

Worldview

How you see the world.

Biblical Worldview

- God IS!
- God is creator of all things.
- God is ultimate Lawgiver and Lord over all
- Man is sinful and can't be trusted.
- As a sinner, man needs a Savior.
- Man is free. A Limited Civil Government is to punish evil



Secular Worldview

- God ISN'T
- Man is highest among evolved life (man is god)
- Man is basically good
- Man is perfectible under the right circumstances
- Purpose of Government is control; planning the right conditions for man (Central Planning rather than individual liberty)

A popular phrase you hear thrown around these days is "Worldview." But what is Worldview? Well, Worldview is simply how you see the world. Through what lens do you see everything?

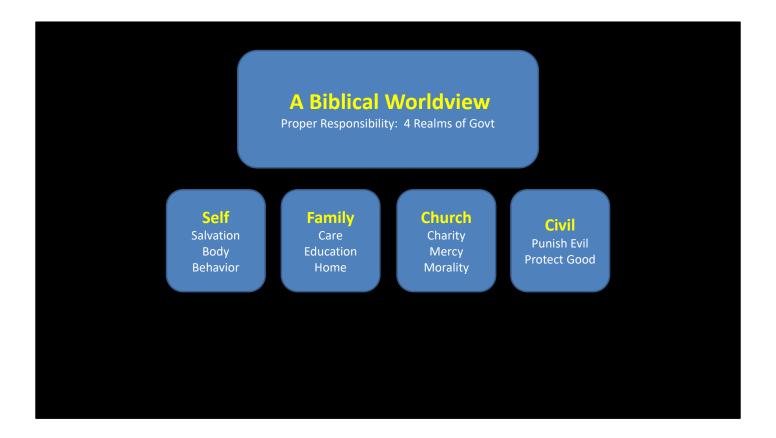
There are several prominent worldviews, but the two primary worldviews in America are either a:

- Biblical Worldview
- Secular Worldview

When in the Course of human events, it becomes necessary for one people to dissolve the political bands which have connected them with another, and to assume among the powers of the earth, the separate and equal station to which the Laws of Nature and of Nature's God entitle them, a decent respect to the opinions of mankind requires that they should declare the causes which impel them to the separation.

Jefferson opened the Declaration of Independence with these words...

Every statement in the Declaration was not simply poetic prose, but legal terms defined in Blackstone's Commentaries on Law.



We have talked about the four realms of government, the importance of each and their proper interdependence.

- If man is efficiently self-governed, then the family will function ideally.
- If the individual is properly self-governed and the family is properly governed, then the local assembly or community called the church will function effortlessly.
- If individuals, families and communities are functioning as God designed, then the civil government is needed little.

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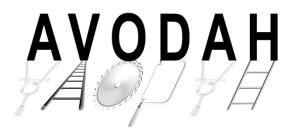
- Right to own title to property, use property as you wish and dispose of it when you want for a price to which you agree. (Jews owned their own land.)
- You were to pay your employees on time, don't withhold their pay, but what you paid them was based upon the free market. What you paid them, was not determined by the government. What are you willing to pay and what are they willing to work for? (Matthew 20:1-15)
- Work was understood. Laziness was scorned and if one refused to work let him go hungry. A workman being worthy of his hire.
- Rewarding success and chastising slothfulness. (Matthew 25:14-29)

General Biblical Precepts about Economics

- The Bible teaches principles of budgeting during times of plenty in preparation for times of want.
- The Bible teaches us to consider the cost before you begin a project.
- Values investing.
- Diversifying your assets for protection.
- Avoid unreasonable debt service.
- The family is supposed to care for the family.
 - Parents are to raise their children and provide for them. As parents get older, their kids are to "honor" them – which means to provide for their physical needs.
- Slothfulness and laziness is condemned as sin. In fact, Paul affirms Ben Franklin's famous statement. Franklin said, the best way to fight poverty is for a man to feel uncomfortable in it. Paul said to the Church in Thessalonica, "If a man doesn't work, then don't feed him."

BIBLICAL ECONOMICS FACT #1: "Six days you shall work"

- **Genesis 2:15** "The LORD God took the man and put him in the garden of Eden to work (avodah) it and
- **Exodus 34:21** God, in renewing the covenant with
- Moses, says, "Six days you shall work (avodah)," **Exodus 8:1** "This is what the LORD says: 'Let my people go, so that they may worship (avodah) me."
- Exodus 12:31 "Then he summoned Moses and Aaron by night and said, 'Up, go out from among my people, both you and the people of Israel; and go, serve (avodah) the Lord ...'
- Joshua 24:15 "And if it is evil in your eyes to serve the Lord, choose this day whom you will serve, whether the gods your fathers served in the region beyond the River, or the gods of the Amorites in whose land you dwell. But as for me and my house, we will serve (avodah) the Lord."



God worked and produced for six days then rested on the seventh. Work was not a result of sin. Before the fall, Adam was given charge over the God's garden to keep it.

Now here is something to consider- you have heard me teach about the Hebrew word "echad" which means to "hear" and to "obey"

The same Hebrew word for work is also the word used to worship or serve – "avodah"

Col 3:22-24

- 22 Servants, obey in all things your masters according to the flesh; not with eyeservice, as menpleasers; but in singleness of heart, fearing God:
- 23 And whatsoever ye do, do it heartily, as to the Lord, and not unto men;
- 24 Knowing that of the Lord ye shall receive the reward of the inheritance: for ye serve the Lord Christ.

