

Christian Social Theory

Workbook 5

Note To Instructors: Remove Final Test from back of workbook before giving to student.

Christian Social Theory

Workbook 5

The Christian Social Theory Workbooks are designed to help you come to a solid understanding of how God designed His world to operate. After completing this course you will have a solid foundation to understanding the problems in our society today and what God's answers are. You can then dig in to greater details on your areas of special operation. To successfully complete this workbook you will need to:

1. Complete all the questions in a Section.
2. Score all questions before taking the related Review. Underline the answers in the text for any questions you got wrong.
3. Take the Review.
4. Score the Review. Underline the answers in the text for any questions you got wrong.
5. Go on to the next section and repeat.
6. Memorize selected Scriptures.
7. Before taking the Pre-Test make sure all questions in the Sections and Reviews are correctly answered.
8. Take the Pre-Test.
9. Score the Pre-Test. Underline the answers in the text for any questions you got wrong.
10. Take the Final Test.

Note 1: Not all questions on reviews or tests will be taken directly from previous questions. However, reviews and pre-tests will show how well you understand the material. If you do well on them you should have no difficulty with the Final Test.

Note 2: Final Tests may include some random questions from previous workbooks to test how well the student is remembering the material.

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Write out and memorize Deut. 15:7: _____

WHAT CAUSES POVERTY?

Poverty is caused by one thing: sin. If men and women were not sinners, there would be no poverty. This is one reason why when a nation follows the laws of God and produces a Biblical Free Market system - even though imperfectly - poverty decreases.

“Save when there shall be no poor among you; for the Lord shall greatly bless thee in the land which the Lord thy God giveth thee for an inheritance to possess it: Only if thou carefully hearken unto the voice of the Lord thy God, to observe to do all these commandments which I command thee this day.” Deut. 15:4-5

“Only be thou strong and very courageous, that thou mayest observe to do according to all the law, which Moses my servant commanded thee: turn not from it to the right hand or to the left, that thou mayest prosper whithersoever thou goest. This book of the law shall not depart out of thy mouth; but thou shalt meditate therein day and night, that thou may observe to do according to all that is written therein: for then thou shalt make thy way prosperous, and then thou shalt have good success.” Josh. 1:7-8

This is not to say that poor people are greater sinners than rich people. Poverty may not be caused by individual sin, but by the sinful actions of others. For example, one of the major causes of poverty is war. The average citizen may have no involvement in the war, but is driven to poverty through the actions of others. Famine is another major cause of poverty. But what causes famine?

“The most significant causes of famine are:

1. War;
2. The prevention of cultivation or the willful destruction of crops;

3. Defective agriculture caused by communistic control of land;
4. Governmental interference by regulation or taxation;
5. Currency restrictions, including debasing the coin."

David Chilton, *Productive Christians*, Pg. 119

All five major causes of famine, which leads to poverty, are man-made. Many times the poor are caught in the vice of the sin of the rich and powerful who oppress them.

As we will see below, a third major cause of poverty is government interference in the Free Market. Socialism, in all its forms, creates poverty. Sometimes the motives may be good, but the results are always an increase in poverty.

"Extreme poverty usually occurs because government policies prevent people from engaging in productive activities." Michael Sanera and Jane S. Shaw, *Facts Not Fear*, pg. 64

"Poverty today is largely caused by the aggression of minimum wages and licensing laws through increases in unemployment." Dr. Mary Ruwart, *Healing Our World In An Age Of Aggression*, pg. 165

A fourth cause of poverty is laziness and drunkenness. This form is caused by a person's individual sin, although family members and other innocent people may also suffer because of it.

"The conquest of poverty is not really based on the issue of poverty at all. It is an issue of obedience, of godliness, of submission to the Lord Christ at all points." David Chilton, *Productive Christians*, pg. 242

1. Poverty is caused by one thing: _____.
2. When a nation follows the laws of God and produces a Biblical Free Market system, _____ decreases.
3. Poverty may not be caused by _____, but by the sinful actions of others.
4. All five major causes of _____, which leads of poverty, are man-made.
5. A third major cause of poverty is government _____ in the Free Market.
6. A fourth cause of poverty is _____ and drunkenness.

WHO IS RESPONSIBLE TO HELP THE POOR?

In the great welfare states of Canada, the United States, and other Western countries, the State has taken over the responsibility to look after the poor. Depending on the country, they provide, welfare, child tax credit, GST credit, job search opportunities, medical attention, education and career training, and much more. Unfortunately, their efforts have only made matters worse. They have created a permanently poor class. In trying to help the poor they have widened the gap between the rich and poor and put more people on the poor side. Fraud in the welfare system is well-known. Many people learn how to “use” the system, while those who genuinely need help but are ignorant of how the system works [or are too honest to lie] are deprived of needed help. Anytime the civil government declares war on something - such as the War On Poverty - you can count on the problem getting worse and innocent people getting hurt.

God created three covenant institutions - the family, the church, the state. Each has its own responsibilities and sphere of authority. The reason the civil government [state] cannot be effective in helping the poor is because it is not a job that God designed the civil government to do. They are operating outside of their Biblical Mandate. Any organization that does that will end up being ineffective and oppressive.

Why does the civil government want to be in the welfare business? One important reason is power. A law that God has placed into the universe is that “He who serves, rules.” Welfare programs give the government increasing power over people’s lives and creates a dependent citizenry that is easier to govern. This is why communist Russia refused to allow any charity organizations to operate except the state. They were not going to surrender power to anyone - even if their citizens starved to death. This is the same reason why some dictators refuse emergency aid for disaster victims in their countries. To them it would be a declaration of weakness.

