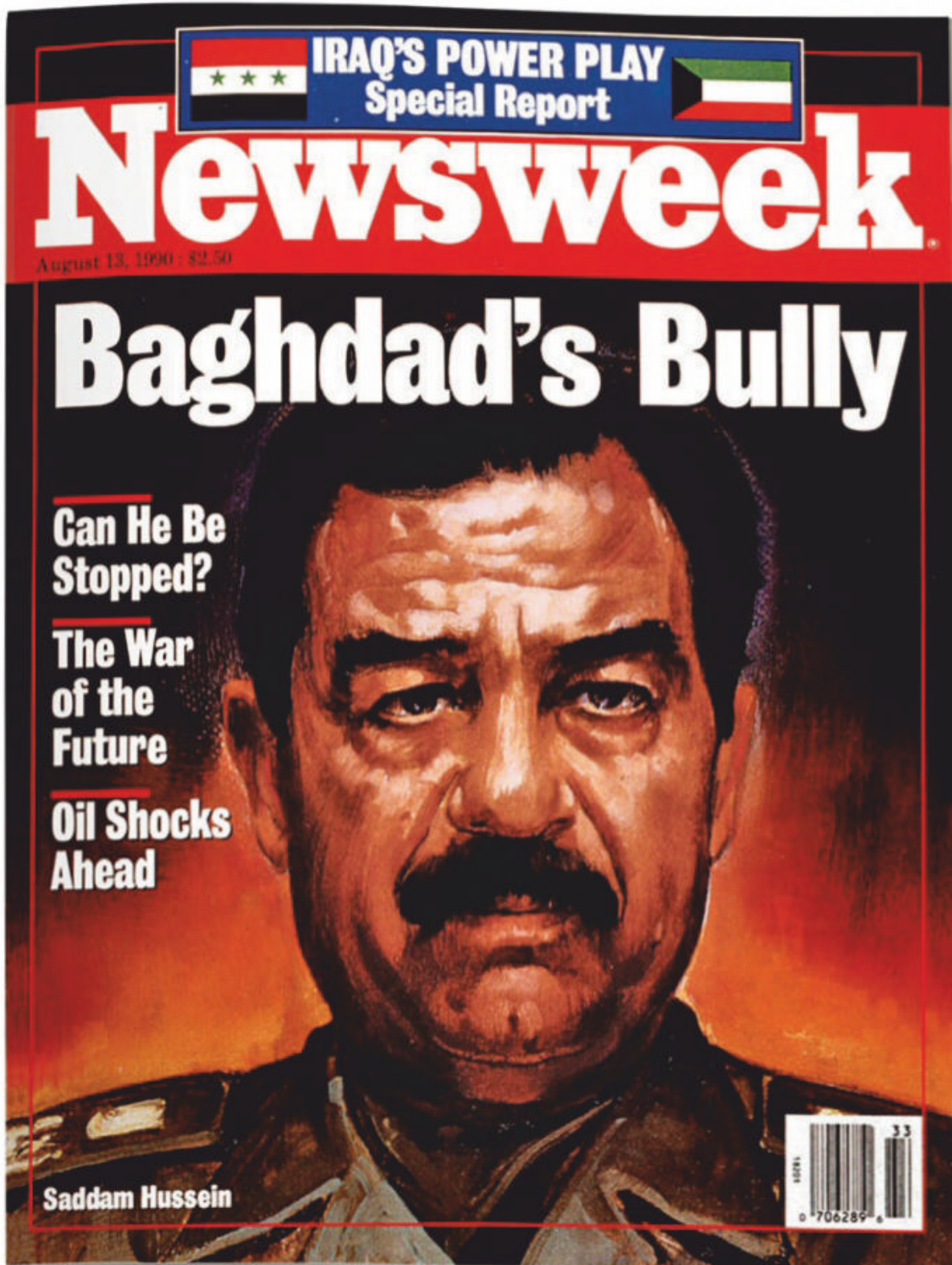
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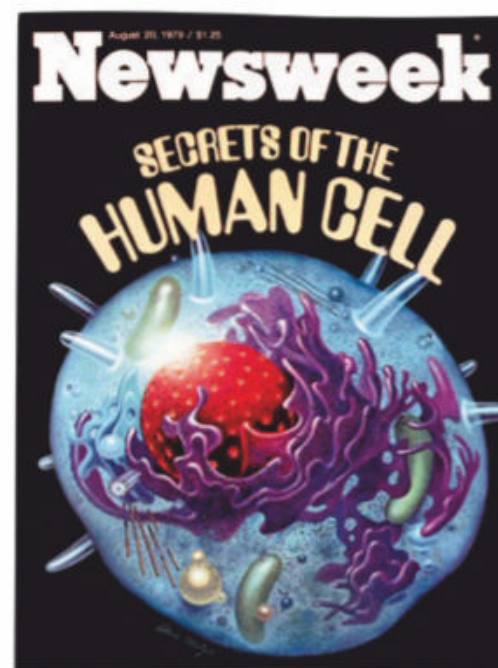
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# The Archives

**1990** “It was Saddam Hussein’s easiest conquest—and the most dangerous one of all,” *Newsweek* reported of the tyrant’s maneuvering in the Middle East. “By ordering Iraqi troops to invade wealthy Kuwait, Saddam seized control of 20 percent of the world’s reserves of oil,” which marked the “first military crisis of the post-Cold War era,” and made Saddam “the most potent force in the global oil market.” The repercussions from this invasion are still felt today in the form of economic and trade sanctions and monitoring and inspections of weapons of mass destruction.



**1940** “After nine months of nonbelligerency,” Mussolini’s Italy “swung into the opening phase of a major campaign” in Africa: to take Somaliland and Egypt from the British, reported *Newsweek*. An Italian victory would ensure empire expansion, raw materials and “an open road to the oil of Asia minor.”



**1979** Scientists have “begun to unlock the mysteries of how the cell works,” *Newsweek* wrote of the unfolding “new genetics industry.” The “revolution in the understanding of cells” could “increase the chances of finding a cure for cancer—and may eventually lead to ways of delaying the process of aging”—not quite within reach four decades later. **N**

CLOCKWISE FROM LEFT: DANIEL MAFFIA; EUROPEAN; DAVID MELTZER

# FOR ALL THE MOMENTS WE STAND UP

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# In Focus — THE NEWS IN PICTURES



A cyclist in a yellow jersey is riding a yellow Pirelli bicycle on a cobblestone street in Paris. The cyclist is wearing a yellow helmet and sunglasses. In the background, the Arc de Triomphe is visible. The scene is set during the last stage of the Tour de France on July 28.

PARIS

# Breaking the Cycle

Egan Bernal, wearing the coveted yellow jersey, leads cyclists past the Arc de Triomphe during the last stage of the Tour de France on July 28. The 22-year-old, who beat out 175 riders over 2,162 miles, became the first Colombian to win cycling's greatest race and the youngest winner in a century.

📷 → ANNE-CHRISTINE POUJOLAT



HONG KONG

## All Fired Up

After weeks of pro-democracy rallies in Hong Kong, riot police fire tear gas at protesters on July 28. Residents initially took to the streets in June to march against a controversial bill that would have allowed extradition to mainland China. Hong Kong's Chief Executive Carrie Lam has since declared the bill "dead," but after violent clashes protesters are demanding Lam's resignation and greater independence from Beijing.

📷 → LAUREL CHOR



GAZA CITY

## Searching for Change

A Palestinian garbage collector combs a landfill on July 29 in hopes of finding scraps he can sell to help him survive. With poverty exacerbated by undrinkable water, electricity outages and the 12-year-long Israeli blockade, some Palestinians desperate for income have resorted to scavenging through landfills. The UN estimates the unemployment rate in Gaza to be more than 50 percent—the highest in the world—and even higher for youth.

📷 → MOHAMMED ABED



KIEV

## At a Crossroads

Orthodox nuns, along with tens of thousands of Ukrainian Orthodox Church (Moscow Patriarchate) believers, celebrate the 1,031st anniversary of the Christianization of Kievan Rus on July 27. Earlier this year, the Ukrainian Orthodox Church was granted independence from the Moscow Patriarchate, over protestations from Russia, and tens of thousands of its believers marked the same anniversary a day earlier.

📷 → SERGEI SUPINSKY



CLOCKWISE FROM LEFT: LAUREL CHOR/GETTY; MOHAMMED ABED/AFP/GETTY; SERGEI SUPINSKY/AFP/GETTY



**THE DR. CAN SEE YOU NOW**

There's no limit to what a cellphone can become when paired with innovation and the creativity of app designers—a flashlight, a camera, a calculator, a chess partner, a math tutor—even a virtual doctor's office.

"I'm not interested in getting on a ship that's sinking." » P.15



CREATIVITY

# The Pathway to Innovation

Looking to crack the entrepreneurial code?  
Pay attention to the little things.

**➤** FOR MANY FOLKS, COMING UP WITH AN IDEA for a great business—or just any sort of idea for that matter—is a mystery. But for Rob Walker, the author of the new book *The Art of Noticing*, the key to creativity starts with making simple observations. The founder of the office supply chain, Staples, for instance, launched a multibillion dollar business after noticing he couldn't buy a typewriter ribbon—remember those?—on a Sunday. The founders of Uber and Lyft hit the jackpot on ride sharing because we couldn't find a cab when we needed one. They noticed that. The following is advice from Walker's book. Maybe it will help you crack the code. Or at least help you find a little peace in your frantic day-to-day.

You likely don't need to be convinced that we live in an era of maximum distraction, besieged by messages and updates, beleaguered by the sense that if we're not up on the latest trending topic, we'll be left

behind. Even when we manage to pay attention to something unique or unusual or idiosyncratic, the mere fact that nobody else is chattering about it can make it feel unimportant.

That's a mistake. Noticing things that everyone takes for granted—and that could be improved, amplified, repurposed or replaced—is often the first step toward innovation.

Sometimes it's the most everyday observations that pay off. The Swiss engineer George de Mestral, for example, once got interested in how certain burrs stuck to his clothing on a nature walk. That's not exactly bursting with hashtag potential, but it led to the invention of the hook-and-loop attachment system we now know as Velcro.

Progress requires attention. And that means giving yourself permission to tune out everybody's takes on the news of the moment and attend to inspiration hiding in plain sight.

BY

ROB WALKER

🐦 @notrobwalker

The connection between mindfulness and the determined focus that success requires—a businessworld trope for years—has never been more popular. And research has shown how curiosity benefits decision-making and creativity.

Yet, surveys also suggest that most workers feel that their curiosity is not encouraged. Managers should encourage creative attention and curiosity—but meanwhile, we don't need anybody's attention to notice what we notice. The designer Tony Fadell has talked about how maintaining an original, outsider's eye guided his work on the iPod and later the Nest thermostat. "It's seeing the invisible problem, not just the obvious problem, that's important," he has said, and this skill isn't necessarily something you're born with: "I had to work at it."

So how do we do that? One strategy is to challenge yourself to see the world in new ways every day, forming habits that build your attention muscles. Think of them as prompts, provocations or even games. Here are three examples.

#### REPLACE IS WITH COULD BE

The psychologist and Wharton School professor Adam Grant once

**“It’s precisely the thing you identify as broken—be it large or small—that gives you an opportunity to make a difference.”**

described the benefits of “thinking in conditionals instead of absolutes.” He pointed to an experiment that tested whether subjects, divided into two groups, could figure out alternative uses for objects—for instance, deducing that a rubber band could be used to erase an error made in pencil. One group was given a narrow, specific description of: “This is a rubber band.” The other group heard descriptions that were more open-ended: “This could be a rubber band.”

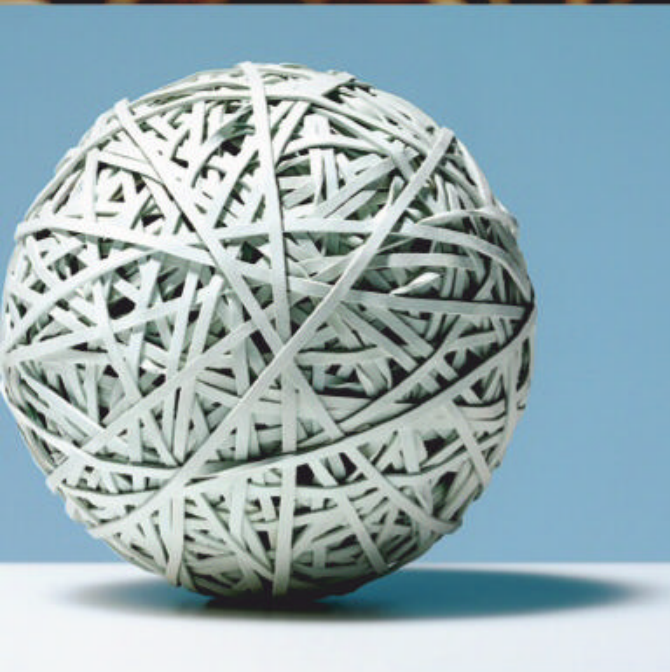
The latter group, Mr. Grant explained, was thus primed to think conditionally—not to see what is, but what could be. In the group of conditional thinkers, about 40 percent realized that a rubber band can also be used as an eraser; in the group that received narrow descriptions, only three percent had the same epiphany.

Designers are often quite good at this kind of thinking, and in fact, this experiment made me think of an acquaintance of mine who calls himself Rotten Apple. He's a designer whose work includes small-scale but highly creative “interventions” that transform overlooked urban flotsam into useful or appealing elements of the pedestrian environment. For instance, a clip-on seat could turn a bike stand into an impromptu chair, and discarded cutting boards could be converted into chess tables and installed atop fire hydrants.