The way a man works reflects on God and is in fact a form of worship.

BIBLE AND ECONOMICS

- 1. Work as unto the Lord
- 2. Money is neutral.

1 Tim 6:9-10

But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition. For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.

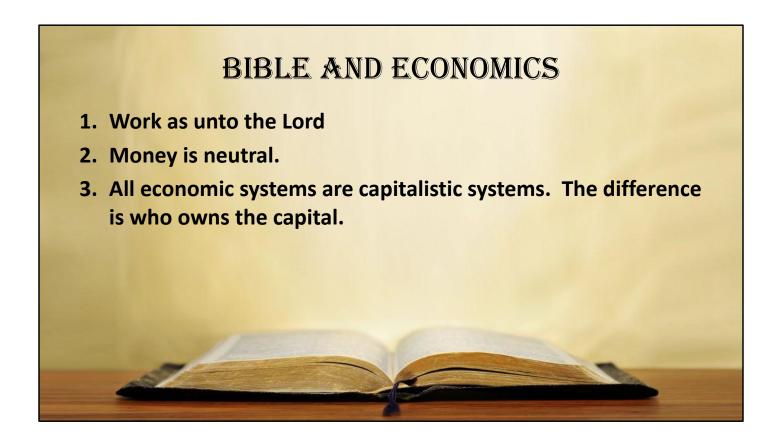
Money, in and of itself, is neither good nor evil. It is only a tool to facilitate the store of energy and labor. It is used to facilitate trade.

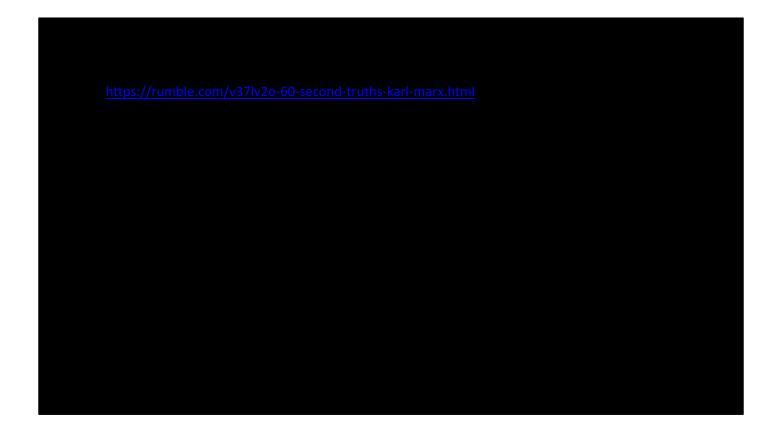
Basically, it simplifies the barter system.

It is supposed to be used for good. However, the "love of money"- covetousness, obsession - is the root of all evil. **(Verses)**

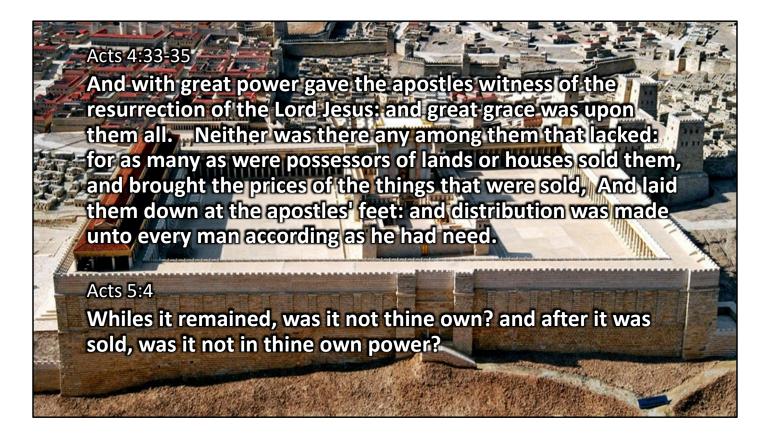
And this isn't just about wealthy people. A poor person can be just as guilty of greed and covetousness as a rich person. It is a heart issue.

Material isn't bad. Materialism is.



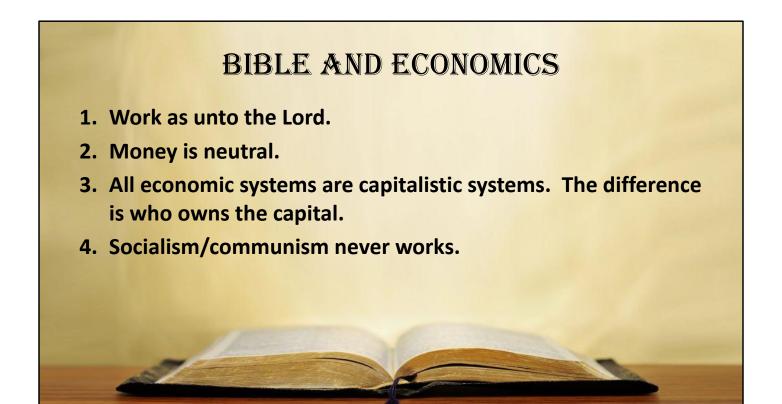






• In Acts 4-5, we see the church in Jerusalem coming to the assistance of others within their assembly.

That is what "loving your neighbor as you love yourself means." We should live our lives with the intent of never needing a handout, but always prepared to assist when needed. (That is how the economy of God works!)