“It is significant that in the Soviet Union, and charitable activity is strictly forbidden to religious groups. If a church group were to collect funds or goods to administer relief to sick and needy members of the congregation or community, it would immediately create a power independent of the state as the remedy for social problems. It would moreover create a power which would reach people more directly, efficiently, and powerfully. The consequence would be a direct affront to the preeminence of the state. For this reason, in the democracies orphanages have been steadily the target or repressive legislation to eliminate them, and charity has been preempted by the state increasingly as a major step toward totalitarianism.” R.J. Rushdoony, Institutes of Biblical Law, pg. 58

7. The great welfare states have created a permanently _____ class.
8. Anytime the civil government declares _____ on something you can count on the problem getting worse and innocent people getting hurt.

9. God created three _____ institutions - the family, the church, the state.
10. The reason the civil government cannot be effective in helping the poor is because it is not a job that God _____ the civil government to do.
11. A law that God has placed into the universe is that "He who _____, rules."
12. Welfare programs give the government increasing _____ over people's lives and creates a dependent citizenry that is easier to govern.

"But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel." 1 Tim. 5:8

If the civil government is not responsible for helping the poor, who is? The first source of help for the poor should always be their own families and relatives. A family unit has the responsibility to see that all its members have the necessities of life [a TV is not a necessity and neither is designer jeans].

A family is close to the situation so they know the real need. They know if their family member is in genuine trouble or if they are only faking it to get out of working. It is much harder to commit welfare fraud when the watchful eyes of the family are in charge. They know if Will Welfare is in trouble because of drinking, gambling, or laziness or if he is a hard worker who has fallen on hard times.

"How long wilt thou sleep, O sluggard? When wilt thou rise out of thy sleep? Yet a little sleep, a little slumber, a little folding of the hands to sleep; so shall thy poverty come as one that travelleth, and thy want as an armed man." Pr. 6:9-11

"He that loveth pleasure shall be a poor man: he that loveth wine and oil shall not be rich." Pr. 21:17

"The family is the primary agency of social welfare in every civilization." Dr. Gary North, *Inherit The Earth*, pg. 71

"It is the responsibility of the head of each household to care for those members of his family who are in need." Dr. Gary North, *Inherit The Earth*, pg. 72

“The family bears the major responsibility for financial [and other] aid, and no other institution or group must usurp this responsibility.” David Chilton, *Productive Christians*, Pg. 49

Are there limits to the family’s responsibility to look after their own? Yes, there are limits.

1. No family is required to support members who reject the family’s standards and way of life.

2. A family member who is lazy and refuses to work no longer has the right to help from the family. He needs to suffer the consequences of his actions.

“For even when we were with you, we gave you this rule: “If a man will not work, he shall not eat.” 2 Thess. 3:10

3. A family member who follows unwise financial policies and refuses to change has no right to expect the family to support his irresponsibility. If he is constantly going into debt, “investing” in foolish or get-rich-quick schemes, or doing other unwise things, the family should attempt to teach him good financial management. It may even involve managing his finances temporarily for him until he develops the self-control and self-discipline to manage it for himself. If he refuses to accept such help in getting his finances under control, the family no longer has a responsibility to help him.

4. A family member who disrupts the family life has given up his right to help from the family. A family member who is in rebellion to family standards, is disrespectful to family members, or lives a lifestyle that hurts other family member is no longer required to be supported.

5. A family member who undermines the religious teaching of the home has no right to support from the family. If he talks against the family’s beliefs, tries to convince other members to leave their faith, or otherwise undermines the family faith, he no longer has the right to the help and support of his family. An atheistic parent, for example, who lives with an adult child and criticizes the faith of the parent to the children should be removed from the home. Non-Christian religious people will often cut off family members who convert to Christianity. While we should not cut off family members for personal beliefs, if those beliefs are disruptive then they have no right to expect our support even though we still love them.

13. The first source of _____ for the poor should always be their own families and relatives.

14. A family is close to the situation so they know the real _____ .

15. It is much harder to commit _____ fraud when the watchful eyes of the family are in charge.
16. No family is required to support members who _____ the family's standards and way of life.
17. A family member who is lazy and refuses to _____ no longer has the right to help from the family.
18. A family member who follows unwise _____ policies and refuses to change has no right to expect the family to support his irresponsibility.
19. A family member who is in _____ to family standards, is disrespectful to family members, or lives a lifestyle that hurts other family member is no longer required to be supported.
20. A family member who undermines the _____ teaching of the home has no right to support from the family.
21. While we should not cut off family members for _____ beliefs, if those beliefs are disruptive then they have no right to expect our support even though we still love them.

“If there be among you a poor man of one of thy brethren within any of thy gates in thy land which the LORD thy God giveth thee, thou shalt not harden thine heart, nor shut thine hand from thy poor brother:” Deut. 15:7

Sometimes families, for a variety of reasons, are unable or unwilling to help other family members. The secondary responsibility for ministering to the poor belongs to the Church and private charity or business organizations. Like the family, these organizations are more in touch with the real needs of the poor and less like to be deceived by the lazy and undeserving.

“In spite of rising taxes for aid programs, Americans donated twice as many inflation-adjusted dollars to charity in 1996 as they did in 1970. Half of the adult population does some type of volunteer work. Their contributions in time and money exceed the poverty budgets of federal, state, and local governments combined... Generosity will only increase when government programs end.” Dr. Mary Ruwart, *Healing Our World In An Age Of Aggression*, pg. 177

Like the family, there are limits as to who is to be helped and who is not to be helped.