On a more practical level, the entire smartphone app ecosystem is built on millions of answers to what a phone could be. We now take it for granted that the device can play the role of a map, a book, a radio, an alarm clock, a tape recorder, a camera, etc. One

**GOING MY WAY?** Ride sharing matches up passengers going in the the same direction, maximizing efficiency—something taxis never imagined.





### STRETCH YOUR MIND

Clockwise from below: Fadell founded the Nest thermostat, which can be controlled from a smartphone; rubber bands can have many uses if you think outside the box; and musician Murphy of the electronic-dance punk band LCD Soundsystem performed during the Coachella Valley Music & Arts Festival.

memorable example, app maker Smule's Ocarina, linked an iPhone's mic and touch screen to turn it into a flute-like instrument.

That's impressive conditional thinking. But you don't have to be a designer to exploit this strategy: Simply looking for an answer can shift and broaden your vision.

### CHANGE YOUR ROUTE

The art of noticing what others miss is partly about building the habit of paying attention. But it can also be about breaking habits. Think about your commute: You go the most efficient way every day, right? And that makes sense. But it's also why you're on autopilot during that time, totally habituated to the routine.

Sometimes it's worth it to make an effort to go out of your way, advises Jim Coudal, whose design firm

Coudal Partners, based in Chicago, is best known for its role in creating the popular Field Notes notebooks. Every so often, try taking a different and totally inefficient route to work. "New routes make for more active and curious journeys," he says.

The principle also applies more broadly: If you already know how to solve a problem with a tried-and-true method, see if you can solve it in a new way: "You never know what you'll find along an unfamiliar route." Give yourself the opportunity to see the world as an outsider would.

Think of Mary Anderson, an Alabama native who, on a 1903 visit to New York, was struck by the difficulty a trolley conductor had keeping the vehicle's windows frost-free on a wintry day. The locals had become used to this problem and didn't even think about it; Anderson hadn't, which is

why she was able to dream up and patent the windshield wiper.

### FIND SOMETHING TO COMPLAIN ABOUT

Complaining gets a bad rap. But if nobody ever complained, nothing would ever improve. The trick is to treat negativity as a means, not an end. James Murphy, the founder of the band LCD Soundsystem, told interviewer Terry Gross that he realized that instead of lamenting the failures of other bands, he should focus on making the music he wanted to hear.

In a similar spirit, the author and marketing guru Seth Godin suggests a positively negative way to go about looking at the world: ask "What's broken?" In other words, what, among everything you encounter, could be made better? The answer could be showers, pants fasteners, checkout lines, the cab area at the airport, the concession stand at a movie theater and on and on. "All around us is this huge potential—hidden potential—to make things unbroken," he says.

Ride share services like Uber and Lyft, for instance, have been accepted by consumers because a lot of people saw taxi services as profoundly broken. The most important thing is to focus on your judgment, not the crowd's. (After all, lots of people didn't realize that the cab system was broken until they saw a clear alternative.) It's precisely the thing you identify as broken—large or small—that gives you an opportunity to make a difference.

So look for the worst thing, the most broken thing, the thing that's so bad it makes you mad. And let that inspire you to unbreak it. **N**

→ Adapted from *THE ART OF NOTICING* by Rob Walker. Copyright © 2019 by Rob Walker. Just published by Knopf. Cannot be reproduced without written permission of the publisher.





BOOKS

## Q&A: Rob Walker

BY MEREDITH WOLF SCHIZER

### How did you come up with the idea for the book?

By now I think we all know the feeling that someone or something else is constantly trying to grab our attention. It's partly about our phones, but it's more than that. And for a while I thought I'd write a book about this dilemma, with a short section at the end offering some suggestions for "fighting back in the attention war"—for building your attention muscles, maintaining focus, noticing what mattered most to you.

Eventually I realized I was a lot more interested in that short section of advice and suggestions. So I made that the book! Instead of a list of five ideas at the end—I came up with 131 ideas that fill the whole thing.

Really, nobody needs to be told about the attention dilemma. What

people want is a little help doing something about it. And I was attracted to the idea of prompts and exercises and games and provocations you can add to your day or your week, instead of the more denial-oriented "throw away your phone" advice that nobody's really going to follow anyway.

### Do you think children are better at noticing things than adults?

I think young children are more likely to be struck with wonder at the everyday, because they haven't seen it all yet. That's why kids are often good at turning boring situations into games: avoiding cracks in the sidewalk and whatnot. Sometimes it can be really useful to just step back from a routine situation and try to imagine how a child would view it—how they might notice the "wrong" thing, a color or a sound or a smell. And if you have a child, this can obviously be a fun bonding exercise. A friend of mine who walks his kid to school every day says they have an ongoing noticing game: "Who can spot something gross?"

### What gadget or app do you use that you appreciate someone took the time to notice needed inventing?

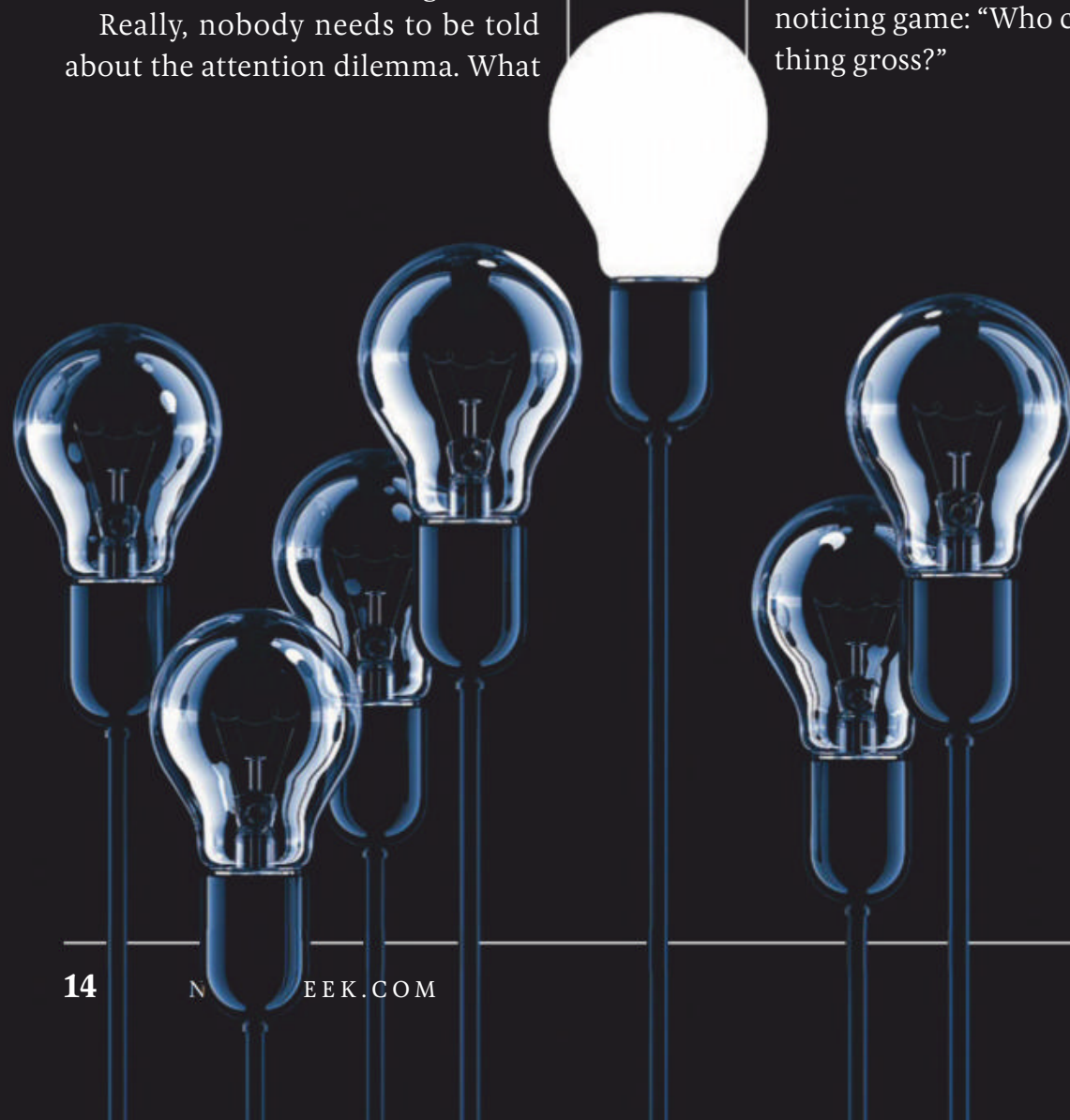
Shazam. I constantly overhear songs in restaurants or public spaces that make me curious. Sometimes there's a bartender to ask, but not always.

### What is something you noticed today that you'd never noticed before?

I teach a short class once a year in the Products of Design program at the School of Visual Arts (New York City), and one of my students used to try to notice something new every day on this very repetitive walk she made from her apartment to class. I try to apply that spirit to my morning dog walks, since we're often covering the same territory over and over. Today I noticed some nice wrought iron detailing around a window on a house I've walked past a million times without ever seeing it. Another good trick for dog-walkers is to try to pay attention to what your dog is paying attention to—with her eyes, ears and nose. Whatever you do, don't spend that time on your phone. Be with your dog!

### Where is your favorite spot to write and what is your preferred font?

I write almost exclusively in my home office, which faces a relatively quiet residential street in New Orleans. I like to pause now and again to listen to neighborhood sounds, which can include both train whistles and ships on the Mississippi. Also the dogs across the street, and my neighbor next door, who sometimes holds court on his front steps. I love this font question. I've never thought about it before, but the truth is I do have a preference for Times New Roman. Probably out of habit. Maybe I should try something new. Thanks for making me notice something about myself! ■



# Talking Points

The New York Times

"This is biblical proportion. Nothing like this has ever been seen."

—BIOLOGIST PAUL HARTFIELD OF THE UNITED STATES FISH AND WILDLIFE SERVICE OF FLOODING IN THE MISSISSIPPI DELTA

ET

"I'M OLD AND I'M FAT AND I LOOK AGE-APPROPRIATE FOR WHAT MY AGE IS, AND THAT IS NOT WHAT THAT WHOLE SCENE IS ABOUT."

—Kelly McGillis on not appearing in the *Top Gun* sequel



"I'm just so happy. Everything I've done, the grind, it's all paid off. It's just insane."

—FORTNITE WORLD CUP CHAMPION 16 YEAR-OLD KYLE "BUGHA" GIERSDORF



Kelly McGillis

CNN

"THE FIRST THING THAT I'M GOING TO DO WHEN I'M PRESIDENT IS CLOROX THE OVAL OFFICE."

—KIRSTEN GILLIBRAND



Kirsten Gillibrand

CNN

"But he does not just attack black people. He attacks anybody."

—PASTOR BILL OWENS ON PRESIDENT TRUMP

THE BALTIMORE SUN

"I'm not interested in getting on a ship that's sinking, and I don't see any indication that this ship is not sinking."

—COUNTRY JOE MCDONALD ON WOODSTOCK 50 BEFORE IT WAS CANCELED



"WE'RE AT A STRANGE MOMENT BECAUSE THERE'S NO CLEAR SENSE OF WHAT COMES NEXT. THERE'S A PANORAMA OF UNCERTAINTY."

—Alexandra-Marie Figueroa Miranda of Amnesty International in Puerto Rico



Kyle Giersdorf

FROM LEFT: ROY ROCHLIN/GETTY; MIKE STOBE/GETTY; JEFF VESPA/WIREIMAGE/GETTY

# FRONTIER FRIENDSHIP

A Chinese town becomes a key link in trade and exchange with neighbors in Southeast and South Asia *By Yu Lintao*

**W**hen Hong Kong-headquartered headwear company Yangzhou Everbright decided to open a base in Yunnan province in southwest China, it took only 45 days from the first field trip to the spot it had chosen, the industrial park in Ruili city, to production beginning at the new plant on May 8.

"It was not just Ruili's advantageous location as a Chinese gateway to the Southeast Asian market that made us invest here," said Yuan Xiaobing, director of Yangzhou Everbright's new plant in Ruili.

The city's strategic position as one of China's key experimental zones for development and opening up and the all-around service and customized solutions that the industrial park provides were the clinching factors in his company's quick decision to build the new plant here.

Besides headwear manufacturing, which is its primary business, Yangzhou Everbright also makes bags, suitcases and clothes. A group with five factories and international trade, it has partners among the world's top sports organizations, such as the U.S. National Basketball Association, Major League Baseball and National Football League.

## **Border trade base**

Ruili, a city neighboring Myanmar with a permanent population of around 210,000, was listed as a pilot area for border trade in the early days of China's reform and opening up in the 1980s, especially to develop trade with Myanmar. This laid the foundation for the city's development and opened it up to frontier trade and tourism.

Today, Ruili has evolved into the largest land trading port between China and Myanmar. The export and import between the two countries via Ruili accounts for about 30 percent of all China-Myanmar trade annually. Every year, more than 700,000 tons of fruit from Myanmar are exported to China via the Wanding Port in Ruili. It is the only land trade port for Myanmar's aquatic products to reach China, and around 25,000 tons of crabs and other aquatic products are imported to China from Myanmar each year through the port.

In 2010, Ruili was named a pilot zone for greater opening up, which has boosted cooperation between China and Myanmar.

