

CHAPTER EIGHT

Exposing the Cruelty of the Economics of Blame

“Let him who steals steal no longer; but rather let him labor, performing with his own hands what is good, in order that he may have something to share with him who has need.” Eph. 4:28

◦ MASTER PRINCIPLE #8 ◦

**Ideas and actions
have economic
consequences.**

The world system wants us to believe that poverty and injustice are things that “happen” to people, like having an accident or falling in love. You have no control over poverty; rather it is something that is caused by

others (exploitation), fate (chance), or a very strange God. Christians ought to know better for, biblically speaking, poverty is always associated with the curses of man’s fallenness. But what the modern world has given to us is the economic reasoning of blame and hate. They’re not only ugly, but also they don’t work.

It is not necessarily a virtue to be rich; indeed we are repeatedly warned against its dangers and potential idolatries.¹ But poverty, on the other hand, is absolutely no sign of God’s blessing. Hopefully, our preceding chapters have convinced you or reinforced this truth for you. So where does poverty come from? And why is the world system so intent on getting you and me to feel guilty for any material blessings we have, on the one hand, while seeking to get us to purchase more than we can afford on the other? Why are they also trying to get us to feel sorry for those who are poor, who mysteriously got hit by the “poverty truck?” Their poverty is obviously somebody’s fault other than their own. Or is it?

¹ Prov. 28; 23:5; Eccl. 4:8; Matt. 13:22; 1 Tim. 6:9

Poverty Is the Fruit of Sin

The Bible says that ideas and actions have consequences. That is why the whole theme of the scriptures focuses on right thinking, doctrine, truth, sin, repentance, and aligning our thoughts, faith, and actions with Christ's. As the scripture puts it, "As a man thinketh in his heart, so is he."² Indeed, our thinking patterns lead to actions, and actions form habits and character, which lead to the consequences of the law of sowing and reaping. It's clear that sowing and reaping produces economic consequences in terms of our stewardship skills, work habits, savings and consumption patterns, honesty, ability to cooperate, service orientation, and the like. All these characteristics, and others, directly affect the financial strengths of individuals, businesses, and even nations, especially in terms of foreign and domestic economic aid and development. Why nations should fund other nations' sins remains a mystery to me.

Ideas and actions do have economic consequences, and poverty can be one of them. While called to be compassionate to the poor, and always mindful of sharing with them, believers likewise are called to understand poverty and avoid its clutches.³

Poverty is the result of sin: be it personal sin, parental sin, social sin, or national sin. Because it is "sin based," poverty won't just go away by throwing money at it as we have already seen. Neither will it go away by spreading blame.

The writer of Hebrews tells us that the things that were visible are shadows, or types of eternal things which we don't see.⁴ Spiritual law undergirds and governs the material creation. Unfortunately, we tend to forget this principle when it comes to economics. Rather than recognizing the spiritual laws that undergird moral consequences, cause-and-effect relationships, and the unfailing connections between obedience and blessing (on the one hand) and disobedience and cursing (on the other hand), we tend to see wealth as "luck" and poverty as "victimization." Secular humanism then insists that civil government,

² Prov. 23:7 KJV

³ Eph. 4:28

⁴ Heb. 9:23-24

which God ordained to enforce justice, must equalize wealth by redistributing it from the lucky to the victimized. What we learn, if we take scripture seriously, is that although some poverty does stem from oppression, most poverty is the consequence of spiritual disobedience, and God calls civil government to enforce obedience to His Law, not to avert His discipline on those who disobey Him.

Chance or Design?

The difference between these views is the difference between a chance-dominated and a design-dominated understanding of all of reality. One view tells us that wealth and poverty happen to people purely by chance, and that only civil government's interference can alleviate poverty. The other tells us that wealth and poverty are rooted in people's living according to, or contrary to, the design God wove into creation. With the latter view, we see that the real purpose of civil government is not to prevent the consequences of disobedience, but to uphold the order of creation so that people can learn (from moral and material cause-and-effect relationships) to be responsible and obedient to God. We have seen this truth in previous chapters, especially chapter seven.