“No widow may be put on the list of widows unless she is over sixty, has been faithful to her husband, and is well known for her good deeds, such as bringing up children, showing hospitality, washing the feet of the saints, helping those in trouble and devoting herself to all kinds of good deeds.” 1 Tim. 5:9-10

Under no circumstances is the civil government responsible for caring for the poor other than - as with everyone else - providing a safe environment in which they can live and work. Remember, from earlier workbooks, that the civil government has no money of its own. The only money it has is the money it takes from its citizens either through taxes or inflation. Therefore, for the government to be involved in welfare is forced wealth distribution. It is stealing from some citizens to give it to others. While God commands charity, He gives no human institution the right to enforce the charity laws.

22. The secondary responsibility for ministering to the poor belongs to the _____ and private charity or business organizations.
23. Under _____ circumstances is the civil government responsible for caring for the poor other than providing a safe environment in which they can live and work.
24. For the government to be involved in welfare is _____ wealth distribution.
25. While God commands charity, He gives no human institution the right to _____ the charity laws.

WHAT IS THE DIFFERENCE BETWEEN THE DESERVING POOR AND THE UNDESERVING POOR?

Large, impersonal government welfare plans treat all the poor the same. Experts at using the system get more than their share and some really needy people get nothing. Instead of motivating people to work their way out of poverty, these plans often encourage people to stay in poverty. Sometimes, by their rules, they prevent people from getting out of poverty and cruelly create a helpless welfare class.

Jimmy stood out in the hallway fidgeting. Tears streaked his cheeks. His head reeled. Not believing the task before him, he reached for the door handle again - the tenth time in as many minutes. He took a deep breath and entered the busy office.

The room had classic corporation lines. Clean. Efficient. Modern.

“Well hello there, Jimmy. What can we do for you today?” The sleek secretary was genuinely friendly. Her smile comforted him a bit, and at the same time saddened him all the more.

“Uh...is Mr. Greenspan in his office? Do you think I can see him for a minute?”

“He sure is. Let me buzz him. See if he’s got some time.”

Jimmy swallowed hard. What would he say? How would he react?

Greenspan appeared at his office door and beckoned to the tall, lanky youth, “Come on in, Jimmy, how are things?”

Jimmy wanted to turn and run. He hated this. *Hated* it. Tears welled up in his eyes again. His throat tightened. He fought for control, taking a seat in front of the man’s comfortable and commodious desk. Looking around, a flood of memories cluttered his consciousness. Just three months ago sitting here, in this very room, in this very chair, he’d been given the chance of a his life. His dream had come true. Now he had to throw it all away.

“Mr. Greenspan, I have to...I uh, I have to...”

“What is it, Jimmy? Trouble?”

“I’m gonna have to...quit.” There. He’d said it.

“Do what?” The man was obviously taken aback. Flabbergasted.

“I have to quit. I don’t want to. I have to. The government’s making me.”

“I...I don’t understand, Jimmy. What on earth is going on? Everything was just beginning to work out.”

Quietly, between sobs, the youth related the tragic story. His family - Mom and Dad, and five younger sisters - lived in a rat infested Harlem tenement building, and had for all of Jimmy’s nineteen years. About eight years ago they applied for subsidized housing in a new city project. For eight years they had fought off the rats, endured the slum-like conditions, evaded the street gangs, and lived on the edge, waiting desperately for the day when their approval came through. Finally, that day had come.

But the good news was bad news.

For the last three months, Jimmy had been in training at Greenspan's Manhattan communication company. In another month, he would become a full-fledged computer technician. Greenspan had taken a risk, and on the advice of a counselor at New York's State Employment Service had hired Jimmy Washington - a bright and determined high school dropout from a poor black family in the slums. Jimmy had done well. Too well.

It seems that with Jimmy's salary, the family was thrown into an income bracket too high to qualify for subsidized housing. But since no one else in the family could get a job, no matter how hard he or she tried, there wasn't enough coming in to get them out of the slums. In order to remain eligible for the housing program, Jimmy would have to quit. He would have to throw away his one chance to build a future. He would have to give up his job so that the family could escape the slums.

Greenspan's hands were as bound as Jimmy's. He couldn't cut the youth's salary because of Government mandated minimums. "I'm damed if I do, and I'm damned if I don't," he flustered.

"Me too," said Jimmy. "Me too."

"Sometimes I get the feeling that maybe...that well, maybe the government's 'war on poverty' has become more like a...well, a war on the poor."
George Grant, *The Dispossessed*, pgs. 165-166

"Compassion, if not informed and ruled by biblical standards of justice and mercy, can become the cruelest form of oppression." David Chilton, *Productive Christians*, pg. 273

The Bible distinguishes two types of poor people. While we are to minister to both types, the way we minister to them is different.

The first type are the poor or defenseless [widows, orphans, immigrants]. They are people who are willing to work but who, for whatever reason, have fallen on hard times. They need help to get back on their feet. Below we will look at the ways of helping them. These people have been called the deserving poor. In other words, they deserve a helping hand and compassion.

*"If there is a poor man among your brothers in any of the towns of the land that the LORD your God is giving you, do not be hardhearted or tightfisted toward your poor brother."
Deut. 15:7*

“If one of your countrymen becomes poor and is unable to support himself among you, help him as you would an alien or a temporary resident, so he can continue to live among you.”
Lev. 25:35

“He who oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God.” Pr. 14:31

“If a man shuts his ears to the cry of the poor, he too will cry out and not be answered.”
Pr. 21:13

The other group of poor people the Bible identifies as the sluggard or the drunkard. These are people who could work, but have no intention of working. They are lazy, self-centered, and feel the world owes them a living. They have been referred to as the undeserving poor. How do we help them? We help them best by letting them reap the consequences of their lifestyle. Let their hungry stomach drive them to work.