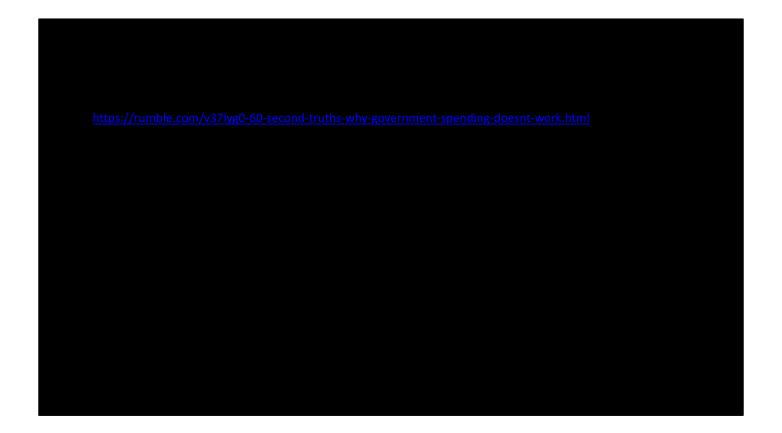




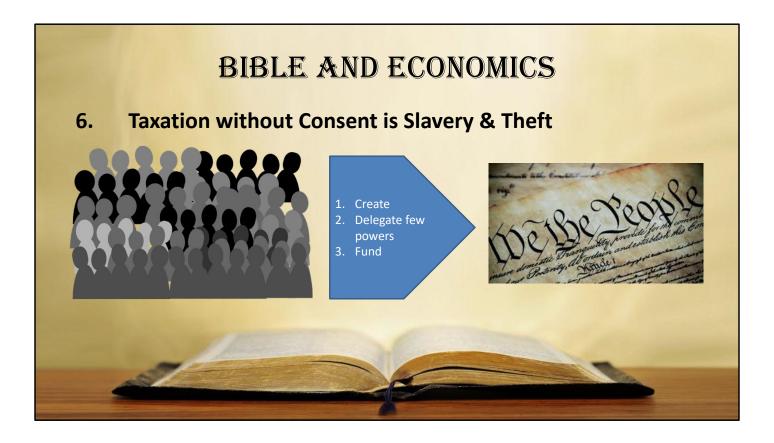
Thank God it's Monday is a saying NEVER heard in the workplace or school.

BIBLE AND ECONOMICS

- 1. Work as unto the Lord.
- 2. Money is neutral.
- 3. All economic systems are capitalistic systems. The difference is who owns the capital.
- 4. Socialism/communism never works.
- 5. All Government Spending is Inefficient and Wasteful







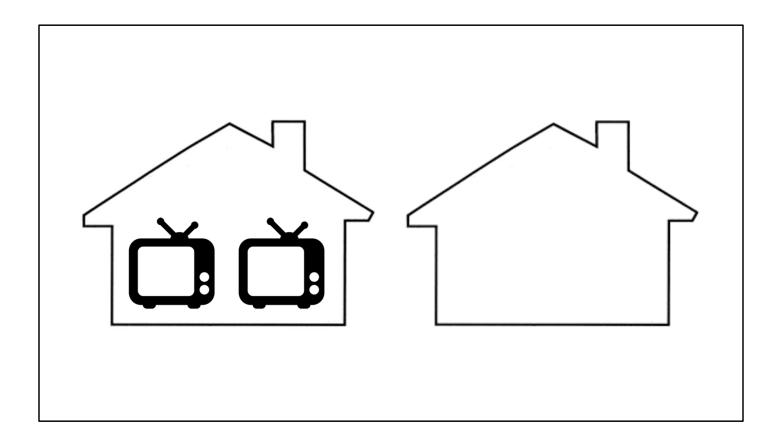
Here's how taxes are supposed to work. The people create the government. The people recognize that there's a certain amount of money needed to fund whatever responsibilities they've delegated to the government they create. So, the people agree to contribute a certain amount in order to fund the government.

You don't have a right to take something that belongs to someone else. It is not yours. It is their private property.

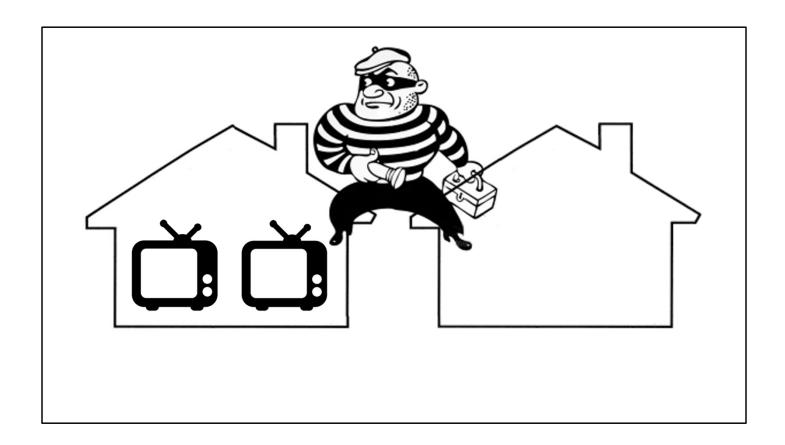


From the beginning, God placed a value on property rights.