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In 2010, Ruili was named a pilot zone for greater opening up, which has boosted cooperation between China and Myanmar. "The central government's special policies for Ruili have stimulated its development, particularly after the Ruili Key Development and Opening-Up Experimental Zone was set up in 2010," Hu Chunhua, assistant director of the Development and Reform Bureau of Ruili, told Beijing Review. For instance, Ruili's import and export volume in 2012 was 14.3 billion yuan (\$2.1 billion), but in 2018, it jumped to 71.7 billion yuan (\$10.4 billion), with an annual growth surpassing 30 percent.

According to Hu, as a key experimental zone for development and opening up, Ruili enjoys a preferential tax policy, state assistance to upgrade infrastructure and facilitated cross-border movement of personnel, which give its enterprises an edge and attract more investment to the city.

Those who invest in the zone enjoy a 10-year tax reduction policy: a five-year tax exemption period and half taxation for the next five years. Yangzhou Everbright's long-term plan is to invest 100 million yuan (\$14.5 million) in its new plant to build it into a 40,000-square-meter headwear industrial park that will create more than 2,000 jobs.

Yuan attributed the speed with which his plant could start production to the services offered at the Ruili Industrial Park. He said the park authorities promptly fixed teething problems, such as staff recruitment, water, electricity and gas supply, and even arranged a dormitory for the workers.

Cao Hongbin, assistant director of the Ruili Industrial Park's management committee, said immediately after Yangzhou Everbright's first visit to Ruili, the park started its services for the company, collecting data for customized solutions and providing detailed accounting for investment returns.

The industrial park is the industrial base of the Ruili Experimental Zone, as well as a manufacturing base for the export and import between China and South Asia and Southeast Asia. At present, 52 enterprises are operating in the park, ranging from mechano-electronic products and automobiles to garments, furniture and chemical engineering.

YinXiang Motorcycle, with headquarters in Chongqing municipality in southwest China, began its investment in Ruili in 2011. Now, it has a sprawling motorcycle industry park in the Ruili Industrial Park that produces 400,000 motorcycles annually. All of these are sold in Southeast Asia, especially Myanmar, and in South Asia.

“Our Kenbo brand has a wide market in Southeast Asia. Half of the motorcycles exported from China to Myanmar are produced by YinXiang,” Fang Wei, vice general manager of YinXiang’s motorcycle industry park in Ruili, said with pride.

As the motorcycle industry park grows, Fang said YinXiang is attracting more and more cooperation partners—motorcycle accessory manufacturers—to set up plants in Ruili.

“So far, there are seven new accessory plants. When the motorcycle industry park is in full operation, the annual output will reach 1 million,” Fang said.

### **Spillover effect**

The facilitated cross-border movement of personnel that Ruili enjoys is an important driving force for its development.

According to Shao Yongbao, director of the Ruili Service and Administration Center for Foreigners, the city has a constant influx of foreign nationals from Myanmar, India and Bangladesh, who either run a business or work in factories. The majority are from Myanmar, and the city is home to more



WEI YAO

### **Myanmar workers make hats at a company in Ruili on June 6**

than 50,000 Myanmar nationals.

Hu said the foreigners living in Ruili, who provide a large workforce for the city’s enterprises, earn a much higher salary than they would in their own country.

Kaw Htoo from Myanmar has been working at Zhiwen Furniture, a furniture enterprise based in Ruili Industrial Park, as a machine operator for about six years. The 24-year-old told Beijing Review that he now earns 3,500 yuan (\$510) each month, almost five times what he would make in his own country.

“I am happy to work here. The plant provides us with free dormitory accommodations, much better than the living conditions in my village. Some of my fellow villagers are also working here in Ruili,” Htoo said.

Both Yuan and Fang said more than half of the workers in their factories are from Myanmar.

According to Hu, to make better use of human resources from neighboring countries, the city government is innovating the management of foreigners living and working in Ruili, providing them with basic work skills training and other services.

The Ruili Service and

Administration Center opened in 2013, the first of its kind in China, to provide foreigners living and working in the city with one-stop services, from temporary residence applications to health certificates, employment registration, and language and skills training.

While Myanmar workers contribute their labor to the industrial development of Ruili, the city helps Myanmar solve part of its unemployment issue and earn more foreign exchange. In 2015, U Sein Win Aung, chairman of the Myanmar-China Friendship Association, visited Ruili and expressed appreciation for the local government’s attentive service to Myanmar workers. Since then, many Myanmar officials have visited the center.

The rapid development of Ruili also has a demonstration effect on neighboring Myanmar cities. Ruili and Muse, a bordering Myanmar city, have signed an agreement to jointly set up a special economic zone for common development. As part of its activities, a China-Myanmar

border trade fair is held every year, with each city taking turns hosting it, to promote trade and cultural exchange.

In the past decade, due to the establishment of the Ruili Experimental Zone and the development of the Belt and Road Initiative that China proposed in 2013, Ruili has seen a rapid upgrading of its infrastructure. Several highways have been built to strengthen connection with other regions in Yunnan, and a new highway connecting Ruili and Myanmar’s historical Mandalay City is in the planning stage. The Dali-Ruili Railway connecting Dali, in central Yunnan, with Ruili will be completed and start running by 2023. It will eventually link with Myanmar’s railways, forming the western route of China’s rail link with Southeast Asia.

When these transportation projects are completed, Ruili’s role as a bridge to Southeast Asia will strengthen, Hu said. Then it will become a key transportation junction between China and Myanmar, promoting the development of bilateral trade, tourism, logistics and manufacturing.

*Comments to [yulintao@bjreview.com](mailto:yulintao@bjreview.com)*

**CRISIS?**

New borrowing, particularly among undergraduates, has fallen in each of the past seven years. Pictured: Hats off and up at Wesleyan University in Middletown, Connecticut.



# THE TRUTH ABOUT



**IT'S BAD.** But that's no reason not to borrow. Here's why.

# STUDENT DEBT

by **DIANE HARRIS**

EDUARDO MUNOZ ALVAREZ/GETTY

THE FACTS SEEM STARK: ABOUT 45 MILLION AMERICANS now owe a stunning \$1.6 trillion in student debt. That's roughly one in every four adults, nearly double the number who had higher education loans 15 years ago. Among millennials, the number is one in three, often cited as a reason why so many young adults can't afford to buy a home, get married, have

a family or move out of their parents' basements.

Meanwhile, the average amount that undergraduates borrow has shot up 60 percent over the same period, and defaults on loans have jumped as well. More than one-quarter of students can't keep up with their payments 12 years after borrowing, vs. 18 percent just a few years ago, and that number is projected to hit 40 percent by 2023. With default can come heartache: It can ruin people's credit scores, wreck their ability to borrow or rent an apartment and, in some areas, cause their professional licenses to be revoked.

Given all that, it's not exactly shocking that a lot of people are using the word "crisis" to describe student debt these days. Or that college loans and the pain they can cause have become a hot topic in the 2020 presidential campaign. Nearly every candidate is turning up the hyperbole and offering a proposal for debt relief, from the modest (hello, Kamala Harris, Beto O'Rourke) to the sweeping (nice to see you, Bernie Sanders, Elizabeth Warren).

But while there's definitely no denying that some people with student debt are having serious problems, the notion that the entire system is completely broken is just plain wrong, many experts say. Moreover, the prevalence of this total-disaster narrative obscures some key facts about borrowing— like for instance, that \$100,000-plus balances are actually rare and that it is the students



#### THE PAYOFF

"The truth is that access to student loans increases opportunities for lots of people," says education expert Sandy Baum.

Pictured left: Tag worn by a student at a University of Southern Maine protest.

Above: Graduating ceremony at Stanford University last June.



FROM LEFT: SHAWN PATRICK OUELLETTE/PORTLAND PRESS HERALD/GETTY; LIU GUANGUAN/CHINA NEWS SERVICE/VCG/GETTY

with the smallest amount of debt who tend to be the ones who struggle the most.

“Calling it a crisis misrepresents the situation,” says Sandy Baum, senior fellow for the Center on Education Data and Policy at the Urban Institute. “Not everyone with student debt is having his or her life ruined. The truth is that access to student loans increases educational opportunities for lots of people, and for many it’s an investment that pays off well. It’s also true that some people have severe problems because of the loans they’ve taken out.”

“It’s not,” she adds, “monolithic.”

A soon-to-be released survey by the Washington think tank New America shows that misperceptions abound. Respondents overwhelmingly believed that college loans were the largest source of consumer debt in the U.S. (it’s actually mortgage debt, by a land-

slide) and dramatically overestimated how much students typically borrow and the percentage of people who default on their loans.

“I worry that we’re giving students the message that borrowing is bad and that you should never borrow a cent for higher education,” says Rachel Fishman, deputy director for research of the education policy program at New America. “Given how much college costs, for most families, that’s simply not realistic.”

Here are six key facts about student debt in the U.S. that often slip beneath the radar but are critical to informing the national discussion about how to reform the system.



**BELIEVE IT OR NOT:** Borrowing has fallen for seven years in a row.

PERHAPS THE MOST EYE-POPPING FIGURE COMMONLY QUOTED about student loans is \$1.6 trillion. That’s the total amount of outstanding higher education debt in the U.S., and it’s been growing exponentially since 2006, when it weighed in at a mere \$480 billion. As a result, student loan balances today are bigger than outstanding credit card debt, bigger than what people owe on auto loans, and second only to mortgages and home equity borrowing—collectively, \$9.7 trillion—as the country’s largest source of consumer debt.

Yes, \$1.6 trillion is a troubling number. But it masks an equally important counter trend that not many people are aware of: In recent years, students collectively have been borrowing less, not more, for college. In fact, new borrowing—and new is the critical word here—has fallen in each of the past seven years.

The numbers tell the tale: According to the College Board, the amount undergraduates borrowed in federal loans dropped last year to \$4,510 per student from \$5,830 in the 2010–2011 academic year. Loans taken out annually by students and parents for all higher education institutions also fell, from a peak of \$127.7 billion in 2010–11 to \$105.5 billion last year.

What’s behind the drop? Well, for one thing, there are fewer people going to college and grad school these days to take out loans. Attendance tends to climb during a recession when people can’t find jobs and fall when the economy recovers and that pattern played out as usual after the 2008 financial crisis, explains the Urban Institute’s Baum. In better economic times parents may also be able to pay more toward college costs, decreasing the need for dependent students to borrow. And, over the past few years, a decline in the number of for-profit schools, where borrowing tends to be heaviest, could also be a contributing factor, Baum adds.

Economic recovery has also enabled states and schools to do more to rein in costs and borrowing. According to The Institute for College Access & Success (TICAS), state spending on higher



education following the Great Recession increased an average of 23 percent over the four years ending in 2016. In addition, TICAS found that undergraduates at four-year public or private colleges are more likely to get grants from their school these days, and the grants are typically about \$1,000 higher.

What is not yet clear from the data: whether the decline in loans is also partly a reaction to the increasingly negative storyline around borrowing. New America's Fishman is seeing that shift in attitude in focus groups. "A few years ago, people were saying things like, 'Borrowing is a means to an end, it's just what I have to do to go to college,'" she says. "Now people are saying, 'I'm going to do everything I can to avoid borrowing at all costs.'"

Although the decline in student loans may seem at odds with everything you've heard lately, it actually isn't. It's simply that two different things are being measured—total debt versus new borrowing. What's largely driving the big growth in total student debt is the build-up of interest on older loans, particularly as more borrowers enroll in income-based repayment plans. The income-based plans, which have been expanded several times over the past decade, allow borrowers to stretch payments over 20 or 25 years, instead of the standard 10, to lower their monthly bills. But interest continues to accrue and adds to the amount owed. Today, roughly half of loan dollars being repaid are enrolled in income-driven plans, compared with 27 percent just four years ago.

Also contributing to the build-up of total debt: A surge in big-balance borrowing by graduate students and parents (more on that in a moment). Although the number of people involved is small, they have an outsized impact on outstanding balances.

