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EXECUTIVE EDITOR

Jayne Durant

SENIOR EDITOR

Beth Mull

EDITORS

Michael Stamp
Truett Billups
Christy Hardy

DESIGNER

Dennis Davidson

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The Mona Lisa Camel



The Bactrian camel is one of the many creatures you'll find at the ICR Discovery Center for Science and Earth History when it opens next spring. While the exhibits will display an incredible variety of animals, the camel is probably my favorite. Our camel has the Mona Lisa smirk. She makes me think of a line from a movie I once saw—it went something like this: “She smiles at me as if she knows something I don't.”

We showed our Facebook followers a close-up of the camel's face and asked them to caption it, to let us know what they thought she might be thinking. Jason responded with “You looking at me?” Dennis said, “The look you give when someone talks about evolution.” Margo said, “Come see me!” And that's a great suggestion—you should plan to bring your family to see this cool camel next spring.

We've come a long way since we first broke ground in April

2017. Dr. Henry Morris III fills in more details in his article this month, “A Great Door” (pages 5-7). He says, “Although we will not formally open the ICR Discovery Center [this fall], we'll hold several informational and fundraising meetings...while we are working to complete the magnificent exhibit hall that will house the displays... Please join in our thanksgiving to the Lord Jesus for His absolutely stunning provision” (page 6; see also the ICR Discovery Center update on page 13).

Our cover displays an incredible tube worm found deep in the ocean. Frank Sherwin explains how these creatures contain hemoglobin and why that's significant (“Phenomenally Designed Hemoglobin,” pages 10-12). This is an example of the wonders of God's design that you'll learn about in the Discovery Center.

In this month's research article, “ICR Climate Research Advances,” Dr. Jake Hebert discusses Ice Age theory and the pre-Flood world's climate (page 9). Dr. Hebert's work will be prominent in our Ice Age exhibit in the Discovery Center.

Dr. Jeffrey Tomkins discusses the hexapod gap. Read his article to learn more about this evolutionary conundrum (“Evolutionists Can't Fill the Hexapod Gap,” page 14). His extensive research on human DNA and chimp DNA will be on display in the Discovery Center as well.

We often encounter questions about fossils and created kinds. In this issue, Brian Thomas examines the extinct beardog and discusses problems with linking it to the evolution of dogs and bears (“Beardogs: Bears, Dogs, or Something Else?” on page 15). Also in this issue, Mr. Thomas addresses the question we encounter too often—is Genesis 1–11 actual history? See why he says, “Lock the gate labeled ‘Genesis is poetic’” (page 20).

Whatever your creation questions may be, you'll find answers to many of them online at ICR.org and in each issue of *Acts & Facts*. And when the time comes, you'll find plenty of scientific and biblical evidence to grow your faith and understanding at the ICR Discovery Center.

Does our Mona Lisa know something you don't? Make plans to visit her in the spring to find out! In the meantime, follow us on social media (@ICRscience) and visit ICR.org for the latest in biblical science news.

Jayme Durant
EXECUTIVE EDITOR

A Great Door

“For a great and effective door has opened to me, and there are many adversaries.”
(1 Corinthians 16:9)

H E N R Y M . M O R R I S I I I , D . M I N .

article highlights

- In less than a year and a half, we've come a long way in building the ICR Discovery Center for Science and Earth History.
- The total cost will be around \$33 million, and we need to raise the final \$4.5 million.
- We've diligently sought the Lord's will in this effort, and He has led and blessed us all along the way.
- Prayerfully consider becoming a partner with ICR in this “great door” of opportunity.

The ICR Discovery Center for Science and Earth History is taking shape! It was only in April 2017, just a little over 16 months ago, that we held a wonderful celebration acknowledging that the Lord had enabled us to break ground on a vision that had been in our hearts since early 2008. Many of you have been part of the support of this vision, both in prayer for its success and in your gifts to help us make it a reality.

As you read this article, much of the structure and many of the cosmetic enhancements are coming together, and it is likely we will have a conditional occupancy permit for the new construction portion of the Discovery Center completed by August 31, 2018. Essen-

tially, that portion of the Discovery Center will include:

- ◆ The display fountain, the parking and park areas, and all external landscaping
- ◆ The lobby area with the *T. rex* and Friends display and the seven-panel Let There Be creation series by artist Rachel Wimpey
- ◆ The ICR resource center (bookstore)
- ◆ The ICR planetarium
- ◆ The ICR founder’s auditorium

Although we will not formally open the ICR Discovery Center at that time, we’ll hold several informational and fundraising meetings during the fall and early winter months while we are working to complete the magnificent exhibit hall that will house the displays, animatronic animals, fantastic representations of life during the First World and after the Flood, and a virtually bottomless well of information that can be accessed via touchscreens throughout the exhibit areas.

As the Lord enables, we hope to open the ICR Discovery Center in April or May 2019. This “great door” has been funded by donations, large and small, from those who share our vision and want to further this exciting opportunity to reach generations not yet born with the liberating truth of God’s Word.

Not one dime has been borrowed, nor have ICR’s normal operations been curtailed. We have continued to pursue an aggressive seminar schedule, publish books, and generate professional DVDs, as well as our other ministry work. Please join in our thanksgiving to the Lord Jesus for His absolutely stunning provision.

Basic Financial Overview

As of June 2018, ICR has spent \$20,368,225 on the property, architectural preparation, city and county permits, and construction for the ICR Discovery Center for Science and Earth History. All of this has been supplied by ICR donors! Not one dime has been borrowed, nor have ICR’s normal operations been curtailed. We have continued to pursue an aggressive seminar schedule, publish books, and generate professional DVDs, as well as our other ministry work. Please join in our thanksgiving to the Lord Jesus for His absolutely stunning provision.

By now, all of the needed vendors have been contracted to finish the remaining new construction and begin in earnest the completion of the displays, informational software and access points, music, visuals, murals, installation of the many dioramas and taxidermy animals—as well as the coordination of the animatronic dinosaurs, Ice Age mammals, and several of the interesting two-by-two processions into the Ark.



Here’s the macro picture of what remains to be done at the time of this writing.

◆ Work to be completed	\$ 12,936,629
◆ Cash on hand for the project	\$ 3,890,273
◆ Formal donor commitments	\$ 4,500,000
◆ Remaining funds to be raised	\$ 4,546,356

ICR Fundraising Policy

Over the 48 years of ICR’s ministry, the Lord Jesus has proven Himself faithful again and again. We’ve tried to follow the basic biblical example of any Kingdom ministry:

1. Seek the Lord’s will and direction *before* committing to a strategy or project.
2. Communicate the vision of our mission publicly and clearly.
3. Pray diligently that the Lord would supply the resources in His time and His way.
4. Expect it to happen.

There are many biblical examples, statements, and illustrations of how the Lord supplies for the Kingdom work of His people during their time on Earth. We are to tithe our “first fruits” to the “storehouse” (Malachi 3:10). My father, ICR founder Henry M. Morris, and I have always felt that in the New Testament Age 10% of a believer’s gross income belongs to the church of which he or she is a faithful member. All of his articles and mine that deal with that subject have insisted that ICR does not want a part of the Lord’s tithe.

The gifts that believers have the option and freedom to give should be bestowed as carefully as we know how to do. We should evaluate the many ministry opportunities that are seeking help and



What's Going on Now

As indicated earlier, the work on the lobby, planetarium, auditorium, and resource center is proceeding rapidly. The goal is to have that area ready for use by August 31, 2018.

All of the internal walls and most of the electrical and networking cabling have been finished in the exhibit hall. Much work has already been completed on the major displays (Grand Canyon, Mount St. Helens, Garden of Eden). Several of the large animatronic creatures have been installed (*T. rex*, woolly mammoth, *Deinonychus*, pterodactyl). Thirty-six of the larger taxidermy specimens have arrived and are in storage in our sales and distribution warehouse. The muralist has arrived and is hard at work painting the hundreds of feet of wall murals that will provide the backdrop and setting for the several galleries in the exhibit hall.

We are rapidly working on the storytelling side of the exhibits. Much of the difference between the ICR Discovery Center and a typical “walk and gawk” museum will be the depth and accessibility of the information made available throughout the center. Every exhibit will have touchscreens in place that will allow visitors to access various levels of information. The intent is that anyone, whether child, graduate student, or open skeptic, will have available at their fingertips all of the archives and research ICR has developed over the decades of our ministry.