The laws of nature are in fact ordered responses to the moral government God built into His creation. If you jump off a bridge, the law of gravity doesn't victimize you; you victimize yourself by violating God's Law. The law of entropy, which Paul in Romans 8 called the law of "sin and death," says that matter and energy tend naturally toward dissolution. Sin brought entropy into creation. We're not victimized by the law; we contribute to it in our sin. When we live as if the law of entropy weren't true (failing to work hard, save, and invest), then the law of entropy will ensure that we become poor.⁵

The business world is built on the laws of supply and demand. As the supply of goods or a service increases relative to the demand for it, its price must fall, and vice versa.⁶ When the state tries to act as if the

⁵Prov. 6:6-11; 24:30-34

⁶1 Kings 10:21, 27; 2 Kings 6:25; 7:1, 16; Prov. 27:7

laws of supply and demand were myths, it creates new money out of nothing. Then the inflated money supply drives prices through the roof. The people aren't victimized by the laws of supply and demand; they're victimized by the rebellious, God-rejecting state.

The law of service and exaltation (whoever serves will be exalted), is a law God has put into His universe.⁷ Just as promotion doesn't happen by chance to good servants,⁸ so demotion doesn't happen by chance to wicked servants.⁹ This does not mean that children, born to parents whose spiritual disobedience has made them poor, aren't victims. They are. Many generations of poor people have been born into the consequences of slavery and family disintegration. In that sense, they really are victims.

A Call for Economic Discipleship

True, many have been victimized for generations by being deprived of capital accumulation. But giving them money won't deliver them from poverty. Why? Because, as we saw in chapter two, the stewardship skills of properly utilizing private property are essential to maturity. Because many poor people have been kept from accumulating capital, they have had no practice in stewarding private property. Hence, they have remained dependent and irresponsible. Putting money into their hands only makes it easy for them to be bad stewards of it. Instead, like anyone who was never trained in excellent stewardship, they need to be taught, usually one-on-one, to be mature stewards. This is primarily the Christians' job, and we have failed miserably at it. The poor need to be led in obedience to God's Law. Then they will develop wealth, character, and skills that will enable them to produce riches.

This is nothing new. It's the same underlying principle that makes true the old saying attributed to Native Americans, "Give a man a fish, and you feed him for a day. Teach him to fish, and you feed him

⁷Phil. 2:8-9; 1 Peter 5:1-7

⁸Prov. 14:35; 17:2; 22:29; Matt. 24:45-47; 25:20-23; Luke 19:16-19, 26

⁹Matt. 25:24-28, 30; Luke 19:20-25, 27; 20:9-18

for a lifetime.” The real biblical answer is one-on-one discipleship. It ought to be going on in every city, led by the Christian business community in concert with the local churches. Any business system that trains and disciples people economically will be blessed of God. Count on it.

God’s Word Tells Us How to Avoid the Snares of Poverty

There are *many* scriptures dealing with the causes of poverty. Let’s let God’s Word speak for itself and see what it says through some of these:

Prov. 11:24—There is one who scatters, yet increases all the more, and there is one who withholds what is justly due, but it results only in want. (**Dishonesty**)

Prov. 13:18—Poverty and shame will come to him who neglects discipline, but he who regards reproof will be honored. (**Laziness**)

Prov. 13:21—Adversity pursues sinners, but the righteous will be rewarded with prosperity. (**Sin**)

Prov. 14:23—In all labor there is profit, but mere talk leads only to poverty. (**Laziness**)

Prov. 19:15—Laziness casts into a deep sleep, and an idle man will suffer hunger. (**Laziness**)

Prov. 23:20-21—Do not be with heavy drinkers of wine, or with gluttonous eaters of meat; for the heavy drinker and the glutton will come to poverty, and drowsiness will clothe a man with rags. (**Poor stewardship**)

Prov. 28:19—He who tills his land will have plenty of food, but he who follows empty pursuits will have poverty in plenty. (**Laziness**)

Prov. 28:20—A faithful man will abound with blessings, but he who makes haste to be rich will not go unpunished. (**Get rich quick mentality**)

Prov. 28:22—A man with an evil eye hastens after wealth, and does not know that want will come upon him. (**Greed**)

Prov. 30:8—Keep deception and lies far from me, give me neither poverty nor riches; feed me with the food that is my portion. (**Discontentment**)

Jer. 17:11—As a partridge that hatches eggs which it has not laid, so is he who makes a fortune, but unjustly; in the midst of his days it will forsake him, and in the end he will be a fool. (**Dishonesty**)

This does give us a clear picture of at least one thing: Poverty is a result of some attitude or action. It doesn't just happen. If you want to escape it, you must trade ideas for ideas, old ideas for new vision, and thus replace old actions with new actions (i.e., repentance).