“For even when we were with you, we gave you this rule: “If a man will not work, he shall not eat.” 2 Thess. 3:10

“The sluggard will not plow by reason of the cold; therefore shall he beg in harvest, and have nothing.” Pr. 20:4

“How long wilt thou sleep, O sluggard? when wilt thou arise out of thy sleep? Yet a little sleep, a little slumber, a little folding of the hands to sleep: So shall thy poverty come as one that travelleth, and thy want as an armed man.” Pr. 6:9-11

“Lazy hands make a man poor, but diligent hands bring wealth.” Pr. 10:4

“In the 1800’s, some of the poor made the rounds of various help groups on a regular basis. These “rounders,” who made up as much as 70% of the applicants, stopped coming by if they were required to chop wood for their supper. Charities used the work test for the able-bodied to distinguish between the needy and the freeloaders.”
Dr. Mary Ruwart, Healing Our World In An Age Of Aggression, pg. 172

26. Large, impersonal government _____ plans treat all the poor the same.
27. The Bible distinguishes two types of _____ people.

28. The first type are the poor or _____ [widows, orphans, immigrants] who are willing to work but who, for whatever reason, have fallen on hard times.
29. These people have been called the _____ poor, they deserve a helping hand and compassion.
30. The other group of poor people the Bible identifies as the _____ or the drunkard and are people who could work, but have no intention of working.
31. The sluggard or the drunkard have been referred to as the _____ poor.

Review 1

1. Write out from memory Deut. 15:7: _____

2. _____ is caused by one thing: sin.
3. Poverty may not be caused by individual sin, but by the sinful actions of _____.
4. All five major causes of _____, which leads of poverty, are man-made.
5. A third major cause of poverty is government interference in the _____.
6. A fourth cause of poverty is laziness and _____.
7. The great welfare states have created a _____ poor class.
8. God created three covenant institutions - the _____, the church, the state.

9. The reason the civil government cannot be _____ in helping the poor is because it is not a job that God designed the civil government to do.
10. A law that God has placed into the universe is that "He who _____, rules."
11. The first source of _____ for the poor should always be their own families and relatives.
12. It is much harder to commit welfare _____ when the watchful eyes of the family are in charge.
13. No family is required to support members who _____ the family's standards and way of life.
14. A family member who is lazy and refuses to _____ no longer has the right to help from the family.
15. A family member who follows unwise financial policies and refuses to _____ has no right to expect the family to support his irresponsibility.
16. A family member who is in rebellion to family standards, is _____ to family members, or lives a lifestyle that hurts other family member is no longer required to be supported.
17. A family member who undermines the religious teaching of the _____ has no right to support from the family.
18. While we should not cut off family members for personal beliefs, if those beliefs are _____ then they have no right to expect our support even though we still love them.
19. The secondary responsibility for ministering to the _____ belongs to the Church and private charity or business organizations.
20. Under no circumstances is the civil government responsible for caring for the poor other than providing a _____ environment in which they can live and work.
21. While God commands charity, He gives no human institution the right to enforce the _____ laws.
22. The first type are the poor or defenseless [widows, orphans, immigrants] who are

willing to _____ but who, for whatever reason, have fallen on hard times.

23. These people have been called the deserving poor, they deserve a helping hand and _____.
24. The other group of poor people the Bible identifies as the _____ or the drunkard and are people who could work, but have no intention of working.
25. The sluggard or the drunkard have been referred to as the _____ poor.

Score: _____ [Each answer 4 points]

WAYS TO HELP THE POOR

“...Biblical law commands charity, but only as a stop-gap measure, and never enforced by the state.” David Chilton, *Productive Christians*, Pg. 174

Gleaning

“Do not go over your vineyard a second time or pick up the grapes that have fallen. Leave them for the poor and the alien. I am the LORD your God.” Lev. 19:10

Gleaning was a major way the poor could support themselves in Biblical times. Ruth is an excellent example. A widowed stranger in the land with an aging mother-in-law to support, she was in a desperate situation. She was able to glean in order to support herself and her mother-in-law. Gleaning was hard work for little reward, but they could support themselves until they were able to get something better.

Today gleaning can take many forms. It can be collecting and returning pop cans and other recyclables for their deposits.

“Guy Polhemus...established a nonprofit organization, We Can, to redeem the cans gathered by the homeless. Industrious collectors earned \$25 to \$30 a day cleaning up the city’s [New York] litter while recycling cans that might otherwise end up in landfills. Indeed, since 1987, We Can has recycled 16,000 tons of trash, while paying collectors about \$30 million in refunds.” Dr. Mary Ruwart, *Healing Our World In An Age Of Aggression*, pg. 173

Gleaning can also be doing odd jobs - shoveling, sewing, mowing, weeding, cleaning, babysitting, etc. Some companies hire the poor or disadvantaged and teach them productive skills.

Opportunity To Work

All people, especially the poor, need the right to work. They can make opportunities to serve and work their own way out of poverty. We need to be supportive and not hinder anyone from working in legitimate businesses to serve the needs of willing customers. We have no right to interfere and neither does the government. We must oppose all laws which restrict the ability of people to work.

“Poverty programs must be accompanied by preaching and instruction concerning the moral responsibility of the able-bodied to work.” Dr. Gary North, *Inherit The Earth*, pg. 152

Licensing Laws

Licensing laws are oppressive laws which require people to have special, and usually expensive, licenses in order to operate a certain business or work in a certain field. The qualifications usually include expensive education and passing various tests. These laws are often used to keep the poor and minorities out of certain professions. They are promoted by people who don't want to have to deal with extra competition.