As we install the hardware and complete the various elements of the visual enhancements, we want to make sure that anyone visiting our Discovery Center can find the answers to their questions and that they’ll want to return again and again to the ever-changing and absolutely stunning displays of the evidences of the Lord’s creation, designed to build everyone up in “the faith which was once for all delivered to the saints” (Jude 1:3), to undergird the “substance of things hoped for, the evidence of things not seen” (Hebrews 11:1), and to proclaim those aspects of our Creator that are “clearly seen, being understood by the things that are made, even His eternal power and Godhead” (Romans 1:20).

Become a partner with us in this “great door” of opportunity. There is much opposition, but “He who is in you is greater than he who is in the world” (1 John 4:4). ✉

Dr. Morris is Chief Executive Officer of the Institute for Creation Research. He holds four earned degrees, including a D.Min. from Luther Rice Seminary and an MBA from Pepperdine University.



attempt to determine not only that their cause and focus are current and significant, but also that they operate according to biblical principles. Fortunately, there are accountability organizations to help those of us who want to give beyond our tithe. The ECFA group, Best in America, Charity Navigator, and even Amazon Smile are available to give potential donors a quick check on the efficiency, integrity, and administrative honesty of a given ministry. ICR is proud to have received the best rating available from all of these organizations.

Then we must consider the implications in the Bible of the motive for giving. The most demanding example, of course, is the precious widow who gave her “two mites” (all she had) for the work of God (Luke 21:2). Rarely could any of us meet that standard, but it is a goal to strive toward. Essentially, it specifies that we give without any desire “to be seen by men” (Matthew 23:5). That particular motivation in itself is often cited by the Lord Jesus. He castigated the Pharisees for their religious works that were intended to gain them public attention in one way or another—to be seen by men.

I can tell you with great joy that the overwhelming number of folks who have given to the ministry of ICR, and more recently to the ICR Discovery Center, have not even hinted at a plaque or sign or name to be placed in commemoration of their gift. As Jesus said, “Your Father who sees in secret will Himself reward you openly” (Matthew 6:4). In fact, the most generous giver who has helped bring this Discovery Center to fruition has specifically asked that we *not* reveal his name or give any public recognition for his generosity. He wants his gift to be “unto the Lord” for a work and ministry that the Lord has granted him the joy of participating in. Would that we all could be that sensitive to God’s leading.

As the Lord enables, we hope to open the ICR Discovery Center in April or May 2019. This “great door” has been funded by donations, large and small, from those who share our vision and want to further this exciting opportunity to reach generations not yet born with the liberating truth of God’s Word.

AUGUST

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7 Farmers Branch, TX | Metroplex Institute of Origin Science (MIOS) | (R. Guliuzza) 972.965.2110

11-12 Rockwall, TX | Ridgeview Church (Includes animatronic dinosaurs!) | (B. Thomas) 972.771.2661

13 Denton, TX | Denton Bible Church (Includes animatronic dinosaurs!) | (B. Thomas) 940.297.6700

15 Rockwall, TX | Ridgeview Church | (F. Sherwin) 972.771.2661

20 Denton, TX | Denton Bible Church | (R. Guliuzza) 940.297.6700

26 Denton, TX | Denton Bible Church | (J. Williams) 940.297.6700

AUGUST
25-26

Unlocking the Mysteries of Genesis Conference

Dallas, TX | First Baptist Dallas | ICR.org/event/fbcdallas2018 | 214.615.8325

Henry M. Morris III, D.Min	Randy J. Guliuzza, P.E., M.D.	Jeffrey P. Tomkins, Ph.D.	James J. S. Johnson, J.D., Th.D.	Jake Hebert, Ph.D.	Tim Clarey, Ph.D.
Jerry Bergman, Ph.D.	Jeffrey Williams, NASA astronaut	Jayme Durant	Brian Thomas, M.S.	Frank Sherwin, M.A.	

SAVE THE DATE!

September 13-16 El Paso, TX | Unlocking the Mysteries of Genesis Conference (Includes animatronic dinosaurs and Fossil Walks with ICR scientists!) | (R. Guliuzza, J. Johnson, J. Tomkins, J. Hebert, T. Clarey, F. Sherwin) 915.595.0288

For information on event opportunities, email the Events Department at Events@ICR.org or call **800.337.0375**.

ICR Climate Research Advances

Investigating past climates has long been a major focus of the Institute for Creation Research. Creation scientists Michael Oard and Dr. Larry Vardiman have made significant contributions to our understanding of the post-Flood Ice Age, and ICR's current climate research builds on their legacy.

This research emphasis has two major components: 1) refuting the dominant secular Ice Age theory, and 2) gaining a better understanding of the pre-Flood world's climate.

During the past two years, ICR has made significant progress in the first area, exposing major problems with the well-known "Pacemaker of the Ice Ages" paper used by uniformitarian scientists to support the most popular secular Ice Age explanation—the astronomical or Milankovitch theory.^{1,2} These scientists obtained their results using an age assignment they themselves no longer accept as valid.

This research is important for three reasons. First, since additional evidence for the astronomical theory is weak to nonexistent, secular scientists have no convincing reason to believe their Ice Age explanation is correct. This means the creation Ice Age model has a substantial edge over secular explanations.

Second, the astronomical theory is an important dating tool for secular scientists, who frequently use it to assign ages to sediment cores and ice cores, and even to calibrate the dating standards used in argon-argon radioisotope dating. Without a firm basis for this theory, hundreds, if not thousands, of assigned ages may be suspect, even by evolutionary long-age reckoning!

Third, acceptance of the

article highlights

- ICR has researched Earth's climate for decades.
- We've successfully challenged the dominant secular Ice Age theory.
- The next phase of our research focuses on the pre-Flood climate.

astronomical theory is making subtle contributions to climate change alarmism.³ So, ICR's research initiative on this subject has been strategic in a number of ways.

Recent additional work on the subject uses secular scientists' own assumptions and methodology but takes into account other changes they've made to the data in addition to the age revision mentioned above.⁴ These results have been published and are currently accessible online.⁵ The final results are shown in the paper's figures 12 through 20. The bottom line is that in these graphs—constructed using chemical and other data from the sediment cores used in the Pacemaker paper—the peaks representing the frequencies at which climate change supposedly occurred and the vertical lines representing the frequencies predicted by the astronomical theory are generally *not* aligned, which they should be if the data supported the astronomical

theory. The data's agreement with secular expectations is even worse than the results I published in 2016!

Our climate research program's next goal is gaining a better understanding of the pre-Flood climate. There is still much we don't know. Some creation researchers claim there was no rain in the pre-Flood world, citing Genesis 2:5-6 as evidence. Other creationists assert that the absence of rain in this passage only applies to the creation week. But if that were the case, why mention it at all? Absence of rain for just five days is hardly noteworthy. So, was there rain in the pre-Flood world or not? And if not, *why* not? I have an idea I'm now exploring.

This particular research could take a while. In the meantime, there is additional possible evidence that secular scientists assign far too much time to the deep ice cores of Antarctica. This evidence provides a new argument for the relative youthfulness of the ice sheets, a proposal I've submitted for publication.