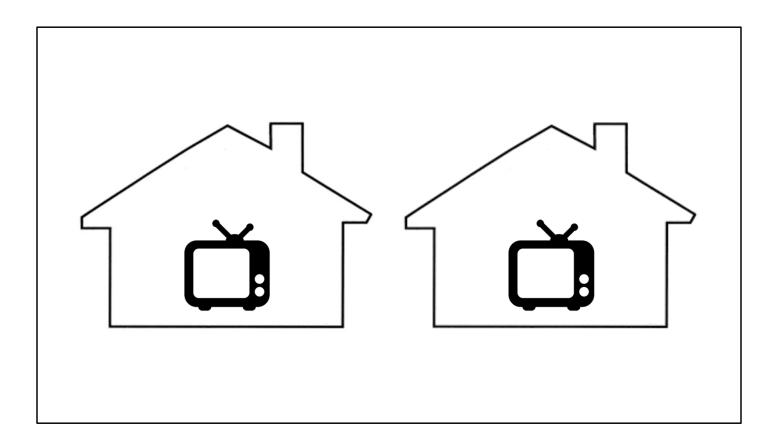
On equal footing with don't worship false gods and don't take another man's life...don't take another man's wife or his stuff – in fact, don't lust after them to begin with because sinful behavior is the result of a sinful heart.



- Let's imagine that your neighbor owns two televisions, and you don't have any.
- So, you say, "Hey, I need a television. He's got two."
- That's not FAIR.
- (Nevermind he works and bought them, and I don't)



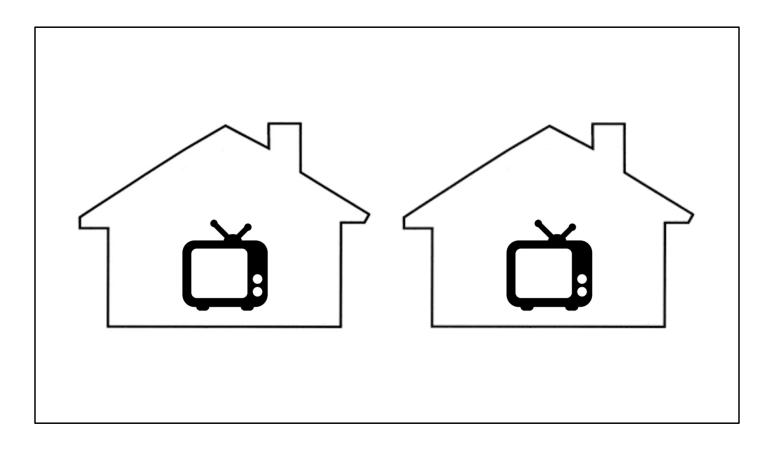
So, when your neighbor goes out to dinner, you break into his house, take a television and go put it in your house.



Liberalism calls that fairness as now you both have a television.

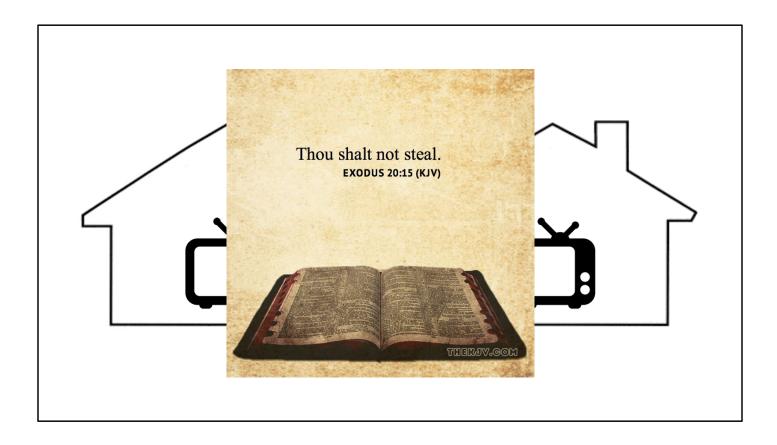
But, what have you done? You've stolen something that doesn't belong to you.

Rather than you actually working hard and producing something, you just "redistribute HIS wealth."



Redistribution of wealth is a political way of legalizing theft, which God frowns upon.

Working and earning is Biblical. It creates prosperity. It is being "fruitful."

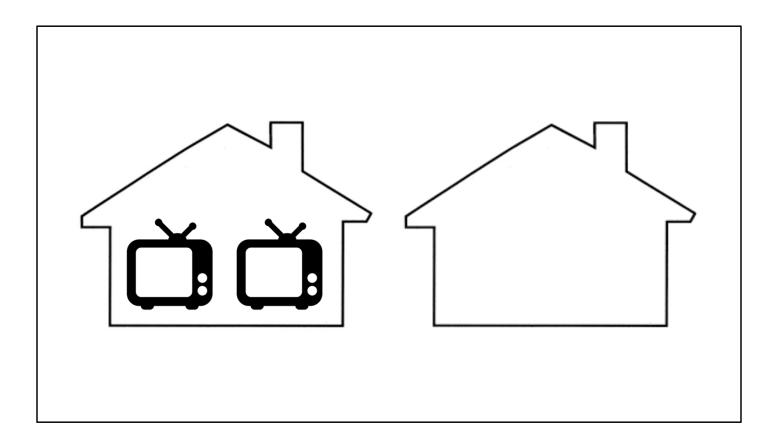


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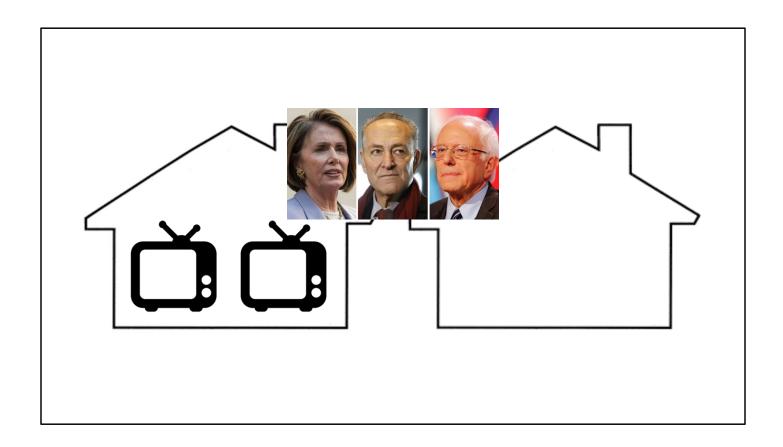


Theft doesn't produce anything. It eventually leads to poverty.