For example, Erin Electrician is poor, but knows how to wire houses. He is good at it. He is willing to work with contractors or home owners to meet their wiring needs. In fact, as he is building his reputation, he is willing to work for \$10.00 an hour. It seems to be a win-win situation. Erin gets work and the contractors or home owners get a good price. Everyone is happy except Pete Professional. He wants to charge \$30.00 an hour. He has more knowledge and can do more things than Erin. However, with Erin around the contractors only call Pete when they need specialized service. He makes his money, but he works less hours. Pete calls his friend Luke Lawmaker. As a professional he informs Luke that improperly wired houses can catch fire and possibly kill people. Wiring should be done only by certified, licensed experts. It sounds good to Luke, after all, he doesn't want to see people get hurt or lose their homes, so he passes the law. Now contractors and home owner are forbidden legally from hiring Erin until Erin gets his license. Erin can't afford the cost of the license so he goes out of business and his family goes hungry or turns to welfare. Contractors are forced to hire Pete and pay his wages. The prices of homes goes up. Those who were borderline home owners are now out of the market and trapped as renters. Home owners who can't afford Pete's wages do without repairs or try to do them themselves creating a greater danger. Wait times are also longer as there are fewer people to do the work. The only one who wins is Pete.

“Licensing laws instruct our government enforcers to stop - at gunpoint, if necessary - businesses without a “permit” from providing service to willing customers.” Dr. Mary Ruwart, *Healing Our World In an Age of Aggression*, pg.46

“Just as minimum wage laws prevent the disadvantaged from getting that first job, licensing laws prevent them from starting their own businesses.” Dr. Mary Ruwart, *Healing Our World In an Age of Aggression*, pg. 46

“In 1993, the National Foundation for Teaching Entrepreneurship picked 15-year-old Monique Landers of Kansas for one of its five annual awards. This young black girl had created wealth by starting her own hair-braiding business. The Kansas state government, however, wanted to put Monique out of business. Monique was even threatened with jail because she did not have a state cosmetology license.” Dr. Mary Ruwart, *Healing Our World In an Age of Aggression*, pg. 48

“When a homeless man, Ronnie Forston, tried to start a shoe shine business in Atlanta, he was arrested seven times in 18 months. His crime? Shining shoes without a license! The license itself was \$175, and he needed a vendor’s permit and a home address to get it.” Dr. Mary Ruwart, *Healing Our World In an Age of Aggression*, pg.48

Unions and Big Business also push for licensing laws. Unions do so for the same reason as they want Minimum Wage laws. They do it to protect “Pete Professional” from having to face competition.

Big Business also has a vested interest in promoting licensing laws. Established businesses know that they may be consulted as the “experts” in the field to draft the new guidelines. They also know, whether they are consulted or not, they will be able to adapt their already profitable businesses to the new requirements. What really excites them is the thought that it will now be much more difficult for potential competitors to enter the field. With fewer choices for the consumer, they can raise their prices at will. Socialism in action - the consumer is no longer king. In some fields they may even be able to obtain a monopoly.

Licensing laws are promoted as a way to protect the public from dangerous amateurs. After all, who wants Erin the Electrician performing brain surgery! The fact is licensing laws do not prevent incompetence. Take a look at the public education system. There are many great teachers and there are also many terrible teachers with government licenses. The licensing process did not sort them out! Licensing laws themselves can create dangerous situations as people either buy services on the Black Market, try to do as much as they think they can themselves, or do without. Without licensing laws many services would be dramatically less expensive and the danger would be no greater than it is with licensing laws. The government would be responsible to make sure no one misrepresented their education or abilities. The people seeking services would be responsible to check out service providers before hiring them or look for businesses that have been certified by private organizations like

the Better Business Bureau. Service providers would also be legally responsible for their work.

Licensing laws are oppressive against the poor and must go.

1. _____ was a major way the poor could support themselves in Biblical times.
2. Gleaning was _____ work for little reward, but the poor could support themselves until they were able to get something better.
3. All people, especially the poor, need the right to _____.
4. We must oppose all laws which restrict the ability of people to _____.
5. _____ laws are oppressive laws which require people to have special, and usually expensive, licenses in order to operate a certain business or work in a certain field.
6. Unions and Big _____ also push for licensing laws.
7. Big Business also knows they will be able to adapt their already profitable businesses to the new requirements, and it will be more difficult for potential _____.
8. Licensing laws do not prevent _____.
9. Without licensing laws many services would be dramatically less _____ and the danger would be no greater than it is with licensing laws.
10. Licensing laws are _____ against the poor and must go.

Minimum Wages/Unions

We have already discussed minimum wage laws and unions, but both of these are used to keep the poor and minorities out of the work force. They protect the people who are already in good positions from competition.

Business Licenses

Business licenses are totally unBiblical. Nowhere is the civil government given any Biblical mandate to tell people what legitimate business they can or cannot operate. To be forced to pay for the opportunity of risking your own time and money on an enterprise is a degrading insult. Of course, business licenses are used to control

people. The central planners may only think a certain number of the same type of business should be allowed in their community. Or they may want to dictate where these businesses can operate [the purpose of zoning laws]. Again, this is violence against the poor and against the minorities who may not be able to afford the business license or meet the fancy rules set up. There is absolutely no legitimate purpose for business licenses.

11. _____ wage laws and unions, are used to keep the poor and minorities out of the work force.
12. Business licenses are totally _____.
13. Business licenses are used to _____ people.
14. Business licenses are _____ against the poor and against the minorities who may not be able to afford the business license or meet the fancy rules set up.

Immigration Rules

The Bible tells us we should welcome the stranger or alien. In a Biblical Free Market System they are not a drain on society, but a blessing. They work to provide more goods and services. They are also consumers buying our goods and services. A large population base is a blessing, not a curse, if God's laws are abided by.