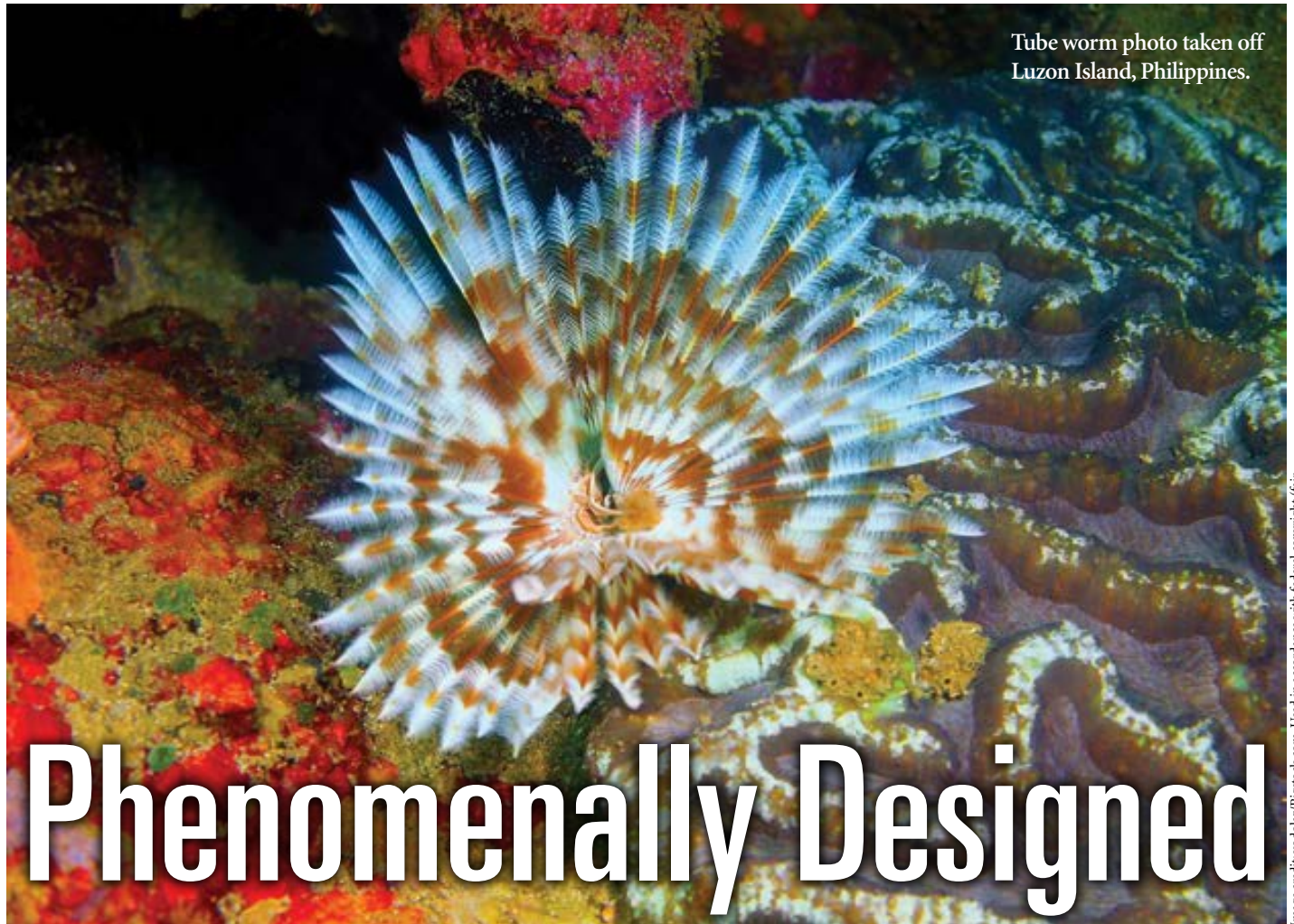
Of course, none of these research advances would be possible without your generous support. Thank you for your faithful giving that allows us to push back against a (sadly) never-ending stream of evolutionary misinformation. ✂

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5. Hebert, J. 2017. The "Pacemaker of the Ice Ages" Paper Revisited: Closing a Loophole in the Refutation of a Key Argument for Milankovitch Climate Forcing. *Creation Research Society Quarterly*. 54 (2): 133-148. Currently these results are open-access at creationresearch.org.

Dr. Hebert is Research Associate at the Institute for Creation Research and earned his Ph.D. in physics from the University of Texas at Dallas.





Tube worm photo taken off Luzon Island, Philippines.

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Phenomenally Designed Hemoglobin

article highlights

- Hemoglobin is an intricate protein that transports oxygen in the red blood cells of many creatures.
- Hemoglobin has always been hemoglobin—there’s no evidence it evolved.
- Early stages of human development involve unique hemoglobin structures.
- Hemoglobin is yet another of God’s great designs.

Hemoglobin is an iron-containing respiratory protein in red blood cells that binds oxygen and then transports and releases it to cells that need oxygen. It’s designed as four subunits (two alpha and two beta chains), each with an eight-helix folded pattern. This configuration enables conformational changes of the protein so that oxygen molecules can easily load and unload. God has designed hemoglobin in a wide range of His creatures, both invertebrates (arthropods, mollusks, annelids, and echinoderms) and vertebrates.

Did hemoglobin evolve? Evolutionists should be able to trace how this amazing protein molecule originated—but they can’t. Scientists have no fossil molecules, and thus they cannot go back into deep evolutionary time and analyze

the hypothetical pre-hemoglobin that supposedly existed. Evolutionists Richard Dickerson and Irving Geis stated that hemoglobins are “a puzzling problem. Hemoglobins occur sporadically among the invertebrate phyla in no obvious [evolutionary branching] pattern.” Dickerson goes on to say, “It is hard to see a common line of descent snaking in so unsystematic a way through so many different phyla.”¹

A decade later, another evolutionist said:

Who would consider seriously a phylogeny of vertebrates drawn from a comparison of myoglobin [a single polypeptide chain molecule found in the muscles of vertebrates] of some species and hemoglobin from others? The species for which myoglobin is used will cluster together far away from the related species for which hemoglobin

is selected....The main problem here is the reliability of evolutionary reconstructions based on sequence data....The composite evolutionary tree...encompasses all the weaknesses of the individual trees.²

The fact is that whenever hemoglobin is found in the living world, it's always fully functional and completely optimized to the needs of the specific creature in which it resides. In a recent report, Sjaak Philipson and Ross Hardison wrote:

While the full physiological significance of the developmental diversity of hemoglobins is not yet understood, it is clear that the multiplicity of hemoglobins produced in a developmentally controlled manner is a strongly conserved feature across vertebrates, including the jawless vertebrates (agnathans), which are the most distantly related extant vertebrate relatives to humans.³

When Philipson and Hardison use the phrase “strongly conserved,” they are simply saying the hemoglobins somehow remained unchanged over the large expanses of presumed evolutionary time. Hemoglobin has always been hemoglobin no matter where it is found. For example, many deep-ocean trenches have hydrothermal vents that constantly stream superheated mineral-rich water. The vents provide the heat and nutrients to sustain a range of biodiversity that includes large, bizarre tube worms (genus *Riftia*). These annelids are designed with bright-red plume structures. The red color is from



Figure 1. *Riftia tube worm colony near the Galapagos Islands.*

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several complex hemoglobins that have 144 globin chains. “The high molecular mass hemoglobin of the worm is the transporter for both oxygen and sulfide.”⁴ The worms have an amazing extracellular multi-hemoglobin system with one in the coelomic cavity (a fluid-filled body cavity) and two in the vascular (blood system) compartment.⁵

Evolutionists generally refer to an unknown evolutionary ancestor to explain ancestral states. In a study on vertebrate globins, Jay Storz and his colleagues wrote, “The retention of the proto-*Hb* and *Mb* genes in the ancestor of jawed vertebrates permitted a physiological division of labor between the oxygen-carrier

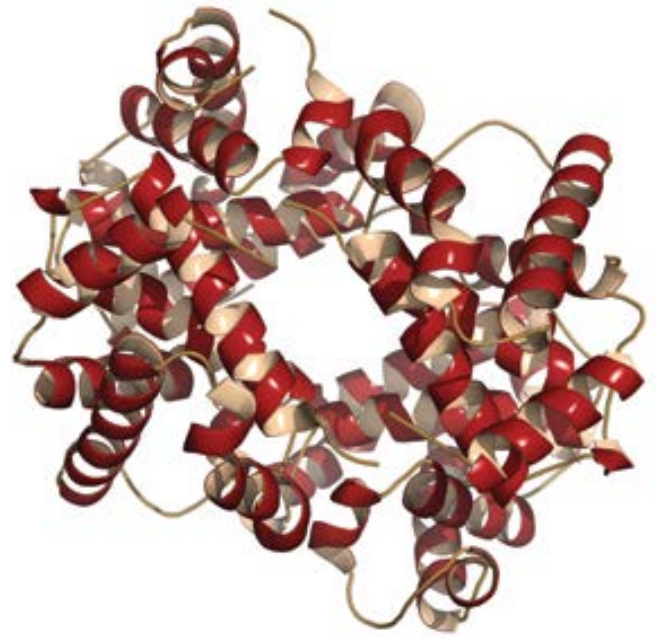


Figure 2. *Representation of a human hemoglobin protein molecule. Hemoglobin is an iron-containing oxygen-transport protein found in red blood cells.*

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function of Hb [hemoglobin] and the oxygen-storage function of Mb [myoglobin].”⁶

Storz et al appeals to an alleged ancestor of jawed vertebrates—but such an ethereal creature has never been found in the fossil record. Nor is there agreement on what that ancestor should or would be.

Features of the most recent common ancestor of all bilaterian animals have been much debated.⁷

Faced with these intrinsic obstacles and with little evidence from the fossil record to help, it is hardly surprising that disagreement over the origin of chordates [a phylum containing amphioxus, fish, amphibians, reptiles, birds, and mammals] has been common.⁸

The hemoglobin molecule is designed with much variation to supply the oxygen needs of a wide variety of organisms. There are over 300 alleles (one of two or more forms of a gene that produce variations in a given trait) for the hemoglobin gene, part of the globin gene superfamily. Secular scientists attempt to explain their origin using terms such as *duplication* (a form of mutation that overwhelmingly destroys genetic information) and *translocation*.