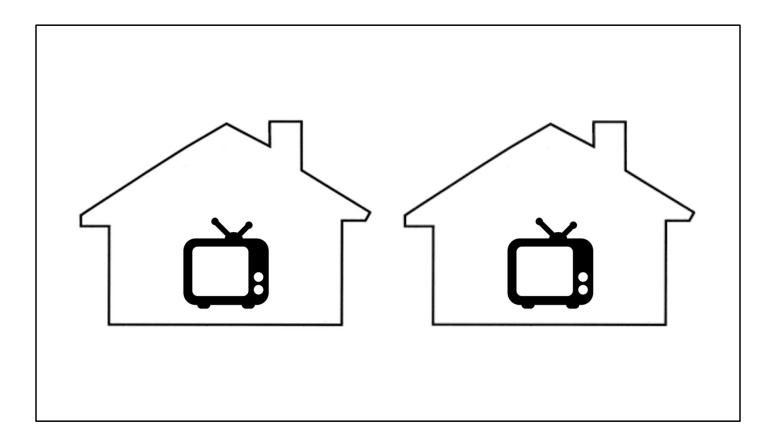


Likewise, do those two televisions belong to the government?

Nope, they belong to that individual.



In the same manner as the first illustration, the government doesn't have the right to say, "You know what? That man has two televisions, his neighbor has none.



Out of fairness, we'll take one from the man that has two and give it to the man that has none.

Not only does this punish the man who is working and rewards the man who is not working, the TV's don't belong to the government in the first place.

Therefore, the government is just as guilty of stealing as in the first example.

BIBLE AND ECONOMICS

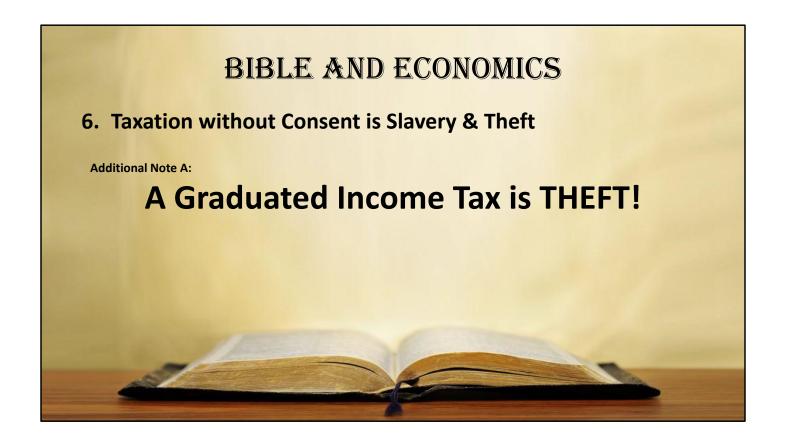
Proper government

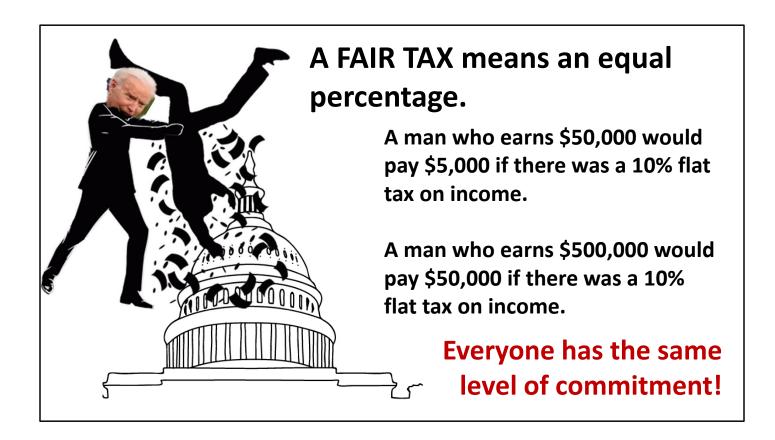
- The people constitute a limited government
- All money belongs to the people
- People must fund the government they create
- People decide how much of THEIR money they are willing to give to fund their government

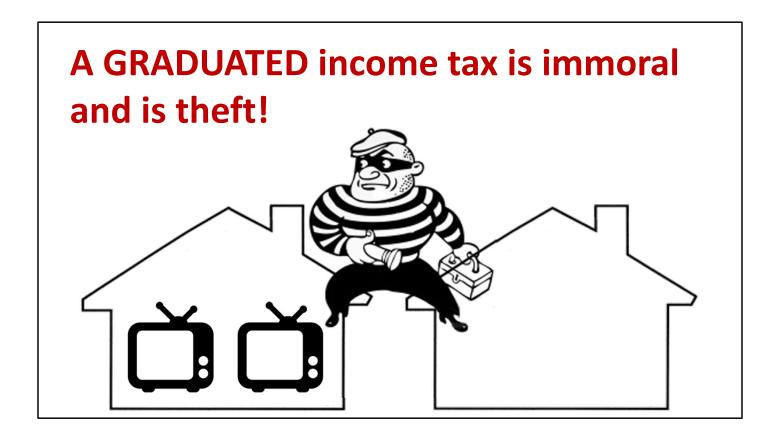
Improper government

- The government owns/controls everything directly or through regulatory agencies
- The government decides what it will do and how large it will be
- The benevolent government generously allows you to keep some of your own money.