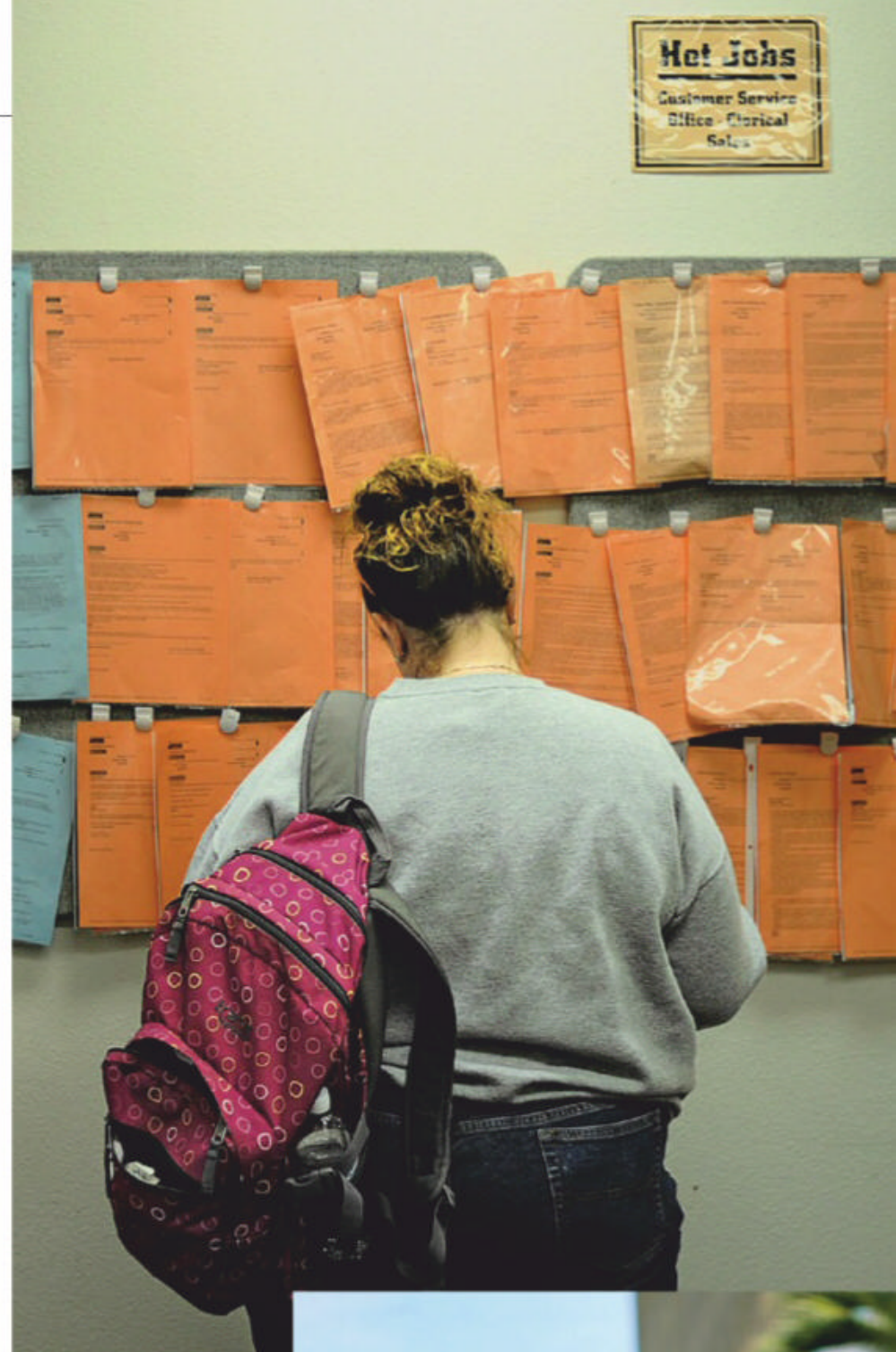


**VERY FEW PEOPLE** actually owe \$100,000 or more.

IN ABSOLUTE NUMBERS, PEOPLE WITH SIX-FIGURE DEBT REALLY are rare—what Fishman calls "unicorns in borrowing land." Overall, just 6 percent of the balances on student loans are \$100,000 or more. But in dollar terms, they're huge, accounting for one-third of total debt, the College Board reports.

It's mostly graduate students who belong to the \$100,000 club, and membership is growing fast. Among borrowers with a graduate degree who started paying off loans in 2014, 20 percent owed more than \$100,00, up from 8 percent in 2000, says Adam Looney, an economist at the Brookings Institute. And half of borrowers with professional degrees—think doctors, lawyers, dentists—owe \$100,000 or more; 20 percent owe \$200,000 and up, the College Board reports. That doesn't include their undergraduate debt.

The borrowing spree began around a decade ago with the establishment of the graduate PLUS loan program, which allows



**VOICES OF DEBT**  
The truth: Undergrad degrees pay off in jobs. Pictured right: Students complain on Hollywood Boulevard. Top: Looking for work in Riverside, California.

## Debt Gone Wild

SINCE 2010 THE AMOUNT OWED ON STUDENT LOANS HAS BEEN GREATER THAN AUTO OR CREDIT CARD DEBT

In Billions:	Auto Loans	Credit Cards	Student Loans
2008	\$790	\$870	\$640
2009	\$720	\$800	\$720
2010	\$710	\$730	\$810
2011	\$730	\$700	\$870
2012	\$780	\$680	\$970
2013	\$860	\$680	\$1,080
2014	\$960	\$700	\$1,160
2015	\$1,060	\$730	\$1,230
2016	\$1,160	\$780	\$1,310
2017	\$1,220	\$830	\$1,380
2018	\$1,270	\$870	\$1,460

SOURCE: Federal Reserve Bank of New York; College Board.

FROM TOP: GINA FERAZZI/LOS ANGELES TIMES/GETTY; DAVID MCNEEW/GETTY



students to borrow up to the full cost of attendance, minus other aid, and only a cursory credit check required. The government also raised annual limits for traditional Stafford loans for graduate students to \$20,500, up from \$18,500 previously, and made it easier to borrow to attend online and for-profit programs.

In a labor market that tends to reward more credentials with higher salaries, students were quick to take advantage of the new ways to finance a graduate degree. And for many, the investment paid off. Borrowers with student loans of \$50,000 or more (a proxy for graduate borrowers) earned about twice as much as those with smaller loans in 2014 and had far lower default rates.

But cracks are starting to show. A growing number of graduate borrowers are going to for-profit schools, which typically don't lead to good jobs—17 percent attended for-profits in 2014, vs. just 1 percent in 1990. An even larger number are opting for income-driven repayment plans to keep initial payments low, though interest keeps building. The upshot: For the first time starting a few years ago, large-balance borrowers collectively owe more than they did when they first graduated, even though they've been making loan payments for a few years.

"A lot more of these big borrowers are struggling," Looney says. "I'm not so concerned about the doctors and lawyers and MBAs, who'll be okay in the end. But the people who are borrowing heavily to attend programs that offer no real labor market value—that is troubling."

Another worrisome trend: a recent surge in parent borrowing. Although fewer than a million of the nation's 45 million higher education borrowers are parents, those who do take out loans tend to go big. The typical parent loan last year was \$16,452—an increase of 42 percent over a decade—and many borrow every year their son or daughter is in school, and for multiple children. As a result, in dollar terms, parents now account for 23 percent of the outstanding \$1.6 trillion in student loans, up from 14 percent five years ago, the Urban Institute reports.

Middle-class and affluent parents are the most likely to borrow, but a sizeable number of lower-income households use PLUS loans too, including 16 percent of families with incomes below \$20,000. Default rates are generally low but for some groups, such as families whose child attended a for-profit school—schools like Strayer University, American Intercontinental University or Walden University—the risks are much higher.

Even short of default, these loans can be problematic for parents nearing retirement, a time when income will likely fall and it's important to be debt-free. One-quarter of parent PLUS borrowers are 60 or older, according to the Urban Institute, and nearly half of them have less than \$50,000 in savings.

"I'm worried about the parents who really want to give their kids this opportunity and don't see another way," says Baum, who co-authored the report.



**MOST COLLEGE STUDENTS** owe far less than what you've heard.

IT'S A STATISTIC THAT GETS BANDIED ABOUT ALMOST AS MUCH AS the total debt figure: The average senior graduating from a four-year college today leaves school owing close to \$30,000—\$29,650, to be precise, according to TICAS. And while that number has basically held steady for the past five years, it's still more than double the amount students borrowed to get a B.A. in 1996..

Here's the thing, though: That "average" is heavily skewed by large balances held by a minority of students—most likely, older, independent students who are allowed to borrow more—and probably doesn't reflect the typical college student's experience. In fact, three-quarters of students at four-year public colleges and two-thirds of students at private schools graduate with less than \$30,000 in debt; about half have borrowed less than \$20,000 and four in 10 come in under \$10,000. Three in 10 undergraduates have no debt at all.

Of course, any amount of college debt can be a drag on a young person just starting out. But other factors may have as big a role, or bigger, in holding millennials back from things like buying a home or starting a family. Like how expensive housing has gotten: In 70 percent of U.S. counties, the average annual salary isn't high enough for residents to afford a median-priced home. Or the high price of childcare: A new Care.com survey found that 70 percent of families pay more than 10 percent of their income on childcare; nearly half pay 15 percent or more.

But since a college degree typically leads to better job opportunities and higher pay, borrowing to get a B.A. is an investment that pays off for many and can help with the cost of housing and childcare. The typical graduate of a four-year college earns about 70 percent more than someone with only a high school diploma, while those with advanced degrees make about 120 percent more.



**THE SMALLEST BORROWERS** are in the most trouble.

BUT WHAT HAPPENS TO STUDENTS WHO DON'T MAKE IT TO THE finish line—the ones who take out loans but leave college before earning their degree? These students end up borrowing relatively small amounts but don't get the same payoff as those who get their B.A. And it turns out that the payoff, not the size of the loan, is the critical factor to the outcome.

Consider: About half of all people who default on their loans never earned a college degree, and nearly two-thirds of them owe

## Undergraduate Debt?

NEW BORROWING HAS BEEN FALLING FOR THE PAST SEVEN YEARS

Academic Year	In Billions: Total Federal & Private Loans
2008--09	\$109
2009--10	\$123
2010--11	\$128
2011--12	\$125
2012--13	\$120
2013--14	\$116
2014--15	\$111
2015--16	\$109
2016--17	\$108
2017--18	\$106

SOURCE: Federal Reserve Bank of New York; College Board





### TROUBLE

Borrowers going to for-profit colleges often struggle the most with debt. Pictured clockwise from left: DeVry College in New York City; Education Secretary Betsy DeVos; and a happy Harvard University graduate.

less than \$10,000, according to a recent analysis by Ben Miller, vice president for postsecondary education at the Center for American Progress. Some 35 percent of them owe less than \$5,000. Federal Reserve Bank of New York data also show that people with more than \$100,000 in student loan debt are about half as likely to default as those with less than \$5,000 in student loans.

“While the exact reason these [small-balance] borrowers struggle is unknown,” Miller wrote, “a likely explanation is that they did not receive a sufficient earning boost to pay off their debt, meaning they have all of the expense and none of the reward of attending college.”

It’s a problem that has been falling underneath the radar for a long time, says Judith Scott-Clayton, associate professor of economics and education at Teachers College of Columbia University. “So much coverage is given to students with over \$100,000 in debt and the burden that puts on their ability to live and buy a house and raise kids and do all the things that constitute adulthood,” she says. “I don’t want to minimize the depths of their challenge, but when you look at the problem from 30,000 feet up, it’s the borrowers with the least debt who are suffering the most, who face the most severe consequences and long-term implications for their finances, and they are the ones who need help the most.”

That recognition has serious policy implications, says Scott-Clayton, who has testified before the Senate three times as an expert on financial aid research and policy. She notes, “Thinking that the urgent problem is the amount students have borrowed leads to a different set of responses than if we think the issue is more about how borrowers navigate repayment.”

Students who attend for-profit colleges also default on their loans at a much higher-than-average rate: 30 percent of bachelor’s degree holders who started at a for-profit college defaulted on their loans within 12 years of starting school vs. 5 percent of B.A.s who began at private nonprofit or public schools, TICAS reports. Other groups that have a higher-than-average risk of default include students from low-income households, those who are the first in their family to go to college and black students.



**AFRICAN AMERICAN** students and families are struggling the most.

IN FACT, IF THERE IS ANY SINGLE GROUP FOR WHOM THE WORD “crisis” most accurately describes their experience with student loans, it is African American students and their families. Black students are far more likely to take out loans (17 percentage points more), borrow larger amounts (twice as much, on average) and default at a higher rate (38 percent default within 12 years of starting school, vs. 12 percent of white college entrants).

Says Scott-Clayton, whose recent research has focused on



#### WIPEOUT

Senators Warren and Sanders are both proposing some version of loan forgiveness. Below: the ceremonial opening of a recent Democratic party presidential debate in Detroit.

Left: A cybersecurity employment event in Long Beach, California.

alarming patterns of student loan default, particularly among African Americans, “What’s most shocking is not that these disparities exist but the sheer magnitude of them.”

Even graduating and getting a degree does not insulate African American borrowers from bad outcomes, as it commonly does for other students. In fact, a black person with a bachelor’s degree is more likely to default than a white dropout.

Nor does having that degree provide the same help paying off college loans: Twelve years after starting school, black graduates, on average, owed 114 percent of what they’d originally borrowed—that is, more than their original loan—compared with 47 percent for white students and 79 percent for Latino students. Projecting default rates out 20 years, Scott-Clayton concluded that 70 percent of black student borrowers may ultimately default on their loans.

Looking for answers that explain the wide disparities, not only between black and white students, but between black borrowers and other students of color, Scott-Clayton’s research identified some fairly predictable contributing factors. But even after accounting for things like family income, parental education, amounts borrowed, grades, degree attained and post-college employment and salary, she found that an unexplained 11-point disparity in default rates between black and white student borrowers still remained.

In a letter to Senators Elizabeth Warren and Kamala Harris, among others who had solicited input on how best to address racial disparities in student loan debt, Scott-Clayton shared her findings, pointing out the unexplained 11-point gap and



## Bigger Burden

ALTHOUGH WOMEN AND NON-ASIAN PEOPLE OF COLOR TYPICALLY EARN LESS AFTER COLLEGE THAN WHITE MEN, THEY OFTEN HAVE BIGGER LOANS TO REPAY.

Average debt for students graduating with a Bachelor's degree

	Men	Women
Asian	\$10,187	\$12,580
Black	\$26,434	\$30,366
Hispanic	\$16,193	\$17,369
White	\$19,486	\$21,993

SOURCE: American Association of University Women

FROM LEFT: BRITTANY MURRAY/MEDIA NEWS GROUP/LONG BEACH PRESS-TELEGRAM/GETTY; BRENDAN SMIALOWSKI/AFP/GETTY



noting the results might not “fully capture differences in students’ economic circumstances post-college, in their family support and information networks, and/or in the quality of service they receive from their institutions and loan servicers as they navigate repayment.” Another likely contributing factor, she added: “A longstanding, pernicious legacy of bias and discrimination can help explain why the patterns observed for non-Hispanic Blacks are distinct relative to persons of color or low-income students generally.”