Man Wants to Blame His Environment for Poverty

The first visible evidence of man's fallenness in the Garden was his attempt to solve the problem of his own nakedness by his own devices.¹⁰ The second was his attempt to hide his new-found disobedient knowledge from his Creator.¹¹ The third was to blame God's environment as the excuse for his fallen condition.¹² Nothing has changed, and fallen man still approaches his problems using all three of these excuses. They may be more "complex and scientific," but they still amount to the same old methods.

The three greatest examples of twentieth century man blaming his faulty environment for poverty, in particular, are psychological determinism (Freudianism), economic determinism (Marxism), and biological determinism (Darwinism). These deadly "blame triplets" have cost the wealth producers multi-billions of confiscated tax dollars, which were cruelly wasted. They have inflamed men to hatred and wars, and generally wrought havoc on the last century. These three

¹⁰Gen. 3:7

¹¹Gen. 3:8

¹²Gen. 3:12-13

ideas haven't solved poverty, either. Let's take a quick glance at each one of the three.

The Trap of Psychological Blame

First, psychological determinism essentially claims that sin and poverty are caused by our personal inability to resolve internal conflicts with our parents and the values they superimposed upon us. Freud and his disciples point out that man is primarily, or exclusively, a soul and body entity with no spirit. Therefore, how people treat us determines what we become. We are all "victims" since all of us have been mistreated. Poverty from this vantage is just the economic symptom of unresolved internal psychological and external relational trauma. My Ego, Id, and Super-ego did the dirty deed, and all I have to show for it is the scattered debris of my unresolved libidinal energies polluting myself and others like nuclear fallout.

The Trap of Class Warfare and Environmental Blame

Secondly, economic determinism tells us that all human relationships are determined by the ownership and distribution of private property, and the means of production (what you have and how you get it). Class warfare results from the systematic rationalization that the "have's" are oppressing the "have not's." It suggests that personal poverty is forced upon you by the period in history, society, and station of life in which you chanced to be born. Marx and his ideological children have destroyed countless millions of humans with his fabric of rationalizations in the nineteenth and twentieth centuries. Their blame/hating system created a class consciousness with its attendant guilt and envy that only time and Jesus can cleanse from us.

The Trap of Biological Blame

Third, Darwin and his biological determinism want us to believe that it is the amount of strength in our heredity which determines

our station in life. Genetic codes and parental genes compel us to become whatever we become. We are victims of chance procreation, not asking to be born, but stuck with the biological cards we've been dealt from our parents and race. The fittest survive and dominate, while the victims of the weaker genes are dominated and poverty-laden.

There may be kernels of misapplied truths in all three systems, and we must recognize that. Humanly speaking, though our parental environment plays a significant role in the formation of who we are, it is not all determining. God holds all of us responsible for how we *play* the cards He dealt us. Indeed, correctly reading those cards is the key to interpreting our destiny and purpose in life and beginning to fulfill it. God pays for what He orders, and my strengths and weaknesses, on every level, were permitted for a purpose and a reason. Our job is to find that purpose in and through Christ and to use our internal and external circumstances to grow in grace and serve God and others. What I was given was my destiny. What "victimizes" me is the way I make excuses for how I respond. I cannot control all that happens to me, but I am commanded to control my responses.¹³ Many poor kids grew up and worked their way to success, and many "golden spoon" kids grew up to be failures. Environment isn't the issue: obedience to spiritual law is.

Let's Trash Blame and Expose the Real Root Causes of Poverty

"...the axe is already laid at the root of the trees..." Matt. 3:10

In one sense, seeking the causes of poverty can be a fruitless exercise. Since the fall of man, poverty has been the natural condition of mankind. It certainly has been the general condition of mankind throughout history. That is why Adam Smith titled his great book, *An Inquiry into the Nature and Cause of the Wealth of Nations*. He realized that the truly interesting question was not what makes some people

¹³Gen. 4:7

and nations poor (all would naturally be poor), but what makes some wealthy. That, in a fallen world, is the smart question.