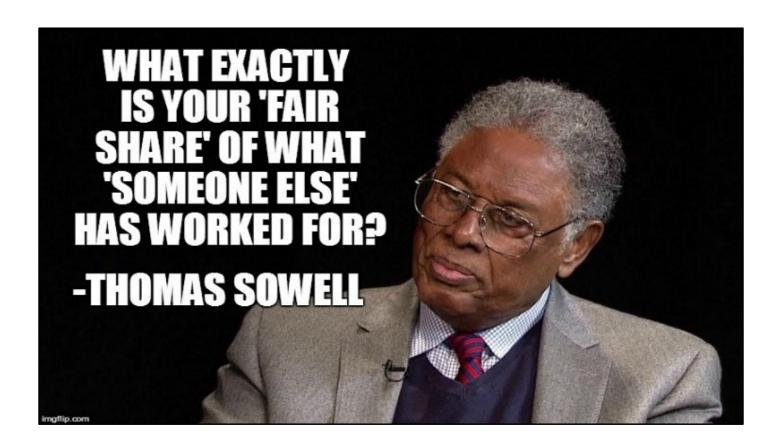


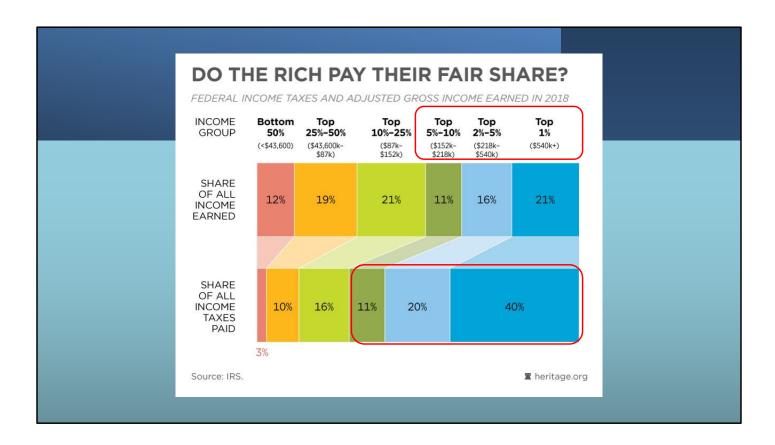




You have no right to anyone else's possessions.

The majority has no right to steal from a weaker minority.



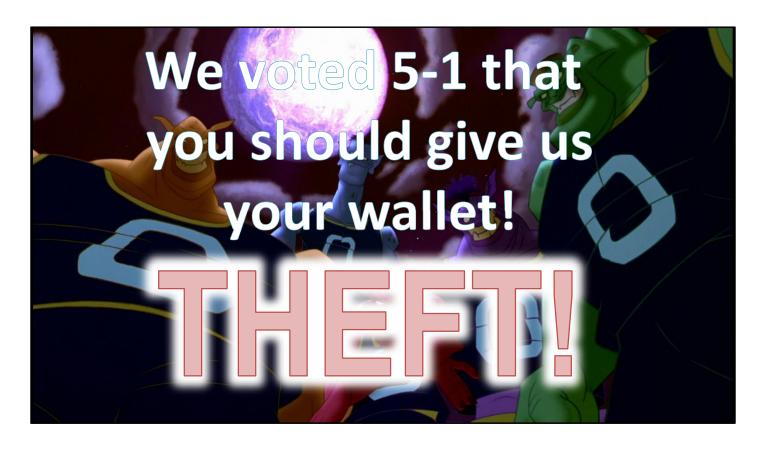


According to the IRS, 10% of the population pays 71% of the taxes.

What is fair about that?



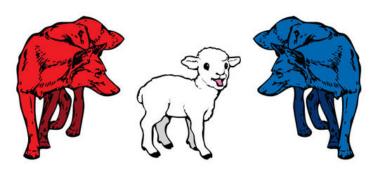
If you wandered down a dark alley and ran into these guys who demanded your wallet against your will, we would call that theft..



However, if you wandered down a dark alley and these five guys said, "We believe in democracy! Let's vote over the redistribution of your assets."

It's still theft.