“Thou shalt neither vex a stranger, nor oppress him: for ye were strangers in the land of Egypt.” Ex. 22:21 also see Ex. 23:9.

“Love ye therefore the stranger: for ye were strangers in the land of Egypt.” Deut. 10:19

“If one of your countrymen becomes poor and is unable to support himself among you, help him as you would an alien or a temporary resident, so he can continue to live among you.” Ex. 25:35

Why do we fear immigrants?

1. We think they will be a drain on our society. We will have to pay more through taxation for their social benefits. Answer: The government should not be providing social benefits to anyone. If that were the case, then immigration would only have positive effects. The only reasons to deny anyone immigration status is because they are either criminals convicted of Biblically-defined crimes or carry contagious diseases.

2. We are afraid of their culture or beliefs changing ours. Again, Biblical Law requires that all governmental positions and national policy be set by dedicated Christians in accordance with God's Word. Immigrants are free to do any business in society, but are not allowed to serve as governmental ministers, lawyers, judges, etc. until they have proven a commitment to Biblical Law. This may take generations. This then becomes no threat to a Christian society. The only thing is our own discomfort in dealing with people of different tastes, styles, and ways of thinking. This is no reason to exclude them from our country.

"Economic regulation is an extremely effective tool for racism, precisely because it does not seem overtly racist." Dana Berliner quoted in *Healing Our World In an Age of Aggression*, pg. 47

"Thou shalt not deliver unto his master the servant which is escaped from his master unto thee." Deut. 23:15

"An Ammonite or Moabite shall not enter into the congregation of the LORD; even to their tenth generation shall they not enter into the congregation of the LORD for ever." Deut. 23:3

"Thou shalt not abhor an Edomite; for he is thy brother: thou shalt not abhor an Egyptian; because thou wast a stranger in his land. The children that are begotten of them shall enter into the congregation of the LORD in their third generation." Deut. 23:7-8

"If citizenship were by Christian confession, immigrants would be welcomed as potential converts to the faith, just as visitors to a church are welcome." Dr. Gary North, *Healer of the Nations*, pg. 48-49

SIN Numbers Or Work Visas

The civil government has no right to issue SIN [Social Insurance Numbers] numbers or work visas. They have no Biblical right to control who can and cannot work in a country. It simply is not their concern. Anyone who has the ability and desire to work should be able to go out and find or make a job. Anything else is considered by the Bible as government oppression.

"Thou shalt not oppress an hired servant that is poor and needy, whether he be of thy brethren, or of thy strangers that are in thy land within thy gates." Deut. 24:14

The best way to help the poor is by giving them an opportunity to work. In a Free Market unemployment would be zero or very close to it in that everyone who wanted a job would be able to find one.

15. The Bible tells us we should _____ the stranger or alien.
16. A large population base is a _____, not a curse, if God's laws are abided by.
17. The only reasons to deny anyone immigration status is because they are either convicted criminals or carry _____ diseases.
18. Biblical Law requires that all governmental positions and national policy be set by _____ Christians in accordance with God's Word.
19. The _____ government has no right to issue SIN [Social Insurance Numbers] numbers or work visas.
20. Anyone who has the ability and desire to _____ should be able to go out and find or make a job.

Loans

The poor could apply to wealthier person for a loan. In order to qualify as a poor loan, the poor would have to show that they had used up all their own resources. In other words, they really had nowhere else to turn. It was a loan and had to be repaid. For a Christian brother, if they were not able to repay it within the six year term, it was to be forgiven. For the non-Christian the loan had to be repaid regardless of time. It was not an easy loan in that collateral could still be demanded which would make life more difficult.

It should be realized that this loan was from a wealthier person, perhaps someone who already had a relationship of some kind with the poor individual, but no one could force him to make the loan. The civil government was not given the responsibility to take the money from him. On a human level, the loan was totally voluntary.

“If the man is poor, do not go to sleep with his pledge in your possession. Return his cloak to him by sunset so that he may sleep in it. Then he will thank you, and it will be regarded as a righteous act in the sight of the LORD your God.” Deut. 24: 12-13

Slavery

A poor person could also sell himself into slavery for a period of time. During this time he lost certain rights, but he also had other rights. He had to work hard for his master, but he also had food and a place to live. He could learn skills from a Godly household that would prevent him from getting into debt in the future. He could save and buy his freedom early. His master, upon his release, was to bless him to help him get a fresh start.

We shudder at this idea because of the evils of slavery that we see in the world around us, past and present. Biblical slavery was totally different. Both slave and master were under Biblical Law which provided protection from abuse. A slave was not considered inferior as a human being.

21. The poor could apply for a _____ to wealthier person.
22. The Poor Loan was not an easy loan in that _____ could still be demanded which made life more difficult.
23. On a human level, the loan was totally _____.
24. A poor person could also sell himself into _____ for a period of time.
25. He could learn _____ from a Godly household that would prevent him from getting into debt in the future.

HOW DOES THE FREE MARKET DEAL WITH RACISM?

Often the poor and the stranger are the subject of racism and discrimination. The Controlled Market tries to handle this by forcing businesses to hire a certain percentage of workers from minority groups and by providing special training or educational programs. As usual their solution increases the problem, it may even create racism where there was none!

For example, Ian Indifferent doesn't care about race. He has nine employees and wants to hire his neighbour's son for a 10th position. Luke Lawmaker; however says that 10th employee must be from a minority group. Ian is required to hire Mike Minority. Although Ian had nothing against Mike, he now resents him as does his neighbour, his neighbour's son, and a growing number of others. Tension on the job rises for everyone in the company. One result is that Ian decides he is never going to hire more minority people than the law requires.