Five Enemies to Be Destroyed

1) Fear. It is no accident that modern science is based upon a belief in laws that in fact were created by God. The pagan view of reality sees no link between cause and effect because it recognizes no systematic laws in a universe governed by a systematic God. Belief in an ordered, covenantal universe is an exclusively Christian concept. All pagan religions and philosophies believe in capricious gods who continually change the rules according to their own personality flaws. But science is built on predictability. Christians believe in predictability because they believe God has covenantally put in motion laws of cause-and-effect.

Many Christians talk about faith as if it were some kind of mystical concept. But the promise of faith is the simple idea that God created the universe and holds it in predictability because of His covenant with creation. If we do a certain thing, we can be sure that God will respond in a certain way. That is faith: the conviction that you live under the covenant of your Creator. And faith is the opposite of fear.

People who don't believe they live under the covenant of their Creator will not invest in the future, because it will be too unpredictable. Instead, they will live in constant fear of the future. That is why capitalism flourishes only where a biblical worldview flourishes. Capitalism is based on investing current resources into the future based on the faithfulness (predictability) of a covenant-keeping God who promises that if you invest, work hard, and obey Him, He will reward your investment. Disobedient fear is an assault against God's character. That is why it can't produce anything but failure.

This is why the principles we are teaching are so important. America's growing rejection of biblical Christianity is bearing fruit in reduced investment in the future because paganism lacks faith in a covenant-keeping God. Why invest if you have no assurance that God, in faithfulness to His covenant, will reward you? The more pagan a

culture becomes, the less it will invest in the future. The Bible says that the just shall live by faith.¹⁴ Economically, this means that the just will believe that if they invest according to God's will and obey Him, His predictable universe will yield a predictable result of increase.

2) **Greed.** It is a common notion that the rich are greedy and the poor are not. The truth is that a man's circumstances do not determine the attitude of his heart. The attitude of his heart, however, may well determine his circumstances. And if his heart is greedy, it is more likely that he will become poor, not rich.

Why? Stated simply, it is because greed is a form of discontent, an unwillingness to live contentedly in one's circumstances. Greed demands the enjoyment of more wealth than one presently has, and it demands it *now*. If someone can't produce more wealth by investing his own time, energy, and money into productive enterprise, greed will drive him to try to increase his wealth by borrowing for consumption, or by theft. Both ways lead, in the long-run, to poverty, either because a thief is put in jail or because a compulsive borrower sees his income consumed by interest payments. If he escapes these twin destroyers he may fall to the third: catastrophic loss due to foolish investing in "getting rich quick" schemes which appeal to his greed.

3) **Laziness.** The connection between laziness and poverty is clear and direct. "Poor is he who works with a negligent hand, But the hand of the diligent makes rich."¹⁵ Indeed, the book of Proverbs is filled with passages tying laziness to poverty as we have seen. The simple fact is that wealth is produced by work; to the extent that people don't work, they don't create wealth. And those who don't create wealth become dependent on the wealth of others for survival. That is why Paul so sternly commanded, "If anyone will not work, neither let him eat."¹⁶

4) **Idolatry and Paganism.** I work with a group of Mexican Christians in Juarez, Mexico. The leadership there has taken a garbage

¹⁴ Hab. 2:4

¹⁵ Prov. 10:4

¹⁶ 2 Thess. 3:10

dump and turned it into a city set on a hill. They've built houses and put in a medical/dental clinic and a school, a home with a hundred children, and businesses that employ numbers of families. It's a flourishing model of what can happen when the concepts in this book are applied.

One evening I was up on the roof there, looking out across the Rio Grande into El Paso. The river marks a massive transition in the quality of life, economically speaking. I prayed, "Lord, explain to me what I see." The minerals on both sides of the river were the same; the climate was the same; and the opportunity to develop the resources was the same. But God showed me that what made all the difference were spiritual concepts. You can see it like night and day in going from Juarez to El Paso. Juarez and El Paso are dominated by different spiritual views of the world, and those differing views have vast consequences.