New America’s Fishman agrees. “In America, we think education will solve everything and the sad truth is, it doesn’t,” she says. “Research shows that higher education actually has very little impact on the racial wealth gap because there are so many other economic factors involved, such as labor market discrimination and institutional racism within our economy.”

Hundreds of years of systemic racism won’t be fixed any time soon but Scott-Clayton suggests a few practical steps that would be helpful in the meantime. Among them: Simplifying and automating the current income-based repayment program to encourage more financially strapped borrowers to take advantage of them and a more targeted loan forgiveness program than is currently under discussion, for borrowers with up to \$6,125 in undergraduate loans. Almost 40 percent of borrowers in this group, and 70 percent of black borrowers, default within 12 years. The cost would be relatively modest, she says—a best bang for the buck approach.



**SORRY,** loan forgiveness just isn’t that easy.

IN FACT, NEARLY ALL OF THE DEMOCRATIC PRESIDENTIAL candidates have come out with some kind of proposal to help reduce student debt and even President Donald Trump favors modifying repayment plans to make them less complicated for borrowers.

No plan has captured the public imagination more, though, than the sweeping proposals from Senators Elizabeth Warren and Bernie Sanders to wipe out existing debt for all college borrowers (Sanders) or a large portion of loans for all but the wealthiest taxpayers (Warren). Debt forgiveness, as Fishman says, is “the sexy new thing, the shiny object.”

But if you need evidence that erasing student debt in the U.S. would be a much thornier challenge than the candidates own up to, look no further than what’s happened with the country’s more limited attempt at it: the federal Public Service Loan Forgiveness program. Signed into law by President George W. Bush in 2007, the program promised to forgive student loans

# How to Avoid a Personal Student Debt Crisis

NO MATTER WHERE YOUR CHILD IS IN THE COLLEGE PROCESS, YOU CAN TAKE STEPS TO HELP KEEP BORROWING MANAGEABLE FOR BOTH OF YOU—AND POSSIBLY EVEN AVOID LOANS ALTOGETHER. HERE'S WHAT YOU NEED TO KNOW.

## WHEN YOU'RE APPLYING

> **Check the Scorecard.** Uncle Sam's College Scorecard ([collegescorecard.ed.gov](http://collegescorecard.ed.gov)) is a treasure trove of info that can help you make informed choices about what particular schools will cost, based on your family's income. Other key data: how much debt the typical student has at graduation; the percentage of undergrads who get aid; and the average salary of grads who got aid.

> **Calculate Your Net Price.** Even schools with the same sticker price can vary widely in cost to you, depending on how generous they typically are with aid—and how much of that assistance comes in the form of grants vs. loans. By federal law, most schools are required to post a net price calculator on their website that will give you a **personalized estimate** of your costs. The College Scorecard also provides links to each school's calculator.

> **Add a Financial Safety.** Just as your child's college list should include an academic safety, so should it include two or more schools likely to be truly affordable for your family. At least one should be a public in-state college. For the second: Identify a private school where your child ranks in the top 25% of applicants, which boosts the chance of a generous aid package that could end up being cheaper than a public college.

> **Explore Creative Financing.** Determined not to borrow? Look into one of the growing number of schools, such as Clarkson and Purdue, that offer loan alternatives called income sharing agreements: The school gives a certain amount of money toward tuition in exchange for a percentage of the student's income for a set number of years after graduation.

## ONCE YOU'RE ACCEPTED

> **Favor Federal Loans.** For students, government loans are almost always the best deal because the rates are low (4.5 percent, as of July 1st); they're easy to qualify for; part of the interest may be subsidized while in school; and they offer a variety of repayment plans after graduation. Annual limits for dependent students range from \$5,500 for freshmen to \$7,500 for years three, four and, if needed, five.

> **Tap the House.** If, after your child has maxed out federal student loans for the year, you still need to borrow, a home equity line of credit may be less expensive than a federal parent PLUS loan. The national average rate recently on HELOCs was around 5.5% vs. 7% for parent PLUS loans, which also charge a hefty 4.2% origination fee.

> **Stay the Course.** One of the top risk factors for defaulting on student loans is not completing a degree. Students should work with an academic advisor from the get-go to make sure they stay on track.

## AFTER GRADUATION

> **Know the Options.** After a six-month grace period, payments will begin for Stafford loans; you'll be defaulted into a standard 10-year payment plan unless you choose an **income-based** repayment program. These stretch payments over a 20 or 25-year period with payments limited to 10 to 15% of your income. If you still owe money, the balance will be forgiven, but the amount will be treated as taxable income.

> **Ask the Boss for Help.** Eight percent of U.S. employers offer their workers help with student loan repayment, including Abbott, Aetna, Fidelity, PwC and Staples. Currently the assistance is treated as taxable income, but bipartisan legislation was introduced in Congress earlier this year to make the benefit tax free.

> **Catch a Break.** Up to \$2,500 in student loan interest a year is fully or partially deductible, if you're married and have income below \$170,000 (\$85,000, if you're single). That's worth up to \$600 off your taxes, if you're in the 24% bracket. —D.H.





for borrowers with a decade of service in government or nonprofit jobs. But since the first borrowers became eligible for forgiveness 18 months ago, nearly 74,000 have applied and more than 99 percent have been rejected—a spectacular failure rate that has prompted widespread derision, anger and a spate of lawsuits, including one by the American Federation of Teachers accusing Education Secretary Betsy DeVos of gross mismanagement.

Many higher education experts applaud the candidates' desire to help struggling borrowers, but raise serious questions about the cost, effectiveness and fairness of the proposals so far. "For someone like me, who's worked in the area for a long time, it's exciting and heartwarming to know this issue is getting attention," says Scott-Clayton. "But now that we've crossed that major hurdle, the question is whether attention is being directed in the most productive way."

Rather than costly broad strokes that offer relief even to borrowers who can comfortably manage their loan payments and that do little or nothing to prevent future student debt problems, many people in the field advocate more targeted initiatives. Devise solutions for what have already been identified as the most egregious problems, such as high default rates at for-profit schools and certificate programs, the overly

**CHALLENGING**  
Erasing student debt would be a bigger task than the candidates are owning up to. Top: Senator Warren speaking to the American Federation of Teachers in Philadelphia.

complicated loan repayment system, and lofty loan limits and scanty credit checks for grad students, parents and others that allow them to borrow beyond their means.

For example, while federal loans for dependent undergraduate students are capped at \$31,000, graduate students and parents under the PLUS loan program can borrow as much as it costs to attend. Unlike applying for virtually any other kind of loan, income and assets aren't considered in the approval process. Borrowers only need to show they don't have an adverse credit history, such as delinquent debt or a recent foreclosure or bankruptcy. As Looney wrote in a recent Brookings paper, "The simple, obvious mantra of reformers should be: Don't make loans we know borrowers would suffer to repay."

To focus solutions that effectively, however, policymakers need to pay more attention to the facts than the spin and zero in on where the greatest pain points really are. As it stands now, most of the public debate is still focused on how much students are borrowing and how quickly big-balance loans are growing. But the most serious issues, as the statistics reveal to anyone who looks closely enough, have more to do with repayment, not new borrowing, and with small borrowers rather than large ones. Without that recognition, that aha moment, the "crisis" won't be resolved.

In the meantime, the clock is ticking. If the current rate of growth continues, outstanding student debt will exceed \$2 trillion as soon as 2022. Let the hand wringing begin. **N**



# THE DREAM EVANGELI

**Russell Moore**

**IS A RARE ANTI-TRUMP VOICE IN THE  
SOUTHERN BAPTIST COMMUNITY.  
HERE'S WHAT HE'S BEEN THINKING.**

*Interview by* NINA BURLEIGH

**UNDER SIEGE?**

Religious people, says Moore, feel that way because secular culture treats them "as throwbacks and dangerous bigots."

# DEB CAL





**W**

HITE EVANGELICAL CHRISTIANS HAVE proven to be President Trump's most reliable base of support. But not all of their leaders are on board. Russell D. Moore, a pastor and author—and the president of the Ethics & Religious Liberty Commission, the public policy arm of the more than 15 million-member Southern Baptist Convention—refused to support Trump in 2016. “Trump’s vitriolic—and often racist and sexist—language about immigrants, women, the disabled and others ought to concern anyone who believes that all persons, not just the ‘winners’ of the moment, are created in God’s image,” he wrote in the *National Review* that year. His vocal opposition won him a Trump Tweet, in which the soon-to-be President called him “a nasty guy with no heart.”

Moore, 47, has made amends with fellow Southern Baptists who support the President, but he remains a rare anti-Trump voice in evangelical Christian leadership. A prolific author and speaker born and raised in Biloxi, Mississippi, he has continued to call out racism, which he calls “Satanism.” He pushed through a

resolution on the floor of the Southern Baptist Convention (SBC) in 2017, condemning white nationalism and he has said the Confederate flag “cannot coexist” with the Christian cross. Prior to entering the ministry, Moore was an aide to Democratic U.S. Representative Gene Taylor of Mississippi. On July 23, he talked to *Newsweek* about issues ranging from America as a Christian nation and racism and hate speech—before Trump’s latest salvo at the city of Baltimore and its citizens—to evangelicals as a political force. Here are some edited excerpts:

**Q. You’ve stepped away from your summer writing project to talk to us. What are you working on right now?**

**A.** A book on courage, because I find that one of the primary questions that I’m asked is about fear. And about dealing with fear and anxiety, both in terms of cultural pressures, but also in terms of personal and family issues as well. I think there’s a reason why one of the most repeated commands in scripture is ‘fear not.’ That’s a relevant word for our time.



FROM TOP: ROBERT WALLIS/CORBIS/GETTY; MICHAEL S. WILLIAMSON/THE WASHINGTON POST/GETTY

# WHAT IS AVAXHOME?

# AVAXHOME-

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**THE BASE?**

Below and left: A sign of the times at the First Baptist Church in Luverne, Alabama; Christ Fellowship Church in Palm Beach County, Florida.

**Q.** What is provoking more fear and anxiety? How is this era different from, say, the Cold War, with the prospect of nuclear war looming over our heads?

**A.** I think fear is a universal human condition. So in that sense, I don't think it's new. And you're right, there have always been these moments. I remember as a kid watching *Red Dawn* and *The Day After* about impending nuclear holocaust. I think right now there's perhaps a different kind of fear as it relates to a fear of disconnection. I think the loneliness that we see around us is amping up a sense of being under siege. And I think that's one of the reasons why we see this drive toward herd mentalities on social media. People are finding a sense of belonging digitally because they can't find it personally.

And that tends to manifest itself in terms of outrage rather than in terms of intimacy.

**Q.** You mentioned a sense of belonging. Isn't church supposed to be a place for people to find belonging?

**A.** Well a number of things have happened. I would make a distinction between the Christian church as it originally emerged in the first century Roman empire from what we would tend to think of today when we think of a church. The early church had no cultural cachet at all in the world around them. But they formed a real community that transcended all sorts of dividing lines. What we see in American life is a changing nature of church that I don't think is entirely bad. For a long time in American

**“CHRISTIANS ... SHOULD BE Engaged IN THE WORLD AROUND THEM. (BUT) THE FORTUNES OF THE CHURCH DON'T RISE AND FALL WITH WHOEVER'S WINNING AND LOSING IN THE POLITICAL ARENA.”**



life, one had to belong to a church at least nominally to be seen as a good person. That has changed.

**Q.** We hear a lot of white evangelical Christians talking about how they feel under siege. Do you agree?

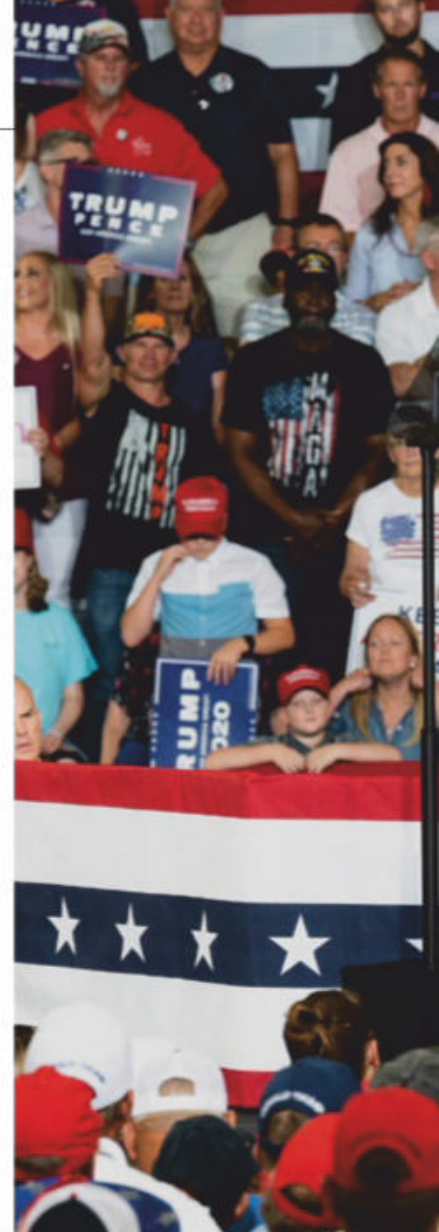
**A.** Sometimes secular people will speak about Christians feeling under siege as though that is somehow ridiculous and not grounded in reality. I say, of course evangelical Christians and traditional Roman Catholics and other religious people feel that way when you have so many aspects of secular culture treating them as throwbacks and dangerous bigots. Simply for holding on to their deepest held religious convictions. If we could go back in a time machine to 1983 and say we would someday force nuns to pay for contraceptives, no one would've believed that. It would've sounded ridiculous but that's exactly where we were in terms of the court.