How does the Free Market handle this? Ian can hire whomever he wants to work in his business. As the business expands Ian will likely hire minority workers. As

discussed previously, Mike Minority may come up with an offer that is too good for Ian to refuse. Certainly Ian will look at it with an open mind.

But what about Rob Racist? He hates Mike Minority and doesn't bother to hide it. How does the Free Market handle him? By letting him reap as he sows.

For example, Rob Racist owns the only grocery store in Smalltown. He is rude to Mike Minority and his group, he makes them wait at the end of the line, he even has certain days of the week when he doesn't allow them into the store at all. Naturally Mike doesn't appreciate this treatment. He arranges for group buying in a nearby town so the amount of business given to Rob is reduced. The day comes when Carol Competitor comes to town to open another grocery store. She treats all customers the same. She even hires Mike to work for her. All the minority groups come to her store. Because of good volume she is then able to lower her prices. Even some of Rob's regular customers start coming to save money. Rob's business dwindles away. At the very best, it is less profitable than it could have been, at the worst, he goes bankrupt. A heavy price to pay for indulging prejudice.

What was the civil government's role in this? Only to ensure the safety of all people involved. Rob was not allowed to threaten or use violence to keep Carol out of town or force Mike to shop in his store. No intimidation or fraud. No cross burning or broken windows or otherwise damaged property. Rob is allowed to make his choices, but he cannot manipulate the choices of others.

26. Often the poor and the stranger are the subject of _____ and discrimination.
27. An employer can hire _____ he wants to work in his business.
28. The civil government is to ensure the _____ of all people.

RIGHTS OF THE POOR

Justice

The government's legitimate business is enforcing Biblical justice. They are to see that the poor receives justice. A court system that requires lawyers - especially expensive lawyers - favours the rich. Lawyers - as they exist in our society - are unnecessary in a Biblical Free Market society. People bring their own cases before the court. Judges, juries, experts in Biblical Law examine the evidence and give what they believe to be a Biblical judgment.

"Do not deny justice to your poor people in their lawsuits." Ex. 23:6

“Do not take advantage of a hired man who is poor and needy, whether he is a brother Israelite or an alien living in one of your towns.” Deut. 24:14

The other side of the coin is the government is to see that the poor are not stealing from or exploiting the rich. The government must decide the case fairly and without prejudice in accordance with Biblical Law.

“Do not follow the crowd in doing wrong. When you give testimony in a lawsuit, do not pervert justice by siding with the crowd, and do not show favoritism to a poor man in his lawsuit.” Ex. 23:2-3

No Oppression

The poor are more easily taken advantage of than the wealthy. Immigrants may not be aware of the different laws in a society. The government is to be sure the poor and helpless are not being oppressed. This mainly relates to seeing that justice is done.

“Do not exploit the poor because they are poor and do not crush the needy in court,” Pr. 22:22

Private Property

Like everyone else, the poor have the right to own property and not to have it taken from them. Their property must be respected.

“When you make a loan of any kind to your neighbor, do not go into his house to get what he is offering as a pledge. Stay outside and let the man to whom you are making the loan bring the pledge out to you.” Deut. 24:10-11

Responsibilities of Citizenship

Everyone living in a society is responsible to respect and obey the law. The poor are no different. They cannot act with contempt for the society in which they live. They are also responsible to pay the small tax a Biblical society might require and to defend their country in case of attack - although no one can be forced into the military.

“The rich are not to give more than a half shekel and the poor are not to give less when you make the offering to the LORD to atone for your lives.” Ex. 30:15

ENTITLEMENTS: RIGHT OR WRONG?

An entitlement is something that the government declares everyone must have. Anyone who doesn't have it is entitled to have it given to them.

Biblically speaking, from a human perspective, the only things a person is entitled to is the right to live in peace and have justice. Everything else is earned.

When you hear someone talking about entitlements - run. What it really means is that they are going to take your money and give it to someone else.

Many times entitlements sound good. In the mayoral race in our own community I read people saying that the homeless are entitled to a home. I am all for helping the deserving poor get homes, but it is not a right and certainly it cannot be done through theft. Entitlements are just another name for socialistic theft.

29. The government's _____ business is enforcing Biblical justice.
30. People bring their own _____ before the court.
31. The government is to see that the poor are not _____ from or exploiting the rich.
32. The government is to be sure the poor and helpless are not being _____.
33. The poor have the right to own _____ and not to have it taken from them.
34. Everyone living in a society is responsible to respect and obey the _____.
35. An _____ is something that the government declares everyone must have.
36. The only things a person is entitled to is the right to live in _____ and have justice.
37. Entitlements are just another name for socialistic _____.

Review 2

1. Gleaning was _____ work for little reward, but the poor could support themselves until they were able to get something better.
2. We must _____ all laws which restrict the ability of people to work.
3. Licensing laws are _____ laws which require people to have special, and usually expensive, licenses in order to operate a certain business or work in a certain field.
4. _____ also knows they will be able to adapt their already profitable businesses to the new requirements, and it will be more difficult for potential competitors.
5. _____ laws do not prevent incompetence.
6. Without licensing laws many services would be dramatically less _____ and the danger would be no greater than it is with licensing laws.
7. Licensing laws are oppressive against the _____ and must go.
8. Minimum wage laws and _____ are used to keep the poor and minorities out of the work force.
9. _____ licenses are totally unBiblical.
10. Business licenses are violence against the poor and against the minorities who may not be able to _____ the business license or meet the fancy rules set up.
11. The Bible tells us we should welcome the _____ or alien.
12. A large _____ base is a blessing, not a curse, if God's laws are abided by.
13. The only reasons to deny anyone _____ status is because they are either convicted criminals or carry contagious diseases.
14. Biblical Law requires that all _____ positions and national policy be set by dedicated Christians in accordance with God's Word.
15. The civil government has no right to issue SIN [Social Insurance Numbers]

numbers or _____ visas.