Comparative studies also have been conducted on the genes and gene clusters that encode the hemoglobins, revealing a rich history of gene duplications and losses as well as translocations.⁹

The functional diversification of the vertebrate globin gene superfamily provides an especially vivid illustration of the role of gene duplication and whole-genome duplication in promoting evolutionary innovation.¹⁰

But is this large family the product of random duplications resulting in functional diversification? The concept of duplication and divergence is a cornerstone of neo-Darwinism. Evolutionists often appeal to gene duplication, a process in which a gene is somehow accidentally copied. In the ideal evolutionary world, one copy remains the same by “purifying selection” while the other copy supposedly becomes a “new” gene that is unaffected from purifying selection and magically evolves a new function.

The problem is that any gene will have accumulated mutations throughout evolutionary time. It is not in a pristine state. A duplication of that gene will have the mutations duplicated with it. Indeed, both copies will still degenerate. When a gene duplication occurs, it negatively affects its own expression (the production of protein or regulatory RNA), not to mention the expression of other genes.¹¹ Storz et al also appeal to whole-genome duplication, but this is even more problematic, if not lethal. Whole-genome duplication is also called *polyploidy*, the condition in which an organism possesses one or more sets of chromosomes in excess of the normal two sets. Polyploid plants are common, but duplicating the human genome would be fatal. Ironically, evolutionists suggest that “initial genome duplications, estimated to have occurred at least 600 million years ago, shaped the genome of all vertebrates.”¹²

This was never observed, of course, but is based on theoretical inference or assumption, as the times of the duplication events of vertebrate globin genes can only be inferred.¹³ Evolutionist Douglas Futuyma states:

The origin of hemoglobin and myoglobin from a common ancestral gene occurred in the ancestor of all vertebrates, but the alpha and beta hemoglobin subfamilies originated by duplication in an ancestor of the jawed vertebrates.¹⁴

Evolutionists assume the “ancestor of the jawed vertebrates” was a branch of the placoderms (“ancient” heavily armored fish) that gave rise to the present-day gnathostomes, a superclass that includes 99% of all living vertebrates. One should keep in mind, however, that “zoologists do not know what animals were the first vertebrates.”¹⁵

Storz et al call on the mystical non-explanation of convergent evolution to describe how different creatures end up with related purposeful specializations:

Phylogenetic and comparative genomic analyses of the vertebrate globin gene superfamily have revealed numerous instances in which paralogous globins have convergently evolved similar expression patterns and/or similar functional specializations in different organismal lineages.¹⁶

Evolutionists commonly call upon convergence when similar expression patterns are seen in different lineages. But in these cases, it’s more of a declaration based on expectation than an actual observation. Creation biologist Gary Parker notes:

Convergence, in the sense of similar structures designed to meet similar needs, would be expected, of course, on the basis of creation according to common design.¹⁷

Perhaps one of the more striking cases for creation is the unique structures of hemoglobin found in the early stages of human development—in the last seven months of the fetus’ growth in the womb up to the approximate age of six months after birth. The structures are called embryonic (there are three types) and fetal hemoglobin (HbF), and they differ from adult hemoglobin (HbA) in that there are changes in the hemoglobin chains.¹⁸

In what is seen as good engineering by the Creator, embryonic and fetal hemoglobins have a greater affinity for binding oxygen than adult hemoglobin. This means the developing baby receives critical oxygen from the mother’s bloodstream, and the various hemoglobins under the changing conditions during development can in turn release the oxygen into the baby’s tissues. Another remarkable fact is that hemoglobin is first made in a special structure aligned with the umbilical cord called the *umbilical vesicle* and is produced in the liver and spleen, and then finally in bone marrow after bones develop. This phenomenal system has to have been designed.

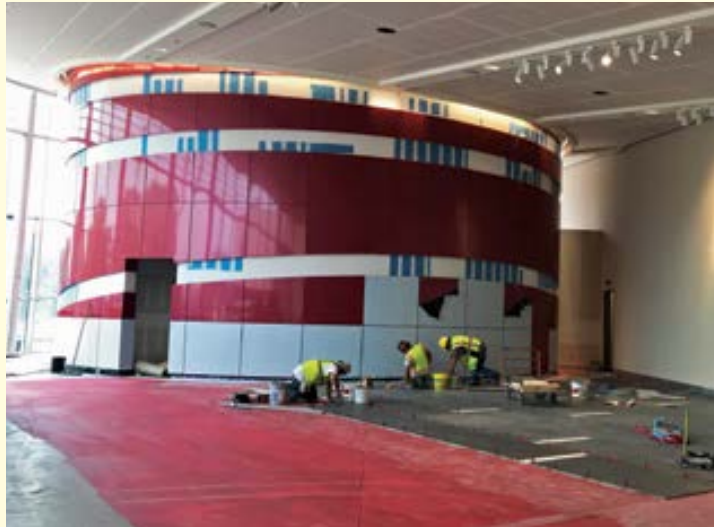
Neither organisms nor their globins evolved through blind chance and long time periods. Instead, the “different organismal lineages” were recently created and utilize these globins based on their niche in the environment. Creationists look at the origin, structure, and placement in the living world of the incredible hemoglobin molecule and see the hand of the all-wise Creator. ☞

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Mr. Sherwin is Research Associate, Senior Lecturer, and Science Writer at the Institute for Creation Research and earned his M.A. in zoology from the University of Northern Colorado.





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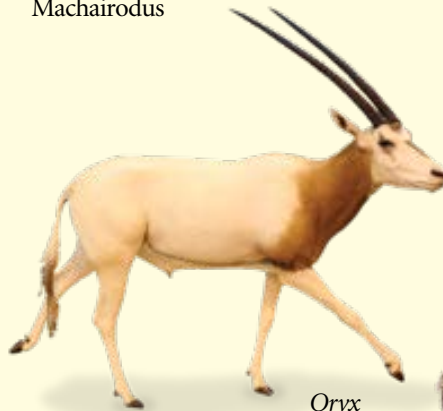
Some of the creatures represent original created kinds, so their design required some creative interpretation. For example, our *Machairodus* has traits from several big cats, including the modern lion, extinct saber-toothed cat, and Caspian tiger.



Machairodus



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Gray Wolf



Bactrian Camel

Image credits: Michael Hansen

Evolutionists Can't Fill the Hexapod Gap

Insects are ubiquitous on Earth. They fly through the air, live in trees, walk on or under the ground, and even live or hunt in water. Some are appreciated, some are not, but they are critical to the food chain. They pollinate plants, help recycle waste, and perform other important tasks. But they are problematic pests to the grand evolutionary story due to their rapid and diverse appearance in the fossil record, followed by a huge, inexplicable gap.¹⁻³

Insects first appear about 385 million years ago, according to evolutionary dating. The earliest known insect, which appeared suddenly without any insect precursors, was a wingless creature that looked much like a modern silverfish. But after this initial appearance, there was allegedly an absence of insects in the sedimentary rocks for the next 60 million years.¹⁻³ There was no sign of a single roach, grasshopper, or dragonfly. This huge evolutionary gap between 385 million and 325 million years ago is known among paleontologists as the *hexapod gap*.⁴

At the end of this gap, an enormous diversity of insects, including many kinds of flying insects, appears suddenly in the rock record with no ancestors. One evolutionary researcher recently stated:

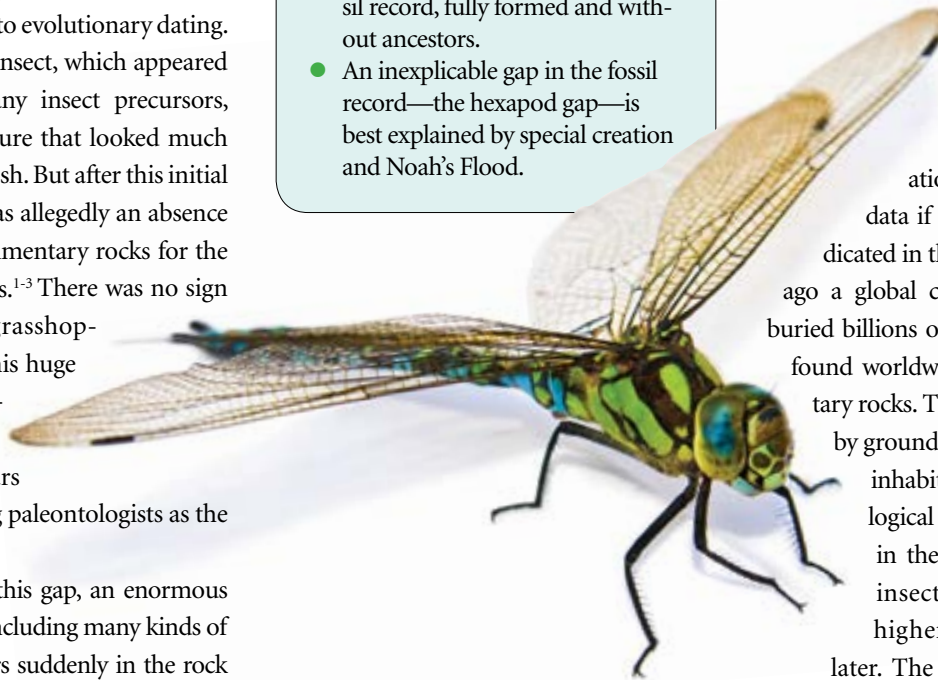
There's been quite a bit of mystery around how insects first arose, because for many millions of years you had nothing, and then just all of a sudden an explosion of insects.⁵