**Q.** Dr. Moore, you mentioned the word bigot. The SBC has had long struggles with racism. Two weeks ago in Greenville, North Carolina, you saw that spectacle of whites at a Trump rally chanting “Send her back,” referring to Rep. Ilhan Omar. How do you see your role and the role of the evangelical church in terms of dealing with white racism and hate speech?

I hope that we don't see a racially divisive and ugly 2020 presidential campaign. I am very worried about resurgent racism and anti-Semitism all over the world. That again isn't new, but it is new in terms of the speed with which it can travel in a social media era. For me, racism is not a social or political issue. Racism is Satanism in my view, because it's the idolatry of the flesh—and a sense of superiority and dominion over other people. That can manifest itself in neo-Nazi movements in Germany, in racist memes on Facebook or in left wing anti-Semitic posts and movements around the world as well. That is a special burden for me as a Mississippian who went through a spiritual crisis when I was about 15 years old that had a lot to do with some of the bigotry and racism that I saw around me in some places, including among some religious people.

**Q. Can you tell us a little bit more about that experience with racism and failing faith?**

**A.** I was looking at some very high profile moral failings happening—not just around me, but around the world. This would've been the 1980s, the time of the television evangelist scandals. And then also hearing people, not in my church, but in my community, who claimed to be followers of Christ who would nonetheless tell racist jokes. I didn't have enough of an awareness of human nature to be able to see that the Bible never presents an idealized view of humanity or of the church. I was crushed and disappointed because the church—broadly speaking—didn't live up to what I thought I needed it to be. But Jesus did. And so I think that that was a lesson to me at the moment, both about the limits of human nature, but also about the need for moral credibility when



FROM LEFT: BETTMANN (2); MICHAEL BROCHSTEIN/SOPA IMAGES/LIGHTROCKET/GETTY



**cal action and Republicans using churches to assemble white evangelical Christians as a political force? Should Christians be organized as a political force?**

**A.** Well it depends on what someone means by organized as a political force. The church is not a political action committee and should never be a means to any earthly end. Church has a much bigger mission than that. Christians should be engaged in the world around them, including in their callings as citizens. The fortunes of the church don't rise and fall with whoever's winning and losing in the political arena. But then I will find myself sometimes even on the same day preaching to, say, a group of younger church planters. And making the point you can't withdraw from the public arena and still love thy neighbor. You have responsibilities as citizens.

**Q.** We're in a situation now where the white evangelical Christians are extremely important to President Trump's coalition going into 2020. They are actually acting as a political organization to be relied upon in reelecting the president.

## “Racism is Satanism IN MY VIEW, BECAUSE IT'S THE IDOLATRY OF THE FLESH AND A SENSE OF SUPERIORITY AND DOMINION OVER OTHER PEOPLE.”

it comes to the church.

**Q.** Talking about that 15 year old, millennials and Gen Z are known to care less about these social issues—gay marriage, for example—than the evangelical community as a voting whole. How do you see that playing out?

**A.** I don't see as big a divide as perhaps you would when it comes to churchgoing millennials. I really don't see that big of a division when it comes to issues of marriage and family, for instance. Or the necessity of protecting unborn human life. The issue that I face is not so much that I find young people wanting to abandon a traditional Biblical Christian ethic on some of these issues. It's more that I often am dealing with younger people who want to withdraw completely from the public arena, which I don't think is wise.

**Q.** Where do you stand on the whole issue of politi-

**A.** Well some of them are, but I don't think the majority of evangelicals, even white evangelicals, even Trump-voting evangelicals, would actually see themselves as being primarily a political constituency. And so many of them are thinking through the options that they have and are concerned about some very real threats that Christian institutions face, for instance, when it comes to religious liberty. And this is the political calculus that they have made as voters. Whether you agree with that or disagree with that. That is what's happening in their mind. That's a very different thing from being part of seeing oneself as primarily part of an organized political constituency.

**Q.** But the political organization is explicit. Ralph Reed's Faith and Freedom organization, for example, can marshal tens of thousands of people very, very quickly.

**A.** Sure, but I think there's a difference between pa-

**FIRE AND FURY**  
Above: President Trump's rally in Greenville, South Carolina where the riled-up crowd chanted "Send her back. Opposite page, from far left: Jim Bakker represents the evangelical preacher scandals of the past; and a Klan gathering in Mississippi: Racism and Christ do not mix, says Moore.



ra-church political organizations of which there are groups among every constituency and every ideology in American life, and speaking of the church as a whole. I mean I often tell secular journalists that the frustrating thing for me is that often many people who don't actually know very many evangelicals think of us as cicadas who go into dormancy in between every caucus.

**Q. OK, onto another topic: We've got the Jeffrey Epstein spectacle, many unaddressed accusations against the President from women and "#Metoo." The SBC has been dealing with a burst dam of allegations of sexual abuse. What are you doing to address sexual abuse issue in the church?**

**A.** One of the most persistent problems we've had to deal with is a sense of invulnerability. Many churches and many Christians had assumed this couldn't

heavily influenced by Christianity, in some ways?" Yes. But what most people mean is [whether] the United States of America is in a special covenant relationship with God? And to that, my answer would be "no," because I believe in the exclusivity of Jesus Christ, which means that people don't come to God nation by nation, or family by family or tribe by tribe. People come to God one by one.

**Q. How does that answer relate to issues of immigration and asylum that we're facing?**

**A.** Well, Christians can disagree about what our exact policies should be in terms of how many immigrants should be let in every year, how many refugees should be let in every year, how exactly do we deal with issues of border security and what to do about people who are in the country without docu-

**BASHING BACK**  
Immigrants, "are people who are created in the image of God," says Moore. Clockwise from top: A father and son from Honduras pray in Oakland; protesting against the Muslim travelers ban in Columbia, South Carolina.

**immigrant bashing** **“A CHRISTIAN CAN'T PARTICIPATE IN AND DEMONIZATION OF OR MISTREATMENT OF PEOPLE WHO ARE SUFFERING AROUND THE WORLD.”**

happen in church. I am sensing much less of that feeling of invulnerability, and I think that's a good thing. As people are becoming more educated about how abuse happens, and that predators don't appear to be scary, obvious perpetrators in the midst. They use mechanisms of trust in order to prey upon people. So what we've been working on is a way to equip churches in terms of prevention and then what to do when abuse has happened in terms of reporting and also in terms of care for survivors. This fall in Dallas we're calling people from churches all over the country for several days of training on every aspect of this, in terms of reporting, also in terms of establishing policies at the church level, in training volunteers, and background checks.

**Q. Dr. Moore, is America a Christian nation?**

**A.** It depends quite a bit on what someone means by Christian. People use the word Christian in a multitude of different ways. If someone is asking: "Are most people in America professing Christians," then the answer to that sociologically would be yes. If the question is: "Was the founding of the country





mentation right now. What we can't disagree about would be immigrants themselves. The Bible very clearly reveals that what we're dealing with here is not a problem to be solved, but people who are created in the image of God. And so, while a Christian may have a disagreement with another Christian about exactly what bill should be passed to address the problem, a Christian can't participate in immigrant bashing and demonization of or mistreatment of people who are suffering around the world.

**Q.** Let's talk about the future a bit. You are said to believe in the inerrancy of the Bible. The Bible was written some millennia ago when slavery existed and people died of now easily cured disease. Humans are almost, I wouldn't say God-like, but medicine can do some amazing things. And similarly we have these weapons, from social media, all the way up to nuclear weapons that can destroy us and that were never even imagined by the writers of the Bible. How do you

**reconcile the notion of inerrancy with modernity?**

**A.** I believe the Bible is the word of God. So I don't believe that the Bible is a collection of human musings on reality. I believe that the spirit of God was working through human authors, so that what we have in the Bible is the revelation of God. You are right about a human feeling of Godhood in light of modern technology. And I think that that aspiration for Godhood has led to a great deal of hellish suffering. I think it also is behind some of the deep anxiety and dislocation happening around us. Human beings are aspiring to be gods, but we know that we're not. There is this simultaneous exuberance about our technological ability, while at the same time there's this awful fear that we're losing what it means to be human. And I think that in a time of artificial intelligence and augmented reality, there has perhaps never been a time more relevant to what the scripture teaches about what it means to be a creature. **N**



## MOONSHOTS

# Green Dinner

Can you make a plant-based steak from a 3D printer? Would you want to? Giuseppe Scinti thinks it's a good idea.

**➤** *IN ANTICIPATION OF THE 50TH ANNIVERSARY of NASA astronauts landing on the moon, Newsweek is spotlighting pioneers in science and technology, highlighting their very own moonshots and how they hope to change the world.*

Giuseppe Scinti, the 33-year old founder and CEO of NovaMeat, a Spanish bioengineering startup, is on track to create steak made solely out of plant-based ingredients that mimics the texture, taste and nutritional properties of beef using a patented customized 3D printer. His inspiration to merge biotechnology with food technology stemmed from his work as a tissue engineer and his knowledge of the negative effects of animal farming on climate change. Scinti has been deemed the inventor of the world's first 3D-printed plant-based meat substitute.

### What is your moonshot?

My moonshot is creating a plant-based beefsteak that will rival real meat in taste, texture and appearance.

### Can you describe the product you're working on?

To create this kind of plant-based beefsteak, you need a new generation of technology. That's what NovaMeat and I have created. It is true patent-pending technology based on micro-extrusion, which means that we blend the plant and our plant-derived ingredients. The proteins that come from the plant sources can acquire properties similar to ones found in meat—its texture, taste, and appearance. We want to create something nutritious so that it can truly serve as an alternative to a beefsteak.

BY

**JULIANA PIGNATARO**

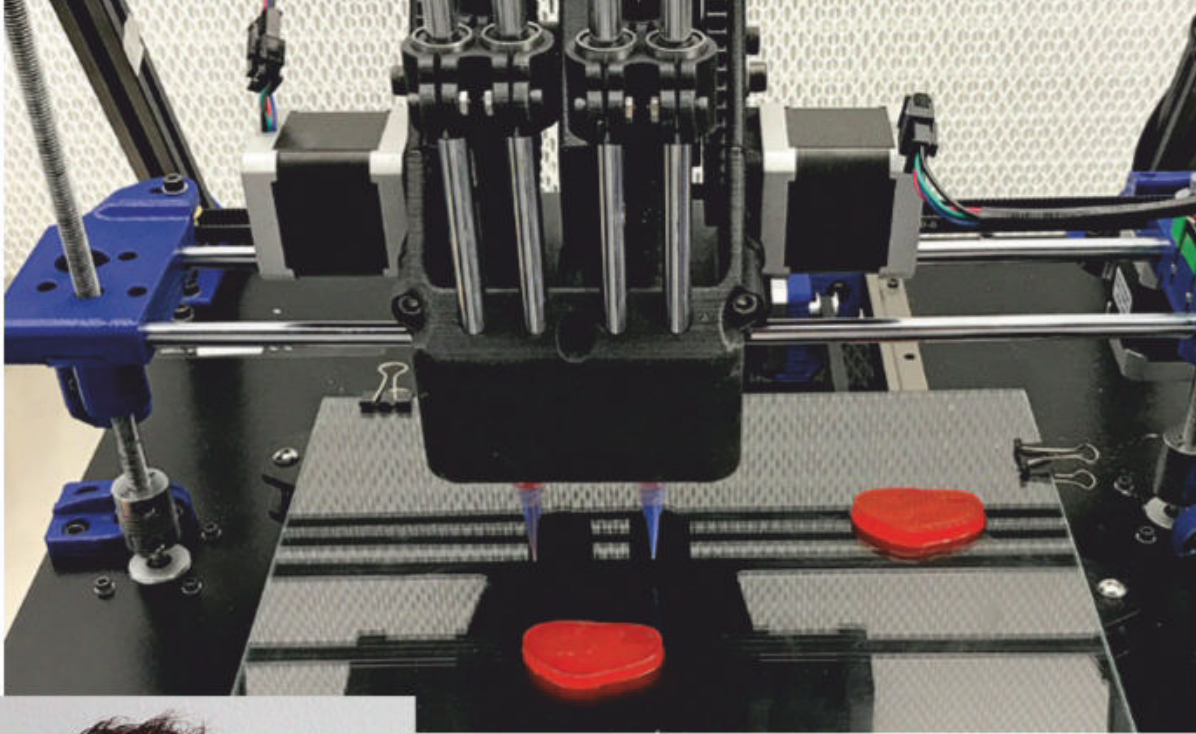
[@julie\\_pignataro](#)

**“I wanted to try to protect life on our planet by applying the skills normally used for tissue engineering.”**

JOHN LUND/GETTY



engineering so that anyone who wanted could decrease the amount of meat in their diet.”



**FRIES WITH THAT?** Scinti (below left) was inspired by his work in tissue engineering to develop patented 3D printed plant-based meat that looks and tastes—and cooks up—just like a real steak.