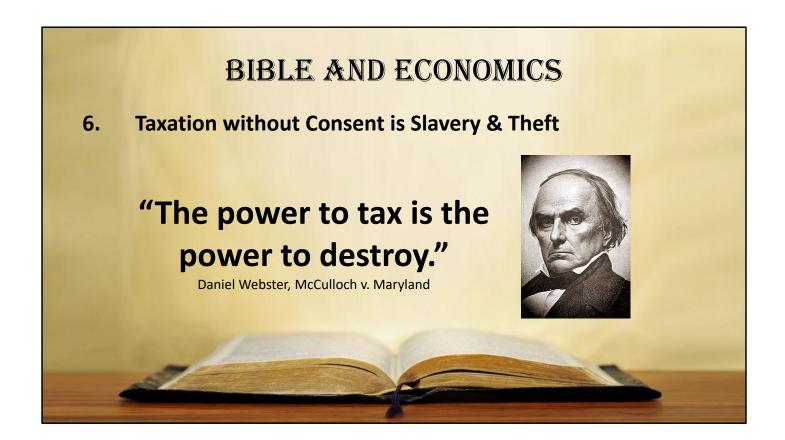
DEMOCRACY

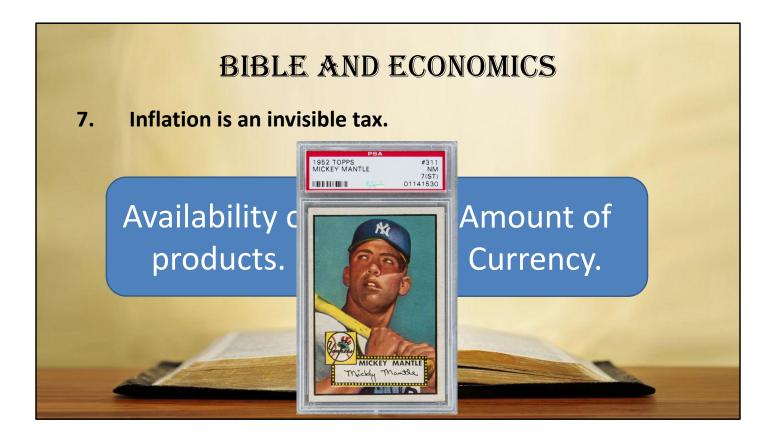


Two wolves voting that the lamb pays 50% income tax while they collect welfare.

6.

BIBLE AND ECONOMICS **Taxation without Consent is Slavery & Theft Additional Note A: Graduated Income Tax is THEFT! Additional Note B: Economics 101:** • If you want more of something, then subsidize it. If you want less of something, then tax it. **Additional Note C: CORPORATIONS DON'T PAY TAXES, PEOPLE DO!!**



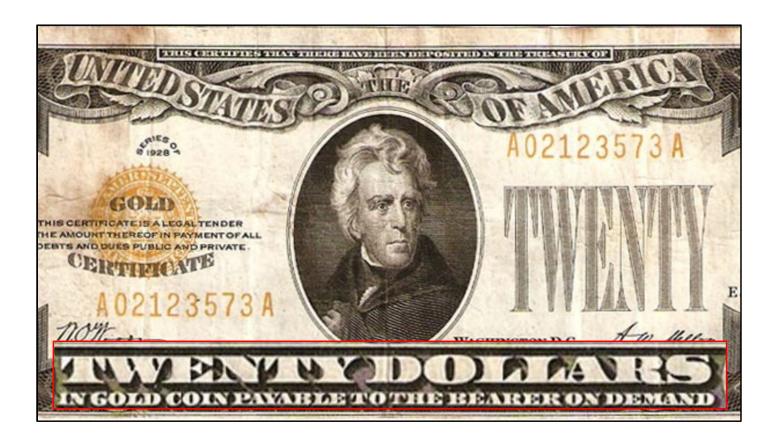


Value is determined by rarity. Two components in inflation – availability of products and the amount of currency in circulation.

That is why Mickey Mantle Rookie cards are valuable – they are increasingly harder to find – so the value rises.

Money used to be tied to gold.

After WW2, Bretton Woods agreement – dollar is world reserve and it would be tied to gold.

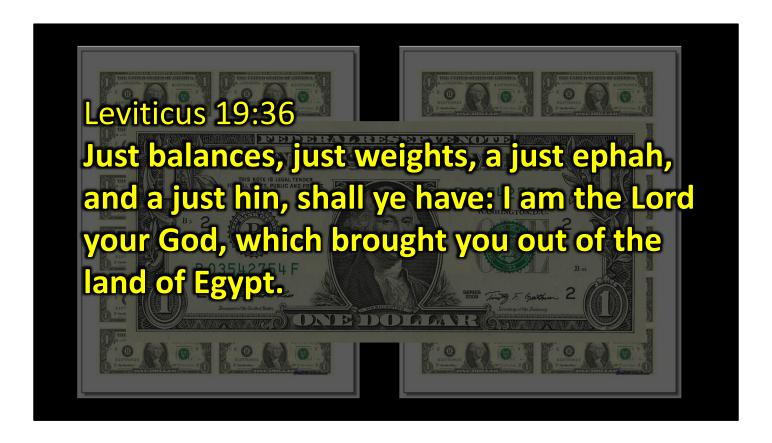


Twenty dollars in gold coin payable to bearer on demand – money had a fixed value based on a hard asset.



Now we have what is called fiat currency. It is not backed by anything.

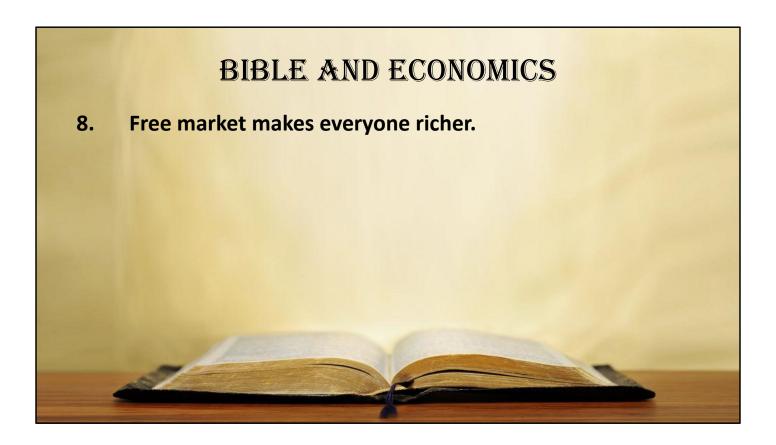
It's a piece of paper that has value because the government says it does.