The huge problem is that all the evolutionary precursors to this explosion of insect diversity should be found in the hexapod gap, but according to evolutionists, "Tragically, fossils of stem-group hexapods remain elusive."²

So, how have evolutionists tried to solve this hexapod gap conundrum? One popular hypothesis proposes that insect abundance and size were constrained by low

article highlights

- Insects are found in environments around the globe.
- They appear suddenly in the fossil record, fully formed and without ancestors.
- An inexplicable gap in the fossil record—the hexapod gap—is best explained by special creation and Noah's Flood.



oxygen levels in Earth's atmosphere during the late Devonian geological period. The overall idea seemed to have some support based on a model of atmospheric oxygen over the past 570 million years developed by Yale geochemist Robert Berner in which he compared ratios of carbon and oxygen in ancient rocks and fossils.⁶ Based on this model, atmospheric oxygen that coincided with the start of the hexapod gap was lower than 15%. Modern atmospheric oxygen is about 21%. The low oxygen levels were thought to have somehow suppressed evolution of the hapless insects.

In a study published earlier this year, researchers updated the decade-old oxygen level model using more extensive carbon

records.³ The new data showed that the dip in atmospheric oxygen during the late Devonian did not exist. One of the study's co-authors, Stanford paleontologist Jonathan Payne, stated, "What this study shows is that environmental inhibition by low oxygen can be ruled out because it is not compatible with the most current data."⁵ Evolutionary researchers are now back to square one in explaining the pestering hexapod gap and why insects show up suddenly in the fossil record fully diverse in all their various kinds with no evidence of evolution.

So, how do creationists make sense of these data if evolutionists can't? As indicated in the Bible, about 4,500 years ago a global catastrophic flood rapidly buried billions of plants and animals now found worldwide as fossils in sedimentary rocks. The gap is readily explained by ground-dwelling, wingless insects inhabiting lower-altitude ecological zones being buried earlier in the Flood, while the winged insects and those inhabiting higher altitudes were buried later. The reason insect fossils appear suddenly and show no sign of having evolved is because they were created by God according to their kind, fitting perfectly with the facts of science. 🦋

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Dr. Tomkins is Director of Life Sciences and earned his Ph.D. in genetics from Clemson University.



Beardogs: Bears, Dogs, or Something Else?

My wife recently read an article titled “Bear Dogs of El Paso” in a Texas magazine. The second sentence stated that “these ancient mammals” were “ancestral to both bears and dogs.”¹ She wanted to know if fossils really show this, so I started digging.

The article cited paleontologist Susumu Tomiya and anatomist Jack Tseng. A search for their names found a 2016 technical report on beardogs written by them in the journal *Royal Society Open Science*.² The pair re-analyzed two fossils previously labeled as generic carnivores by other scientists. New CT scans showed skull features that suggested both fossils belonged to the specific category of carnivores called beardogs. Does the name mean beardogs evolved into dogs or bears? Not at all. Here’s what I found.

First, near the end of the “Bear Dogs” article, the author quotes Tseng as saying, “Bear dogs and true dogs shared a common ancestor...but there is little evidence that true dogs are direct descendants of bear dogs.”¹ Wait, what? If there is little evidence that dogs evolved from beardogs, then why did the author write earlier in the article that beardogs were dogs’ ancestors? These statements clearly clashed, so I needed to learn more.

In 2016, the journal *Science* stated:

Bear dogs, scientifically known as amphicyonids, get their common name from their general resemblance to modern-day bears and dogs, especially in their body shape and posture, but they are, in fact, only distantly related to these lineages.³

So, like Tseng, this evolutionary author admits that beardogs are only distant relatives—not ancestors—of dogs.

A University at Buffalo summary of the 2016 Royal Society report said that beardogs have a characteristic bone-enclosed space in their skulls near the ears.⁴ Tseng and Tomiya found these spaces in their tiny, Chihuahua-sized Texas fossils. An earlier 2001 study compared small beardog skulls



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article highlights

- A fresh look at some odd Texas fossils found they fit the extinct beardog category.
- Some scientists believe the beardog must have evolved into both bears and dogs.
- But beardog fossils and dog fossils are found in the same rock layers, which means they lived at the same time.
- These fossils appear to represent a unique beardog species.

to actual dog skulls. It said, “From their earliest appearance, canids [dogs] fully enclose the auditory region.”⁵ But if dogs evolved, shouldn’t early ancestors have less dog-like characteristics? Instead, dogs have remained dogs, just as amphicyonids stayed true to their own form.

The 2001 report also noted that the same rock layers that have amphicyonids have even more dog fossils in them. How could one evolve into the other if they lived at the same time and place?

The Royal Society report said, “While amphicyonid systematics has a long history of study, the origin and initial evolution of the group during the Eocene have long re-

mained nebulous.”² And the new assignment of the two fossils as amphicyonids left their evolutionary origins just as cloudy as before. Even after this designation, “It’s not clear where or when amphicyonids evolved,” according to *Science*.³

I needed no fossil expertise to determine that beardogs show no real evolution. All I had to do was read the secular scientists’ own conclusions. I told my wife that despite what her article said, four different evolutionists admitted that beardogs probably did not evolve into modern dogs. Now she’s writing a letter to the editor about the article’s inaccuracy.

Beardogs were not dogs, bears, or ancestors of either. Fossils agree they were their own created kind. ✎

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Mr. Thomas is Science Writer at the Institute for Creation Research and earned his M.S. in biotechnology from Stephen F. Austin State University.



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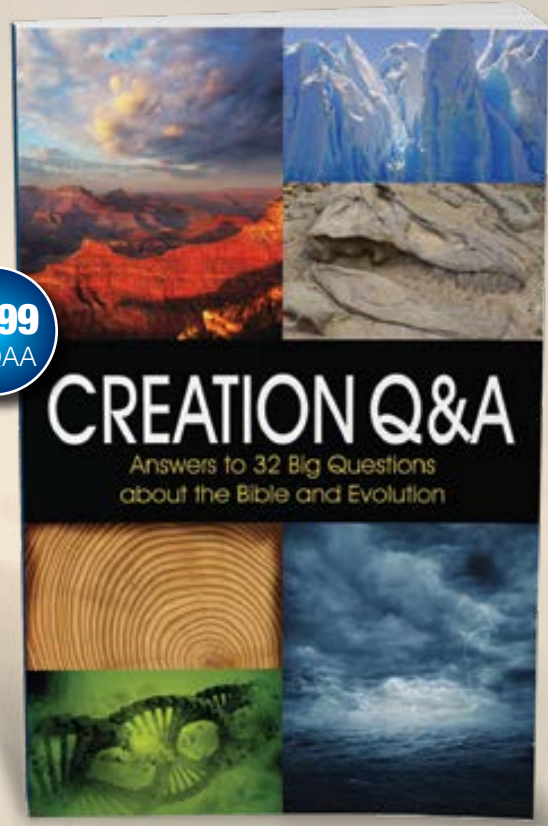
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The Need for Biblical Clarity

RANDY J. GULIUZZA, P.E., M.D.

Can an average person without a Ph.D. in science or theology acquire a correct understanding of what the Bible means just by reading an accurate translation on their own? Did God communicate clearly what He wants to say to people at any time and in any culture? The answers matter.

We began this Engineered Adaptability series of articles with an exposition of Romans 1:18-25 to establish a basic premise—that certain attributes of God are clearly seen through the workmanship we observe in living things.¹ But to reach that conclusion, we first had to presuppose that God plainly communicates His thoughts to us through the Bible’s words regardless of whether we are a religious

cleric or a hotel clerk. That understanding is known as the doctrine of *biblical clarity*.