16. _____ who has the ability and desire to work should be able to go out and find or make a job.
17. The _____ Loan was not an easy loan in that collateral could still be demanded which made life more difficult.
18. On a _____ level, the loan was totally voluntary.
19. A poor person could also _____ himself into slavery for a period of time.
20. He could learn skills from a Godly household that would _____ him from getting into debt in the future.
21. An employer can hire whomever he wants to work in his _____.
22. The government's legitimate business is enforcing Biblical _____.
23. Everyone living in a society is responsible to _____ and obey the law.
24. The only things a person is _____ to is the right to live in peace and have justice.
25. Entitlements are just another name for _____ theft.

Score: _____ [Each answer 4 points]

Pre-Test

1. Write out from memory Deut. 15:7: _____

2. _____ is caused by one thing: sin.
3. Poverty may not be caused by _____ sin, but by the sinful actions of others.
4. All five major causes of _____, which leads of poverty, are man-made.
5. A third major cause of poverty is government interference in the _____.
6. A fourth cause of poverty is _____ and drunkenness.
7. God created three covenant institutions - the family, the church, the _____.
8. The first source of help for the poor should always be their own _____ and relatives.
9. No family is required to support members who _____ the family's standards and way of life.
10. A family member who is lazy and _____ to work no longer has the right to help from the family.
11. A family member who follows _____ financial policies and refuses to change has no right to expect the family to support his irresponsibility.
12. A family member who is in _____ to family standards, is disrespectful to family members, or lives a lifestyle that hurts other family member is no longer required to be supported.
13. While we should not cut off family members for personal beliefs, if those beliefs

- are _____ then they have no right to expect our support even though we still love them.
14. The secondary responsibility for ministering to the poor belongs to the _____ and private charity or business organizations.
 15. While God commands _____, He gives no human institution the right to enforce the charity laws.
 16. The first type are the poor or defenseless [widows, orphans, immigrants] who are willing to _____ but who, for whatever reason, have fallen on hard times.
 17. The other group of poor people the Bible identifies as the sluggard or the drunkard and are people who _____ work, but have no intention of working.
 18. Gleaning was hard work for little reward, but the poor could _____ themselves until they were able to get something better.
 19. We must oppose all laws which _____ the ability of people to work.
 20. Licensing laws are oppressive laws which require people to have special, and usually expensive, licenses in order to _____ a certain business or work in a certain field.
 21. Licensing laws do not prevent _____.
 22. _____ wage laws and unions are used to keep the poor and minorities out of the work force.
 23. Business licenses are violence against the poor and against the _____ who may not be able to afford the business license or meet the fancy rules set up.
 24. The Bible tells us we should _____ the stranger or alien.
 25. The only reasons to deny anyone immigration status is because they are either convicted _____ or carry contagious diseases.
 26. Biblical Law requires that all governmental positions and national policy be set by

dedicated Christians in accordance with _____.

27. Anyone who has the _____ and desire to work should be able to go out and find or make a job.
28. The Poor Loan was not an _____ loan in that collateral could still be demanded which made life more difficult.
29. A poor person could also sell himself into slavery for a period of _____.
30. An _____ can hire whomever he wants to work in his business.
31. The government's legitimate business is _____ Biblical justice.
32. Everyone living in a _____ is responsible to respect and obey the law.
33. The only things a person is entitled to is the right to live in peace and have _____.

Score: _____ [Each answer 3 points]

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Final Test

1. Write out from memory Deut. 15:7: _____

2. Poverty is caused by one thing: _____.
3. Poverty may not be caused by individual sin, but by the _____ actions of others.
4. God created three covenant institutions - the family, the _____, the state.
5. The first source of help for the _____ should always be their own families and relatives.
6. No family is required to _____ members who reject the family's standards and way of life.
7. A family member who is lazy and refuses to _____ no longer has the right to help from the family.
8. A family member who follows unwise _____ policies and refuses to change has no right to expect the family to support his irresponsibility.
9. A family member who is in rebellion to _____ standards, is disrespectful to family members, or lives a lifestyle that hurts other family member is no longer required to be supported.
10. The secondary responsibility for ministering to the poor belongs to the Church and _____ charity or business organizations.
11. While God commands charity, He gives no _____ institution the right to enforce the charity laws.

12. The first type are the poor or _____ [widows, orphans, immigrants] who are willing to work but who, for whatever reason, have fallen on hard times.
13. The other group of poor people the Bible identifies as the _____ or the drunkard and are people who could work, but have no intention of working.
14. _____ was hard work for little reward, but the poor could support themselves until they were able to get something better.
15. We must oppose all _____ which restrict the ability of people to work.
16. _____ laws are oppressive laws which require people to have special, and usually expensive, licenses in order to operate a certain business or work in a certain field.
17. Minimum _____ laws and unions are used to keep the poor and minorities out of the work force.
18. Business _____ are violence against the poor and against the minorities who may not be able to afford the business license or meet the fancy rules set up.
19. The only reasons to deny anyone _____ status is because they are either convicted criminals or carry contagious diseases.
20. Biblical Law requires that all governmental positions and _____ policy be set by dedicated Christians in accordance with God's Word.
21. Anyone who has the ability and desire to _____ should be able to go out and find or make a job.
22. The Poor Loan was not an easy loan in that _____ could still be demanded which made life more difficult.
23. A poor person could also _____ himself into slavery for a period of time.
24. The government's legitimate business is enforcing Biblical _____.
25. The only things a person is entitled to is the right to live in _____ and have justice.

Score: _____ [Each answer 4 points]