### Why is this different from other meat alternatives?

In the U.S., there are already some very good examples of meat alternatives, especially in the field of burgers, such as the Impossible Burger and the Beyond Meat burger. But they cannot replace the texture of a piece of fibrous meat. Others succeed with the texture of a piece of meat, but not the taste. With the micro-extrusion technology I patented, the fibrous variety of plant-based ingredients retains both.

### What does it taste like?

Right now, the taste is still similar to those with plant-based ingredients because we have been focusing on the other properties. We got the texture right, and now we are working on the appearance. We demonstrated that we can include a variety of ingredients,

including those necessary for taste. This will get us to our end product, with all the properties of a beefsteak.

### What was your inspiration?

I was working in tissue engineering on biomedical applications using bioprinting. I wanted to try to protect our planet by applying those engineering skills so that anyone who wanted could decrease the amount of meat in their diet.

### What have you learned from others who have tried to tackle similar problems and projects?

I have always admired people who tried to change the world; even the innovators in the Middle Ages were trying for a moonshot! One of my favorites was Leonardo da Vinci. You can apply innovation to change, like

trying to achieve a zero-waste economy and sustainability of livestock. If we wait too long, there will be consequences for the planet that we can no longer solve. For example, I think around 200 animal species become extinct every day!


### How close are you to success?

I feel that innovation can provide alternatives for consumers, food corporations and governments. Plant-based substitutes are growing very fast now. Maybe in the next 20 years, 30 percent of all meat consumed may actually be a meat substitute. But it isn't only the tech itself; you also need to change awareness, which comes from information. People around the world have access to information now that they didn't have a few years ago. In Sweden, for example, they started "Fridays for Future" strikes where young people in schools strike weekly for climate awareness. I believe not only in my project, but in trying to support other projects and to induce changes.

### Who are your mentors?

I have mentors from different disciplines. In the gastronomical field, the chefs at two very important restaurants in Barcelona—Terranova and El Cellar de Can Roca—were very helpful. In medicine, the person with the most impact on me is a Spanish professor, Antonio Campos, an innovator in the tissue-engineering field.

### How do you picture the world in 20 years if you succeed?

My dream would be to change the world, not by solving the problem of the food industry, but by getting young people to participate in innovative projects that can change the world for the better. *This* is what I would like to see in a few years and *this* is where I would like to participate. 



**ONE THIRD**

Households in the U.S. in 2017 that spent more than the suggested 30 percent of their income on housing<sup>1</sup>



**1,200,000**

The number of residential housing units built last year<sup>2</sup>

**BY THE NUMBERS**

# Housing Affordability

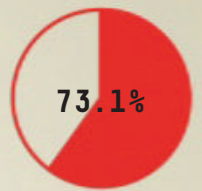
**70% →** The percentage of U.S. counties where the average annual salary isn't high enough to afford a median-priced home<sup>3</sup>

**4-IN-10**

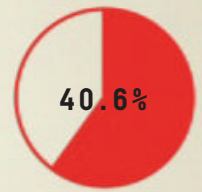
The number of low-income people in the U.S. who are homeless or pay over half of their income for rent<sup>4</sup>

**THE HOME-OWNERSHIP RATE FOR THE SECOND QUARTER OF 2019**

White home ownership



Black home ownership (lowest level since 1970)<sup>5</sup>



# 257,600

The median price of an existing single-family home, a 4 percent increase from a year earlier<sup>6</sup>



**\$2,057 →** The average annual mortgage payment in Pecos, Texas, the most affordable place to live in the U.S.<sup>7</sup>

**\$239,958,219**

Price of the most expensive home ever sold in the U.S. (N.Y.C., 2019)<sup>8</sup>



= \$10M

SOURCES: 1 NATIONAL MULTIFAMILY HOUSING COUNCIL 2 JOINT CENTER FOR HOUSING STUDIES OF HARVARD UNIVERSITY 3 ATTOM DATA SOLUTIONS' FIRST-QUARTER "U.S. HOME AFFORDABILITY REPORT" 4 CENTER ON BUDGET AND POLICY PRIORITIES 5 U.S. CENSUS BUREAU 6 THE NATIONAL ASSOCIATION OF REALTORS 7 SMARTASSET 8 6SQFT



LIBATIONS

# Walking With Whisky

One of the hottest travel trends?  
Scotch tours in, well, Scotland.

DAVID CROCKETT/GETTY; TOPRIGHT: DAVID CROTTY/PATRICK MCMULLAN/GETTY



**➤** FORGET VINEYARDS AND WINE TASTINGS—whisky walks in the country where Scotch originated are now a thing. A big thing.

Scotland, the land of tartan kilts, has always been a top destination for Americans. But now tourists are pouring in with a specific purpose—to try every ancient Scotch on the planet, it seems.

As long as there have been people in Scotland, there has been Scotch whisky, but it wasn't big business until the 19th century when it became legal—and profitable. Today, there are over 120 distilleries across five regions (Campbeltown, Highland, Islay, the Lowlands and Speyside). And business is booming as a whisky renaissance continues to take hold in America.

In recent years, whisky-specific bars have opened their doors in cities like New York, Chicago and Los Angeles to millennials who pour in for a taste of the good stuff. The revival has led to travel demand to see how it's made. According to the Scotch Whisky Association (SWA), a record 1.9 million tourists visited Scottish whisky distilleries in 2018 (up from 1.6 million in 2017)—the majority of which came from Germany and the United States—and numbers for 2019 are expected to be even higher.

It's such a big business that the liquor and spirits giant Diageo, which owns Lagavulin, said in 2018 that it would invest \$190 million over the next three years to “transform” what it offers to Scotch-drinking tourists.

Of course I had to check out this phenomenon for myself. Last May, I headed straight to Islay—the small, windswept island in the southern Hebrides, just off the west coast of Scotland and 25 miles north of Ireland.

Here's what I, a whisky Luddite, found.

#### IN SEARCH OF SINGLE-MALT

Islay is not only a wildly beautiful island with fields of bluebells, ancient forests and miles of virgin beaches—it is also home to nine of Scotland's most famous distilleries, which make all of the country's famed, and pricey, peated single-malt whisky.

I took a flight from Glasgow to the island, and upon arriving I went immediately to the modern

home of craft whisky, the Bruichladdich distillery located on the western side of the island on the shores of Loch Indaal.

Bruichladdich has technically been around since 1881, but by the time it was purchased in 2001 by wine distributors Mark Reynier and Simon Coughlin, it had been shut down for over six years.

Wanting to keep production small, the historic Victorian equipment and warehouses were reassembled and refurbished. Reynier and Coughlin committed to handcrafted production with a twist—using an innovative range of barrels, especially wine casks from vineyards, to age their whisky. (As opposed to ex-bourbon and sherry barrels more typically used in Scotch production.)

The venture was such a success that in 2012 it was sold to Remy Cointreau for about \$74 million with the stipulation that the craft distilling process would continue. Today, Bruichladdich is the second largest employer on the island, behind the local government, and attempts to use all local products, including spring water and barley from a local farmer, James Brown, or the “Godfather of Soil” as he is known.

BY

PAULA FROELICH

[@Pf.co](#)

#### BACK TO SCHOOL

OK, sounds like a great visit, right? But what if the only thing you know about whisky is that it's brown and good? Might be a good idea to study up before you visit.

Me? I was schooled by the master distiller, Adam Hannatt. Here's what I learned.

For one thing: whisky tasting is similar to wine tasting—but different! You can get obsessed with some of the same things like terroir, the ingredients, the process of turning fruit or grain into alcohol as well as the taste and flavors of the final product. But whisky tasting isn't the same. Wine, you spit. whisky you...swallow.

To be sure, it's not like you end up sideways from single malt whisky. Not that you can't, of course, but Scotch isn't supposed to be chugged or mixed, or drunk in a hurry. It is meant to be sipped and savored slowly as the flavors come alive on your tongue—and burn a smooth path down your throat. “A great whisky will open slowly, and taste different

#### BOTTOMS UP!

The whisky revival has led to a travel boom to see how it's made. Some 1.9 million tourists made the trek to Scottish distilleries last year.



on your palate from one second to the next,” Hannatt told me.

And each brand of whisky and each cask, same label or not, will have a distinct, singular flavor. “Islay has several micro ecosystems,” Hannatt said. “And because we do everything by hand—and not with preset ingredients and instructions—and because our ingredients are mostly from Islay, every batch will be different.”

He added: “There’s a connection there that feels right, that we took barley from that farm, we distilled it here, we aged it here, we bottled it here, and released it to the world.”

That day, I tried the company’s eponymous unpeated whisky Bruichladdich, and the heavily peated Port Charlotte—both of which are fruitier, almost peachy; and Octomore, which they boast is the most heavily peated whisky in the world. Although it has a calmer taste than I’d expected, the peat still smokes in the mouth, but it doesn’t punch you in the throat.

Pretty good!

**ROAD WARRIOR**

The next day, I hitched a ride with the Godfather of Soil, Mr. Brown, to cut peat and draw water from the well, in between feeding his herds of long-haired Highland cows.

What is peat? As we drove into the bogs, Brown explained.

“Peat is the younger, wetter version of coal—it’s made up of decomposed trees, shrubs, everything all just compressed,” he explained. “Up until recently everyone on the island used it to heat their homes in the winter, make tea and smoke the whisky.”

I learned that it’s messy hard work cutting bricks of peat out of the ground—and it can also be dangerous. The ground is spongy and unstable, and things left overnight can disappear into the quicksand-like bogs, never to be seen again. Luckily, the Godfather knew his way around, and we came out of the excursion unscathed before visiting the underground spring that is the source for all Bruichladdich whisky. **N**



**“Up until recently everyone on the island used (peat) to heat their homes in the winter, make tea and smoke the whisky.”**



FROM LEFT: DAVID CHESKIN/PA IMAGES; GETTY; ALAN COPSON/GETTY; COURTESY OF ARDBEG; JEFF J MITCHELL/GETTY



**TOURING** Clockwise from above: Bottle of Corryvreckan White whisky; at work at the Bruichladdich distillery in Islay; the view from Lagavulin Bay; and the key ingredient: barley.



## My Advice


PLACES TO PASS OUT  
AND WHERE TO GO NEXT

The next few days were spent driving between the other eight distilleries on the islands, sampling whiskies, roaming the pristine beaches—and doing the famed whisky walk. It starts in Port Charlotte and curves up the southeast coast through a moss-green forest and past a 13th century castle, linking the three most famous distilleries: Ardbeg, Lagavulin and Laphroaig.

In terms of planning a trip, there's plenty of advice out there, but here are a few of my recommendations.

**Where to Stay:** Try Islay House, this hotel is a fully refurbished 18th century estate set in fields of bluebells with views of Loch Indaal, or the Machrie Hotel, a five-star hotel set in the dunes of Laggan Bay that also boasts a D.J.

**Getting There:** Do not drive! Many travelers will be tempted to rent a car and drive from Glasgow. While the drive is indeed beautiful, it is a long and windy drive. Not to mention that driving and whisky tasting don't mix. Spend the night at the Kimpton Blythswood Square Hotel in Glasgow as I did, and take an early morning flight into Islay from Glasgow (or take a bus and a ferry) and hire a taxi. Many of the local drivers are available for the entire day and have lived on the island their whole lives so are full of good stories and are happy to drive you from distillery to distillery making scenic pit stops along the way.

**More whisky:** While Islay is the most easily identified Scotch-producing area, there are four other major whisky producing regions in Scotland. Campbeltown is right near Islay, and it's Scotland's smallest Scotch producing region with just three distilleries known for their malt: Springbank, Glen Scotia and Glengyle. Highland is the largest whisky producing region in the country. The rugged region in the north has 47 distilleries, including Dalmore, Glenmorangie and Brora. Lowland: Located in the southernmost part of Scotland, the whiskies are light and sweet. Famed distillers include Auchentoshan, Rosebank and Glenkinchie. Speyside is sandwiched in between the wild Highlands and the farms of Aberdeenshire; the region takes its name from the River Spey. Set in one of the most beautiful regions of Scotland, Speyside is also home to the most famous distillers (Glenlivet, Glenfiddich and Macallan) as well as another whisky walk, The Malt Whisky Trail. 

**01 England**

**— The House of Windsor**

This constitutional monarchy, currently led by Queen Elizabeth II, was founded 102 years ago when Queen Victoria's son George V took over the throne and the family changed their name to Windsor due to anti-German sentiment during World War I. Today, royal watchers are glued to gossip rags to follow the fashions of the newest generation of duchesses—Meghan Markle and her sister-in-law, Kate Middleton.



**02 Monaco**

**— The House of Grimaldi**

Formed in 1160, this constitutional monarchy is known today mostly for tabloid fare: Prince Rainier III married the American actress Grace Kelly, who later died in a car crash; their daughter once ran away to join a circus; and His Serene Highness Albert II had many public affairs before settling down with his wife, Charlene.

1

2



3

**03 Morocco**

**— Alaouite Dynasty**

This dynasty in North Africa has been on the throne since 1631 when Sharif ibn Ali took control of the Tafilalt area. The current ruler, King Mohammed VI, established a parliamentary constitutional monarchy in 2011.



**04 Eswatini**

**(formerly known as Swaziland)**

**— The House of Dlamini**

Since the 18th century, the House of Dlamini has ruled over the country. King Mswati III, the last absolute monarch in Africa, has 15 wives. His lavish lifestyle and poor human rights record has led to international protests.