I recently participated in a debate with a theistic evolutionist and a progressive creationist in which I presented the evidence for the continuous environmental tracking model of adaptability described in this Engineered Adaptability article series.² The focus quickly moved from science to a discussion of whether Christians could reliably arrive at a correct biblical interpretation just by giving the words their normal meaning in their normal context, or whether it was essential to consider outside information supplied by scientists and other experts. Even though everyone on the panel claimed to endorse



article highlights

- Biblical clarity teaches that the message God communicates in Scripture is easily understood when the words are given their normal meaning in their normal context.
- What’s necessary for us to know about Christ’s work in creation and salvation can be obtained through a plain reading of the Bible.
- Designations of clergy and laity, education level, and social status don’t determine a person’s ability to understand the Bible’s teaching.
- People can understand the Bible at face value without input from theological, historical, or scientific experts.

biblical inerrancy, there was a sharp division over biblical clarity.

It is vital today for Christians to understand what the clarity of Scripture means. Theological and scientific elites insert themselves as an essential interpretive filter between the Bible and its readers. The truth underlying biblical clarity sets the Christian free from this bondage since it places readers directly under the authority of the Bible, not the elite. The doctrines of biblical inspiration and biblical clarity go hand in hand, but clarity touches the Christian in a per-

When we give the Bible's words their normal meaning in their normal context—just as we do for any other piece of literature—we take for granted that God clearly communicates His thoughts in a plain language anyone can understand.

sonal way. Knowing that God can communicate clearly to anyone who reads His Word is liberating. But that same truth is a threat to someone who wants to control people by *telling* them what the Bible means and not letting them learn it for themselves.

The Institute for Creation Research has always championed the clarity of Scripture. Biblical clarity and the normal interpretation of Scripture are two sides of the same coin. When we give the Bible's words their normal meaning in their normal context—just as we do for any other piece of literature—we take for granted that God clearly communicates His thoughts in a plain language anyone can understand. This means that everything we need to know about Christ's nature, works, and salvation is so clearly taught that a reader can obtain the essential knowledge from within the Bible itself without the intervention of outside sources.

So, since this Engineered Adaptability series is founded on the Romans 1 premise that Christ's workmanship (i.e., design) in living things can be clearly seen, we must understand *why* we can have a face-value understanding of what the Bible teaches without necessarily waiting for theological or scientific experts to tell us what it means.

The Biblical Basis for the Doctrine of Biblical Clarity

Just like the doctrine of inspiration, the Bible is self-certifying concerning its clarity. In other words, the Bible teaches that its words are clear and sufficient in and of themselves to impart understanding without the need for specialized interpreters. Moses taught the truth of this in Deuteronomy 30:11-14:

For this commandment which I command you today is not too mysterious for you, nor is it far off. It is not in heaven, that you should say, "Who will ascend to heaven for us and bring it to us, that we may hear it and do it?" Nor is it beyond the sea, that you should say, "Who will go over the sea for us and bring it to us, that we may hear it and do it?" But the word is very near you, in

your mouth and in your heart, that you may do it.

Having the Word "in your heart" teaches that understanding precedes action. The Lord Jesus said that the Holy Spirit would personally lead believers into understanding the truth. Freedom comes from knowing that an indispensable clerical order isn't needed to tell the laity what the Bible means. The Lord said in John 16:12-14:

"I still have many things to say to you, but you cannot bear them now. However, when He, the Spirit of truth, has come, He will guide you into all truth: for He will not speak on His own authority, but whatever He hears He will speak; and He will tell you things to come. He will glorify Me, for He will take of what is Mine and declare it to you."

Not only does the Spirit of truth Himself clearly guide us today "into all truth," He guided biblical believers as well. In Acts 8:26-35, the Spirit directed Philip to approach an Ethiopian eunuch reading from Isaiah. The Ethiopian understood the words, but he needed additional information not found in Isaiah, so "then Philip opened his mouth, and beginning at the Scripture, preached Jesus to him" (v. 35). In this case, the Holy Spirit guided Philip's knowledge of God's Word to share what the Ethiopian needed in order to hear the gospel and be saved.

When the apostle Paul traveled through Greece, he came to Berea and presented the gospel. An admirable description of the Bereans is recorded:

These were more fair-minded...in that they received the word with all readiness, and searched the Scriptures daily to find out whether these things were so. Therefore many of them believed. (Acts 17: 11-12)

Theological and scientific elites insert themselves as an essential interpretive filter between the Bible and its readers. The truth underlying biblical clarity sets the Christian free from this bondage since it places readers directly under the authority of the Bible, not the elite.

Remarkably, the Bereans were not dependent on a scholar to tell them biblical truth; they checked out their Bibles to tell if what Paul said was true.

Biblical Authority Stands on the Clarity of Scripture

During a recent discussion between theistic evolutionists and members of a sister creationist ministry, one evolutionist's assertion that *scientists* need to inform Christians on how to understand Genesis 1 was criticized by the creationists as "undermining the authority of Scripture." But the evolutionists' reassurances that they accept the

If we buy into the notion that outside sources are needed to grasp the Bible's meaning, then we also have to assume that for millennia no one could properly understand the words of Moses or Jesus Christ until today's science informed their thinking with atheistic, anti-design assertions from Stephen Hawking, Neil deGrasse Tyson, Stephen Jay Gould, or Charles Darwin.

inspiration and inerrancy of the Bible—which sounds like belief in its authority—seemed to nullify the creationists' argument.

In a later conversation at that ministry, it was suggested that it might be helpful to explain *why* diluting biblical clarity undermines Scripture's authority in a believer's life. This is because the believer allows a scientist to become their authority in telling them how to understand the Bible rather than letting the words of the Bible itself (and the Holy Spirit) guide them into a correct interpretation. Scientists now sit between the believer and the Bible.

ICR founder Dr. Henry Morris encouraged other Christian ministries to reclaim the clarity of Scripture, particularly as to the meaning of the words in Genesis. He emphasized this strongly in his book *The Genesis Flood*, written with Dr. John Whitcomb, and frequently thereafter.³ The importance of this doctrine was reiterated by ICR's legal counsel, Dr. Jim Johnson, who said, "The understandability (what theologians like to call 'perspicuity') of the Scriptures is a foundational issue for Christian doctrine."⁴ He detailed why biblical clarity was a vital doctrine of the Reformation, adding:

Many men and women—before, during, and after the Reformation—suffered persecution and even death to bring and teach the Scriptures to common people in their own languages so they could hear and study God's Word for themselves. William Tyndale, when challenged by a fellow priest regarding the supremacy of the Pope, stated, "I defy the Pope, and all his laws; and if God spares my life, I will cause the boy that drives the plow in England to know more of the Scriptures than you!"⁴

From a scientific standpoint, the evidence is pretty solid that virgins don't give birth and dead people don't come back to life. Yet, Christians believe in the virgin birth and resurrection based on the clear words of Scripture, despite what scientists tell them. That invests the Bible with its rightful authority. When Christians give way to scientists telling them how to understand the Bible's teaching on the creation or the Flood (paradoxically, areas where evolutionary explanations are weak), then they insert human authority between themselves and the Bible.

Biblical Clarity Versus the Assertions of Theistic Evolutionists

Creationists and theistic evolutionists not only diverge greatly

over the scientific merits of evolutionary theory, but—just as importantly—also in their approach to Scripture and biblical clarity. Theistic evolutionists contrive ways to project onto the Bible beliefs like deep time, "survival of the fittest" before Adam's sin, and human descent from animal ancestors. Until these evolutionary inventions became scientific orthodoxy, nobody found them in the Bible. Thus, biblical clarity rejects such concepts as:

- Words don't really mean what they say in their context.
- Additional thoughts need to be extracted from the text than what is normally read.
- Multiple "messages" are embedded in the text.
- There are degrees of complexity in even straightforward biblical passages.
- Extra-biblical sources—available to only a few—are essential to properly understand a text's meaning.
- The trendy cliché that "the Bible was written 'for' us but not 'to' us." (This asserts that one must know what was in the mind of Hebrews living millennia ago—as deciphered by authorities of Jewish history today—to understand the Bible).

No doubt Christians benefit from a solid exposition of biblical text that includes word studies and cultural or historical background material. This information may augment understanding of a biblical passage, but Christians should not allow additional sources to distort the plain meaning of the words in their context. If we buy into the notion that outside sources are needed to grasp the Bible's meaning, then we also have to assume that for millennia no one could properly understand the words of Moses or Jesus Christ until today's science informed their thinking with atheistic, anti-design assertions from Stephen Hawking, Neil deGrasse Tyson, Stephen Jay Gould, or Charles Darwin.