Humberto Belli, former education minister in the democratically elected Nicaraguan government that replaced the Communist Sandinistas, and the theologian Ronald Nash, point out that most of Latin America's economic woes are rooted in moral and cultural deficiencies. Here is a list: an anti-work ethic connected with the Spanish ideal of the *hidalgo*, the landed gentry who needn't work for a living; amoral familism, the notion that one owes loyalty and truthfulness only to one's family and close relatives and to no one else; pervasive dishonesty and corruption; and a focus on immediate self-gratification rather than long-term investment. At the root of all these, they see the most fundamental problem: a people never truly converted to the Christian faith. To really appreciate ideas in action, go to El Paso-Juarez; it will show you blatant economic reality. Ideas do have consequences.

5) Single-Generation Consumption. Have you ever driven along the freeway and seen the bumper sticker, "I'm spending my children's inheritance"? Four-letter words would be less offensive! The Bible says parents ought to store up wealth for their children. A portion of what you accumulate belongs to your children, not to you.

Can you imagine stealing your son's paper route money or your daughter's baby-sitting money? Yet that's exactly what inflation, our fiat money policy, does. That's exactly what one generational consumption does. We sneak into our children's rooms at night and take what doesn't belong to us. That's why the national debt is a spiritual outrage. It is theft from our children.

In short, poverty is rooted in the rejection of Christianity, its view of reality, and its disciplines. Now, how does our society attempt to deal with poverty?

Paganism cannot explain differences in wealth because it doesn't have a concept of the covenant. When it sees inequality, it says, "This must be wrong. Why should these people be wealthy and these people be poor?" It never asks, "What have these people done to accumulate what they've got, and what have these people done who do not have it?"

Our intent is not to justify all the rich regardless of how they got rich. After all, we're after wealth, not riches. But what does the Bible say? To him that has, what will happen? He's going to be given more. Why? Because he has the covenantal skills, character, and blessing that God, the ultimate Investment Banker in the Cosmos, is seeking.

God wants a high return on His investment. Remember, He's the One who collected the crumbs from the loaves and fishes so that nothing would be lost. That shows us Father's nature. He says, "Whoever I can find that I can trust with increase, I'm going to give him more to steward. You've been faithful over two minas, so I'm going to put you over two cities." From those who have misused what they have, He takes away even what remains.

As we begin to inject biblical economics into our culture, we will reward good stewards, instead of penalizing them. Then we will work to transform bad stewards into good stewards by investing in them as disciples and imparting character and skills to them, rather than making them comfortable in their irresponsibility. With biblical economics, we're going to see a huge and swelling increase in the prosperity of the nations and their people.

God wants us to recognize the difference between pure charity, with no strings attached (which Christians should extend voluntarily, but only to those who, through no fault of their own, are truly unable to care for themselves), and investment, which has rewards and penalties. Our message to every poor person who is neither mentally nor physically disabled should be, “If you handle what we’ve invested in you, you get more, and if you misuse it, we’ll take it away and give it to someone who handles it wisely.” Is that cruel? No. That’s love, because it forces people to deal with the consequences of their own actions, rather than hide behind the prison bars of blame and accusation which make enemies of men. False compassion produces hate, and its ugly tentacles continue to spread its deadly lies within our “wrong-headed” culture.

While the Bible recognizes personal sin, cultural sin, and generational sin¹⁷ as contributors to the obstacles we must overcome through Christ’s power, it also recognizes man’s penchant for convenience ahead of practical provision. The following scripture is loaded with practical insight and application. I commend it to your meditation. It clearly tells us to look first to our provision and then to our comfort:

Prepare your work outside,
And make it ready for yourself in the field;
Afterwards, then, build your house.

Prov. 24:27

God’s Answer to Blame Is a Vision of Change and the Discipline to Do It

For several years I helped local communities to form “City Action Councils” where Christians pool their skills and resources to help solve community problems. Some of the results have been outstanding. Numbers of churches and believers throughout the world are beginning

¹⁷Num. 14:18

to get creatively involved in helping share economic wealth with others. With the emergence of increasing economic judgment against our culture, the Church and the entire private sector must play an expanding role in serving and empowering the needy and untrained. What we need to accomplish this are men and women infected with dreams, vision, skill, and discipline, rather than the “gimmies” and the “this is your fault,” type of people.