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# Modern-Day Dynasties

Pop culture loves a dynastic family, where one family rules for generations. While there are many romantic myths surrounding dynasties, in reality the majority were nepotistic, feudal and often despotic. The newest dynastic darlings of the small screen are the Romanovs—brutally gunned down in 1918 by Bolsheviks in the Russian Revolution. Today, many of the ruling families are constitutional monarchies—which have mainly symbolic roles—and behave better, if only because the public demands it. However, there are still some absolute monarchies around, proving that absolute power can indeed corrupt absolutely. —Paula Froelich



**05 Saudi Arabia**

**— House of Saud**

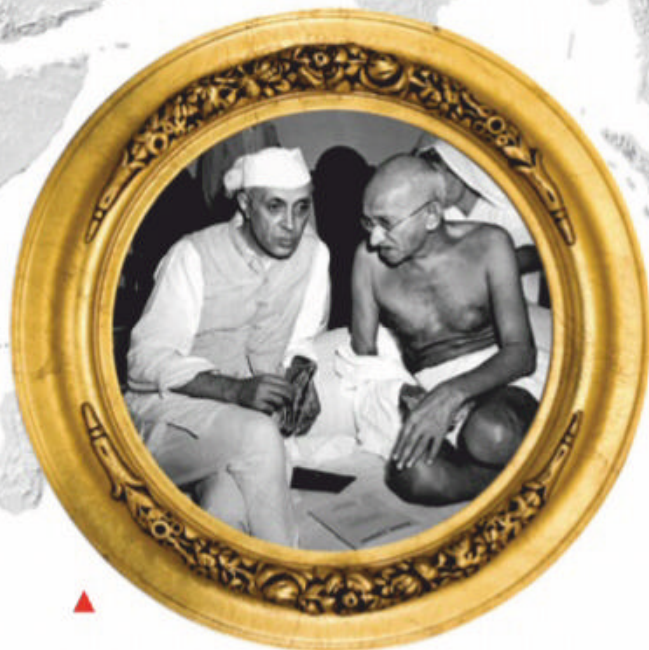
This absolute monarchy began in 1744. Nominally headed by King Abdulaziz ibn Saud today, he has transferred most of his duties to the Crown Prince Mohammed bin Salman (MbS). The kingdom has come under additional international scrutiny after the killing of the dissident journalist Jamal Ahmad Khashoggi last year...proving criticism, even abroad, will not be tolerated.



**08 Japan**

**— The Yamato Dynasty**

The oldest continuing hereditary monarchy in the world, the Yamato family has ruled Japan since 660 B.C. Emperor Naruhito ascended the Chrysanthemum Throne on May 1 after his father abdicated citing health reasons.



**06 India**

**— Nehru-Gandhi family**

Not all dynasties are monarchies. Even before Jawarhalal Nehru became the first Prime Minister of an independent India, the Nehru clan had been politically active for centuries. The Gandhis and Nehrus joined forces when Indira Nehru married Feroze Gandhi. Indira later became India's first female Prime Minister, and her grandson Rahul was the president of the Indian National Congress political party until his resignation on July 3.



**07 Thailand**

**— House of Chakri**

The 237-year-old House of Chakri is currently ruled by King Maha Vajiralongkorn. He is best known for his tattoos, his escapades and his multiple marriages.

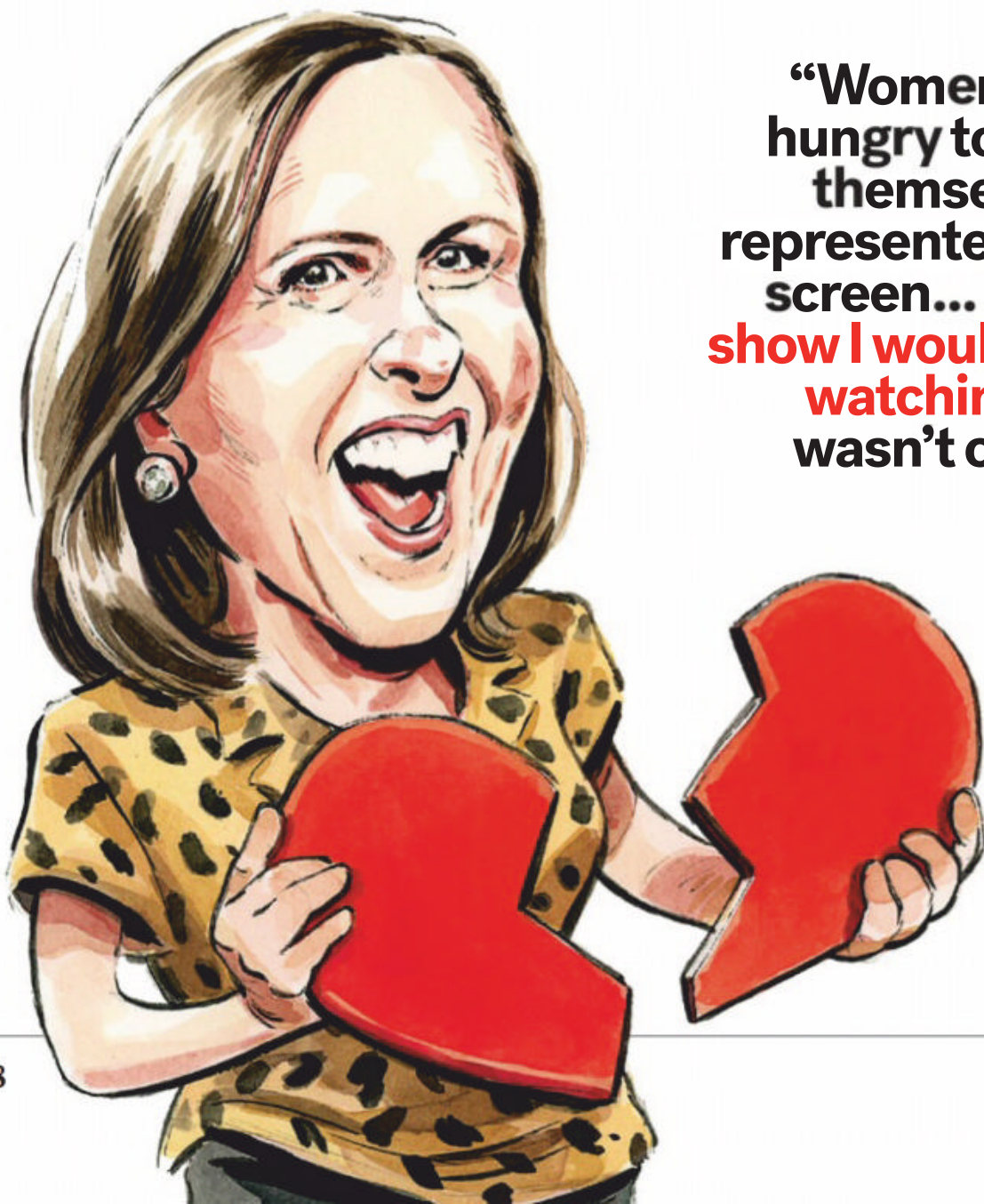
01: CHRIS ALLERTON/AFP/GETTY; 02: CAROLINE SEIDEL/PICTURE ALLIANCE/GETTY; 03: MUSTAFA YALCIN/ANADOLU AGENCY/GETTY; 04: STEPHANE DE SAKUTIN/AFP/GETTY; 05: CHIP SOMODEVILLA/GETTY; 06: UNIVERSAL HISTORY ARCHIVE/GETTY; 07: STEPHEN J. BOITANO/LIGHTROCKET/GETTY; KURITA KAKU/GAMMA-RAPHO/GETTY; FRAMES: GETTY

## PARTING SHOT

# Molly Shannon

➔ “I THINK WOMEN ARE HUNGRY TO SEE THEMSELVES REPRESENTED ON screen,” Molly Shannon told *Newsweek* about the third and final season of the HBO dramedy *Divorce*, which just had its series finale. “It’s a show I would be watching if I wasn’t on it.” Shannon has represented a wide spectrum of women, from her iconic *Saturday Night Live* characters to her lovingly authentic portrayal of a dying mother in the 2016 film *Other People*. In *Divorce*, her character Diane has evolved from being a woman who relied solely on her husband to a woman forced to take care of herself after her husband is sent to prison for embezzlement. Shannon says about her, “Diane is really tough. She’s funny. She doesn’t suffer fools.” Shannon, who guest-starred on a couple of episodes of *Sex and the City*, said getting to work with Sarah Jessica Parker again “was just such a lucky break for me.” We spoke with Shannon about the final season of *Divorce*, the impact *Saturday Night Live* had on her career and where her *SNL* character Mary Katherine Gallagher would be today.

“Women are hungry to see themselves represented on screen... **It’s a show I would be watching if I wasn’t on it.**”



## Does *Divorce* accurately reflect complicated adult relationships?

It does. I watched the season premiere with my husband, and he was like, “This is really good.” I like when guys relate to the show and Thomas Haden Church. It’s a sophisticated adult show about marriage, parenting and friendships. They handle that balance really well, and it’s not easy.

## Do you ever get sick of being asked what it’s like to work with Sarah Jessica Parker?

Never, never, never. Not at all because I’m such a fan. My daughter is just now watching *Sex and the City*, so I’ll always watch it while she does. I used to be such a fan too, I couldn’t wait until a new episode would come on.

## What impact did *Saturday Night Live* have on your acting today?

If [SNL] had never happened, my career would have been very different. It was wonderful to see the characters I had developed onstage—like Mary Katherine Gallagher, Sally O’Malley—on TV. Our group was really good with characters—Will Ferrell, Cheri Oteri, Ana Gasteyer and Chris Kattan—people really responded to that.

## What do you think Mary Katherine Gallagher is up to today?

She comes from a kind of a rocky background, she would probably struggle in relationships and stuff because she did not have an easy time as a kid. But hopefully, she has more peace in her life. —H. Alan Scott

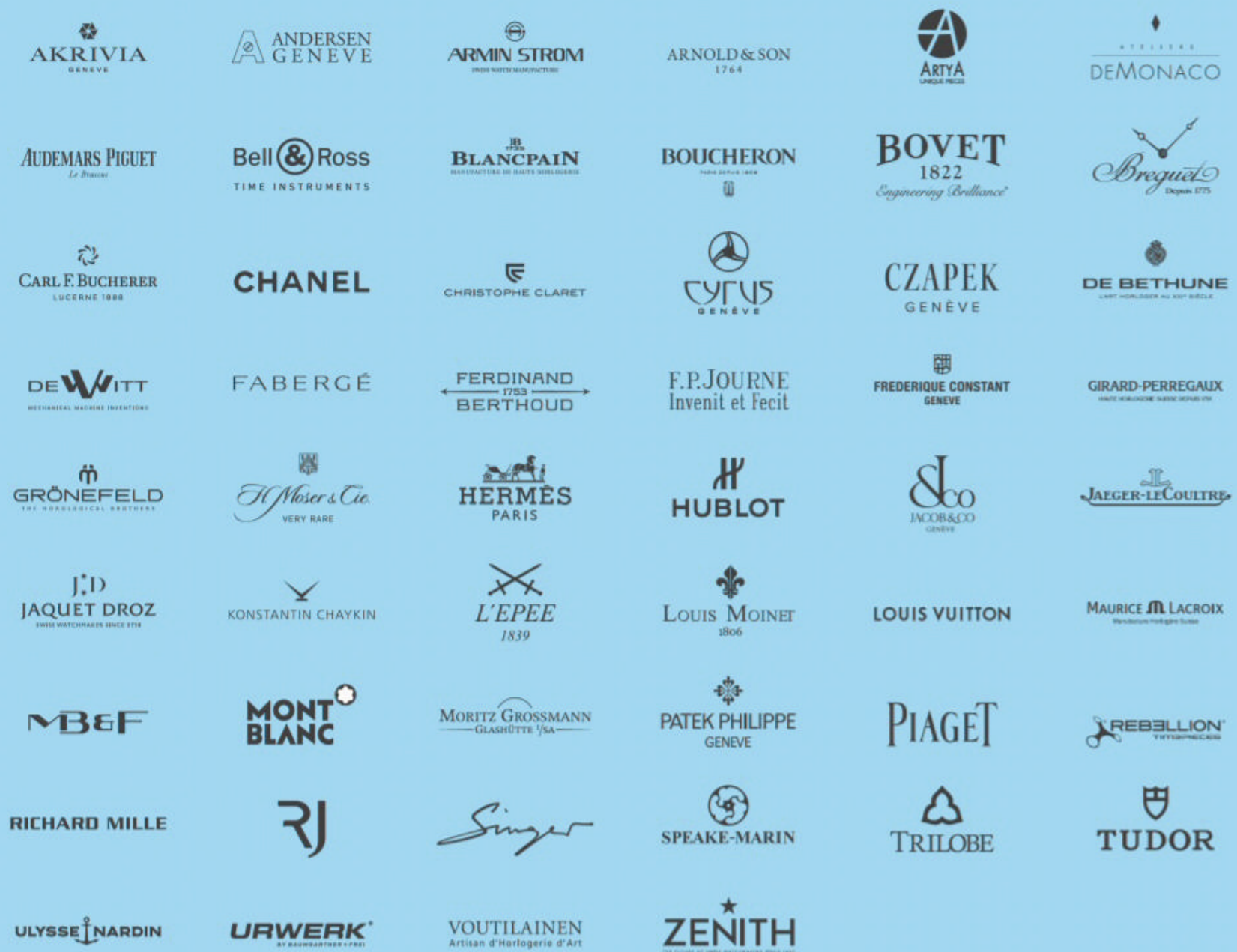
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