By reclaiming biblical clarity, Christians embrace a truth that releases them from the bondage of theological or scientific elites who smugly insert themselves as an essential interpretive filter between believers and the Bible. Christians, and especially pastors, do not need either a "holy man" or a "science guy" to tell them what the Bible means.

It seems that God delights in being very plain in what He says so that *everyone* can clearly get His message. The general revelation of God through His creative handiwork is "clearly seen" (Romans 1:20), and His special revelation in the Bible can be both clear and near to our hearts. ✨

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Dr. Guliuzza is ICR's National Representative. He earned his M.D. from the University of Minnesota, his Master of Public Health from Harvard University, and served in the U.S. Air Force as 28th Bomb Wing Flight Surgeon and Chief of Aerospace Medicine. Dr. Guliuzza is also a registered Professional Engineer.



Q: Is Genesis 1–11 Actual History?

A The early chapters of Genesis contradict ancient history as portrayed in public schools, television, and movies. For example, our culture insists humans evolved from ape-like creatures, while Genesis says we were made in God's image.¹ Culture says the earth formed over eons, but Genesis 1 says it took God just six days. Is it possible to believe both the Bible and evolution's history? Many try. Some say early Genesis doesn't convey real events and that God never intended for us to take Genesis 1–11 as history but as poetry. How well does this idea work?

We may think this approach leads to a lovely land of resolution where we can simply label controversial Scriptures "poetic" to avoid their plain meanings. Instead, opening the "Genesis is poetry" gate unleashes three terrible tigers of doubt that threaten our faith.

The first is that if we treat Genesis 1–11 as non-history, then what other passages should be labeled poetic or non-historical? The text of early Genesis doesn't read or sound like poetry, so this idea comes from outside the Bible. The book of Psalms shows what the Bible's poetry looks like. Historical psalms like Psalm 78 also show that even poetic passages can convey real history!

Genesis 1–11 reads like a straightforward account of real events. It uses the same tenses and tones as the rest of Genesis history, so there is no line where "poetry" leaves off and history begins. For example, Genesis 1:28 says, "Then God blessed them, and

article highlights

- Many Christians treat early Genesis as poetry.
- They try to mesh Scripture with evolution because they think science does a better job explaining our origins.
- But where does this mishmash approach to Scripture end?
- Jesus, Paul, and Peter quoted from early Genesis and treated it as history.

God said to them, 'Be fruitful and multiply.'" If this is not history, then God did not actually say that. Later, Genesis 35:11 says, "Also God said to him [Jacob]: 'I am God Almighty. Be fruitful and multiply.'" Both passages sound similar because both tell what God actually said. If we can treat one of these verses as non-history, then what stops us from treating the other verse—or the whole Bible, for that matter—as non-history?

The second doubt concerns Jesus' truthfulness. He quoted from early Genesis when He said, "But from the beginning of the creation, God 'made them male and female.' 'For this reason a man shall leave his father and mother and be joined to his wife, and the two shall become one flesh.'"² Jesus treated Genesis 1–11 as actual history. Why would He do that if He knew it was just poetry, not meant to be taken plainly? Peter and Paul also treated Genesis as history in

their letters, so why shouldn't we?^{3,4}

The final tiger comes from a wrong view of science. Christians who doubt Genesis history seem to think that when a scientist says a fossil formed 70 million years ago or that a dog-like creature evolved into a whale, somehow that scientist pulled the information from the fossils or rocks. But rocks tell no such tales. Instead, they actually fit better with Genesis history. Fossils do not form today, they formed in fast-flowing, muddy water, and every continent has plenty of them. Thus, muddy water must have flowed fast over the world's continents. Noah's worldwide Flood as detailed in Genesis 6–9 sets up exactly the right conditions to make most of the world's fossil-bearing rock layers. In other words, the words of most scientists do not always equate with actual, data-driven science.

A consistent approach to the Bible, respect for the truthfulness of the words of Jesus and the apostles, and a right view of the limits of science all compel us to lock the gate labeled "Genesis is poetic." Instead, stay on the straight path that lets the whole Bible make plain sense, agrees with Jesus, and embraces real science. ✚

References

1. Genesis 1:27.
2. Mark 10:6-8, citing Genesis 1:27 and 2:24.
3. "Who formerly were disobedient, when once the Divine longsuffering waited in the days of Noah, while the ark was being prepared, in which a few, that is, eight souls, were saved through water" (1 Peter 3:20).
4. "For it is the God who commanded light to shine out of darkness, who has shone in our hearts to give the light of the knowledge of the glory of God in the face of Jesus Christ" (2 Corinthians 4:6).

Mr. Thomas is Science Writer at the Institute for Creation Research and earned his M.S. in biotechnology from Stephen F. Austin State University.

Receding Floodwaters Buried Deep-Sea Oil

One of the primary objectives of creation apologetics is to corroborate information provided in Scripture. Accordingly, no one should be surprised when geological data match the biblical record of the Genesis Flood, because true science corroborates Scripture.¹

In one case, creationist geology not only supports facts reported in Genesis, it explains why petroleum companies delayed finding billions of barrels of oil because they erringly assumed uniformitarian ideas about where to look for this deep-sea treasure. Specifically Genesis 8:3, relating the recession of the floodwaters, is now supported by petroleum geologists' stratigraphic data gathered from 1,544 widespread locations across North America, South America, and Africa.²

After 40 days and nights of unprecedented rainfall at the start of the Flood, combined with "the fountains of the great deep [being] broken up,"³ worldwide oceans rose ("increased"), rose more ("prevailed and greatly increased"), and rose even more ("prevailed exceedingly")⁴

Eventually floodwaters overwhelmed ("covered") what were then Earth's highest mountains by a depth of 15 cubits.⁴ The catastrophe's zenith occurred on day 150, after which the flooding reversed—actively receding until the deluge drained and the landmasses dried out.⁵

That pivotal reversal left its marks all over the world's stratigraphic rock layers. One example is "a large, unusually thick and extensive sand body in the deep water of the Gulf of Mexico [7,600–10,000 feet deep]... so large and completely unexpected that the oil industry dubbed it the 'Whopper Sand.'"²

Whopper Sand [is] a result of this rapid drainage shift at the Zuni/Tejas (K-Pg) boundary, when water suddenly began

article highlights

- In the great Flood recorded in Genesis, floodwaters rose for 150 days until they covered the whole earth.
- Later in the Flood year, the water drained off the continents, leaving its mark all over the globe.
- The Whopper Sand in the Gulf of Mexico is clear evidence of the receding water.
- Uniformitarian thinking hindered geologists' discovery of the Whopper Sand.

to drain off the North American continent...into the GOM [Gulf of Mexico], permanently reversing the earlier direction of flow. This shift is marked by the sudden change in deposition from the uppermost Zuni layer (the Lower Paleocene Midway Shale) to the lowermost Tejas (Paleocene-Eocene Whopper Sand). In a Flood model, this would coincide with the change in water direction described for Day 150+ of the Flood.²

Before day 150, transcontinental tides drenched continents with layer after layer of sedimentary sheet washings. "From the end of day 150" (literal Hebrew in Genesis 8:3), a remarkable reversal ("return") occurred, followed by continual widespread and powerful drainage dynamics.

Initial drainage rates in the Paleocene, coinciding with a sudden drop in sea level at the onset of the Tejas, were likely high volume and highly energetic, providing a possible mechanism to transport the thick Whopper Sand into deep-water. Over time, the drainage volume lessened, lowering the energy available for transport, until the present-day pattern developed.²

Uniformitarian thinking cannot account for the Gulf's deepwater Whopper Sand formation, so oil companies were slow to discover it.⁶

If this is a post-Flood deposit, what local catastrophe can explain this massive sand unit?...[T]he size and scale of the Whopper Sand is beyond any deposit like it in the world. The erosive power to produce this much sand and to transport it so far would have likely affected most of the contiguous [lower 48] USA...making it nearly impossible for animal and human survival. As described above, the best explanation for the Whopper Sand is at the onset of the receding water phase of the Flood.²

If earlier Gulf of Mexico explorers had operated from these Flood-geology insights rather than uniformitarian assumptions, they could have found the Whopper Sand formation and its billions of barrels of oil much earlier than they did.⁶

Thus, not only can careful research corroborate facts reported in Genesis, sometimes using Scripture-guided science can lead to billions of dollars in black gold.^{2,6}

References

1. John 3:12; 5:44-47. Corroborating Scripture is a priority for ICR's Discovery Center for Science and Earth History, now under construction. See Johnson, J. J. S. 2017. Polar Bears, Fitted to Fill and Flourish. *Acts & Facts*. 46 (8): 21.
2. Clarey, T. L. 2017. Local Catastrophes or Receding Floodwater? Global Geologic Data That Refute a K-Pg (K-T) Flood/Post-Flood Boundary. *Creation Research Society Quarterly*. 54 (2): 100-120. Quotations are from page 104. Whopper Sand is located "nearly 200 miles (300 km) from the Lower Wilcox shelf margin, and far from any conventional sand source" (page 103). Besides corroborating Genesis 7-8, Dr. Clarey's comprehensive analysis (especially pages 113-114, 117-118) debunks speculations of so-called "saltational" evolution.
3. Genesis 7:11. Deep-water upwelling escalated until day 150, when the flooding reversed (Genesis 8:2-3).
4. Genesis 7:17-20.
5. Genesis 8:3-14.
6. Clarey, T. L. 2015. The Whopper Sand. *Acts & Facts*. 44 (3): 14.