Briefly, I would like to mention the four major methods God sets before us relative to alleviating poverty in others:

1. Creating opportunities for gleanings (Lev. 19:9-10):

The scripture teaches that those in need have an obligation to provide for themselves through their own labor, even if the resources they are using are provided freely. As we've already seen, to pay someone for doing nothing is to make them feel like “nothing.” Israel, as an agrarian based culture, supplied food for the needy by not harvesting the whole fields or crops. How can we apply this principle in a modern culture so that supply is free but labor must be self-generated? The principle is clear, and there are some creative answers. How can you make what you produce available to those truly in need in exchange for their labor? Almighty's business partners must learn to operate like their Father: The “living water” is free (grace), but you must supply your own container (life and commitment).

2. Making non-interest bearing loans available to the brethren:

One way to financially empower the needy, at least amongst believers in particular, is to make non-interest bearing loans available to them, like Israel did,¹⁸ for specific periods of time. Interest is the rent charged for using someone else's resources (money). Non-interest bearing loans specifically fulfill the spirit of what Christ taught us in the Sermon on the Mount in terms of non-reciprocal gifts, charity, and love for those in genuine need.

¹⁸Lev. 25:35-37

3. Voluntary servitude:

Scripture's primary "welfare system," as patterned in Israel,¹⁹ was direct discipleship through contractual service. If you were in either poverty or what we would call bankruptcy, you could sell your labor to someone who knew how to disciple you for up to six full years. While the exact laws pertaining to these relationships would likely be unacceptable for most people today, it was *principally* an ingenious system of transferring the *wealth skills* of someone who had their life together to someone who did not, without making them feel like a fool or an incompetent. Instead of welfare checks, they got work assignments, and beyond that, they received a total exposure to the *full lifestyle* of the one discipling them. Some form of this character building approach must be developed if we are to have any realistic hope of freeing people from the course of poverty with their dignity intact. This biblical approach to removing poverty requires personal discipling rather than the indirect approach of government subsidies, social workers, and arms-length help.

4. A primary focus on displaying Almighty's love in practical ways:

Isaiah 58:6-12 is among the most powerful and moving sections of scripture. To read it is to get an instant "gut check" on how much we carry God's heart for the truly needy and to begin to ask ourselves the right questions on what practical steps we can take. I know some Christian leaders who have come up with a number of wonderful practical answers to the question of effective service and evangelism through it.²⁰ The promises contained in this set of scriptures are awe-inspiring:

Is this not the fast which I choose, to loosen
the bonds of wickedness, to undo the bands

¹⁹ Lev. 25:39-55

²⁰ *Conspiracy of Kindness*—Steve Shogren. I heartily recommend this book on practical ways to evangelize through serving others and seeing their needs as an opportunity of sharing life.

of the yoke, and to let the oppressed go free,
and break every yoke? Is it not to divide
your bread with the hungry, and bring the
homeless poor into the house; when you see
the naked, to cover him; and not to hide
yourself from your own flesh? Then your
light will break out like the dawn, and your
recovery will speedily spring forth; and your
righteousness will go before you; the glory of
the Lord will be your rear guard. Then you
will call, and the Lord will answer; you will
cry, and He will say, "Here I am." If you
remove the yoke from your midst, the
pointing of the finger, and speaking
wickedness, and if you give yourself to the
hungry, and satisfy the desire of the afflicted,
then your light will rise in darkness,
and your gloom will become like midday.
And the Lord will continually guide you,
and satisfy your desire in scorched places,
and give strength to your bones; and you
will be like a watered garden, and like a
spring of water whose waters do not fail.
And those from among you will rebuild
the ancient ruins; you will raise up the
age-old foundations; and you will be called
the repairer of the breach, the restorer of the
streets in which to dwell. Isaiah 58:6-12

Ideas and actions do have direct economic consequences. Poverty doesn't "happen to people," at least not as adults. Those not in poverty have a biblical and moral obligation both to use their wealth to encourage the poor and to provide opportunity for dignified self-help through labor. ALMIGHTY & SONS has a great challenge and an incredible evangelistic opportunity in front of us. To the poor, in both riches and wealth, we can lead them to prosperity if we truly know how to get there ourselves: *"Who is the man who fears the Lord? He will instruct him in the way he should choose. His soul will abide in prosperity, and his descendants will inherit the land"* (Ps. 25:12-13).