Dr. Johnson is Associate Professor of Apologetics and Chief Academic Officer at the Institute for Creation Research.



Rising Rates on Charitable Gift Annuities

Good news for seniors! Due to the robust U.S. economy, the American Council on Gift Annuities recently authorized a broad rate increase—the first since 2012. Seniors age 65 or older living on fixed incomes who need to protect their assets can look forward to higher guaranteed income payments through ICR’s Charitable Gift Annuity (CGA) program.

CGAs are planned giving instruments involving a simple contract between ICR and the donor. The annuities offer additional benefits unmatched by other secure investments such as certificates of deposit, savings accounts, and commercial annuities. In exchange for a gift of cash or stock, ICR provides a partial income tax deduction and a guaranteed fixed-income stream for life, a portion of which is paid out tax-free.

The fixed-income amount is determined by several factors, the donor’s age playing the biggest part. The older you are, the higher the rate—just one of many benefits to growing older! CGAs can be written either for an individual or a couple, and payments can begin immediately or be deferred

article highlights

- Charitable gift annuities (CGAs) provide guaranteed income and tax advantages for seniors.
- CGAs offer higher rates and other benefits beyond traditional CDs.
- ICR can customize a CGA for you that will also help our ministry.

to some future date. Once the donor passes, ICR applies the remainder of the gift to our ministry.

Charitable gift annuities could be right for people who desire to do any of the following:

- Increase cash flow over low-interest rates in CDs and other fixed-income investments
- Avoid capital gains tax on appreciated stock or mutual funds while generating more predictable income
- Secure fixed-income payments unaffected by fluctuating interest rates and stock prices
- Gain peace of mind knowing payments for a surviving spouse will continue

without the delay of probate

- Help an elderly parent, sibling, or other person in a tax-advantaged manner

For seniors, CGAs simply provide the highest available *guaranteed* returns. When both the income tax deduction and the tax-free payment portion are taken into account, the overall effective rate can be considerable. The accompanying chart offers examples based on a \$10,000 gift and current applicable federal rates with immediate payments.

If you want to support ICR’s ministry but still need ongoing income, please prayerfully consider a gift annuity. ICR requires a minimum gift of \$10,000 and can only offer CGAs to people 65 or older (or deferred until 65). Contact us at 800.337.0375 or stewardship@icr.org and provide your name, birth date, state of residence (not all states qualify), and the gift amount you’re considering. We’ll be happy to design a customized proposal just for you. ✉

Mr. Morris is Director of Operations at the Institute for Creation Research.



Donor Age(s)	One Life CGA				Two Life CGA			
	Annuity Rate	Estimated Charitable Deduction	Tax-Free Portion	Overall Effective Rate	Annuity Rate*	Estimated Charitable Deduction	Tax-Free Portion	Overall Effective Rate
65	5.1%	\$3,565	63.4%	6.0%	4.5%	\$3,036	62.1%	5.2%
70	5.6%	\$4,016	67.2%	6.7%	5.0%	\$3,276	65.6%	5.9%
75	6.2%	\$4,575	70.6%	7.5%	5.5%	\$3,770	69.1%	6.5%
80	7.3%	\$4,936	73.8%	8.9%	6.2%	\$4,276	72.7%	7.5%
85	8.3%	\$5,577	78.4%	10.3%	7.3%	\$4,690	76.6%	8.9%
90	9.5%	\$6,219	81.2%	12.0%	9.1%	\$4,950	79.3%	11.2%

* Assumes both annuitants are the same age

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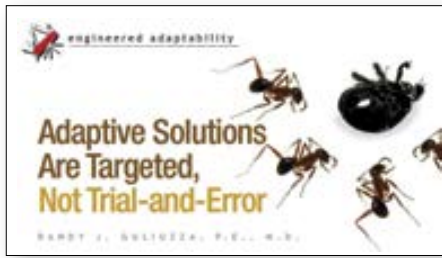
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I am a retired Christian first grade school-teacher of 35 years. I now help teach my second- and fourth-grade grandsons. Last year we went to an aquarium, and I commented to a guide that God created these amazing creatures. She replied, “Yes, they have adapted to their environment.” I didn’t know how to reply.

This year we’re studying the polar regions. Their fourth-grade science book spoke of adaptation. **By God’s providence I noticed your articles [by Dr. Randy Guliuzza] on Engineered Adaptability. I am so excited to have the truth of adaptability.**

The articles have been so helpful to me personally; they enable me to defend true faith and add great depth to my teaching the next generation.

— S. M.



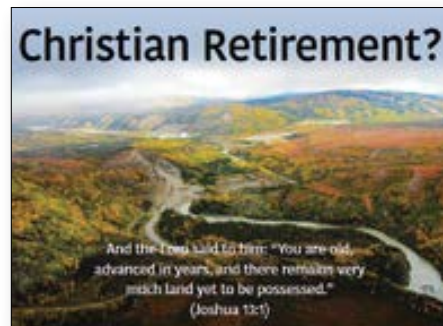
I was raised in an atheist home. My father was enamored with evolution. In the fall of 1979, someone from ICR came to my Canadian university to talk about evolution vs. creation. I went to the lecture, and it was such an incredible experience, like walking into a room full of light and

being able to see for the first time. **All the pieces fit together perfectly, and I could see that God truly did create us, just as it says in the first book of the Bible.**

Since I was a biochemistry major, I already knew about the complexity present in life all around us. It would take much, much more faith to believe that all of this happened by chance over millions or billions of years. Think about even just the pH balance of human blood, and all of the different systems involved in keeping it from getting too acidic or alkaline to support human life! **Such an intricate design demands a designer.**

The part that ICR played in my life was so important that I have held this organization dear to my heart and have felt privileged to be a supporter all these years.

— P. T. B.



The article on Christian retirement in the June issue of *Acts & Facts* was an encouragement to me. I’m 69, and although retired from secular work for 10 years, I have continued to be active in several church ministries—mainly teaching and preaching. **I have often asked God to help me continue to be faithful and consistent and to be a good example to those around me, both young and old.** I must confess I am sometimes tired, and the article encouraged me to keep on keeping on. Joshua is a great example of keeping on. I also think of Caleb at 80 years old conquering the mountain.

And Moses continuing on ‘til God called him home at 120. Thanks so much for the article. It re-energized me.

— P. P.



This is a great article supporting God’s design used in His creation! Please take the time to read this and share with your children, grandchildren, and anyone desiring the truth of creation as God’s clear record in the book of Genesis tells us!

— R. C.



God endowed him [Dr. Henry Morris] with an ability to write Bible devotionals like nobody else. **ICR has the best devotional I’ve ever encountered...and your father’s writings are the best of the best.** It is my hope that they will always have a very prominent place in this important ministry.

— G. K.



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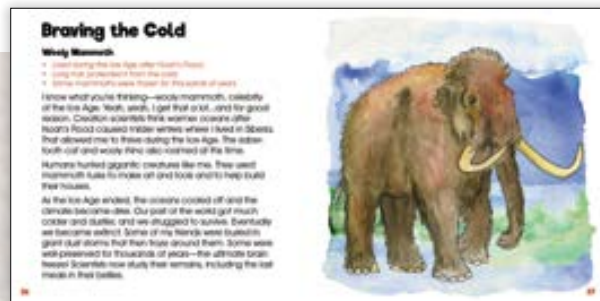
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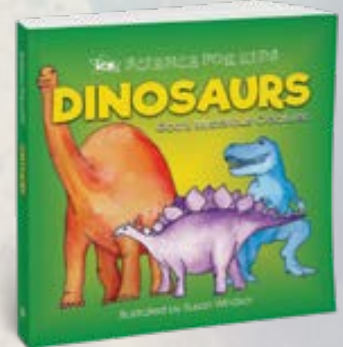
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