- For the sake of illustration, imagine there was a total of \$10 in the money supply...
- You have 1 dollar in your pocket you would possess 1/10 of the money supply in buying power.
 - Used to be the US government had to pay with real money budgeted from tax revenue or sell bonds to fund projects or wars. After all, you can't just create money out of thin air.
 - Then the government decided, "Hey, let's just create money out of thin air."
- Let's say the Fed decides to double the money supply because the government decides to send everyone money to stay home from work because of a manufactured crisis. Or, we decide to send money to the Ukraine for the sake of democracy or to fund windmills or something stupid.
- If they doubled the amount of \$1s that exist, then you immediately have your buying power cut in half. Inflating the money supply (inflation) is an invisible tax and it too is theft. But they don't send you a bill to pay, it just takes \$100 to fill up your car when it used to take \$50.



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For 5900 years, man walked or rode horses. America was only 125 years old in 1900. From 1900, we went from horse and buggy, to automobile, to airplane, to landing on the moon in 70 years. We went from 5900 years of candlelight to electric light and LED.



The possibility of reward promotes risk, investment and hard work.

Competition motivates people to make something better or cheaper to be rewarded with profit, but everyone wins.

- In 2004, I bought a 42" plasma television for \$5500. You can now buy a much better quality and much thinner 75" television for \$1000.
- In fact, they practically give away 42" TV's anymore.
- In 2004, few people could afford a 42" television, but in 2018, lots of people can because competition has driven the price down. People's lives are enriched by the free market.

When someone has a monopoly, then there is no competition. If there is no competition, you have no motivation to improve your product, operate more efficiently or lower your price.

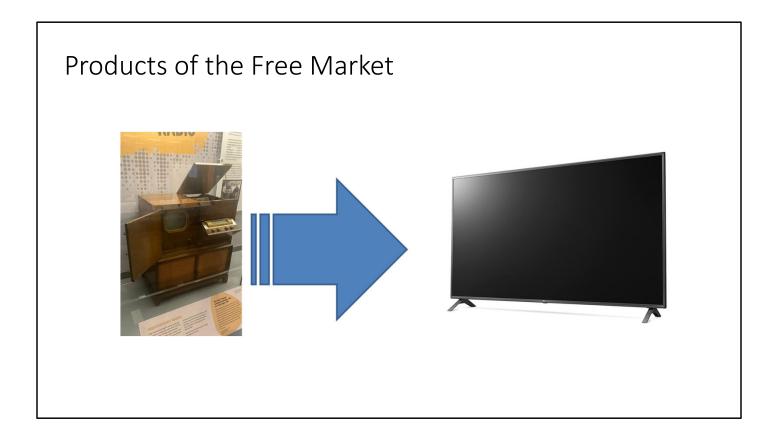


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Products of the Free Market



- Socialism says that there is a fixed sum of assets. The government must take from some and redistribute to others.
- WRONG!
- The free market expands the pie, rather than slicing it up more and more.

Lowes buys wood in quantity. Let's say they mark up their wood 100%. I am not being gouged, because there is a Home Depot and an Ace Hardware and a Hope Lumberyard, all competing for my business with quality products, good service and lower prices.

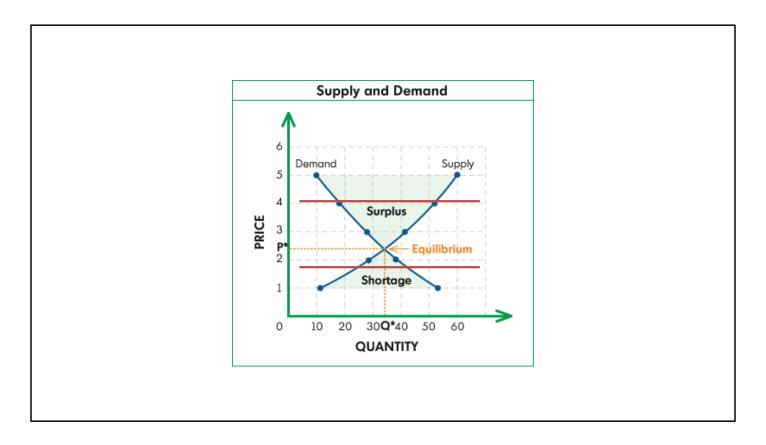
They spend \$25 for some wood and sell it to me for \$50. I take the \$50 of wood and make set of bookshelves and sell it on ebay for \$100.

A farmer who took \$25 in seeds and grew \$100 worth of wheat which he sold at market, bought my bookshelf.

Everyone was free to make a choice which, in their opinion, enriched their lives. We all profited.

What started out as \$50 in wholesale supplies, turned into \$300 of wealth. The economy is not a fixed pie. We don't gain only when someone else loses.

Because of profit, expansion is needed, people are hired, equipment is bought, which creates more jobs. As people compete for business, they work hard to improve their product to attract customers. There is incentive to lower prices to attract customers, gain a bigger market share and make more money.



Government tinkering is always the wrong thing.

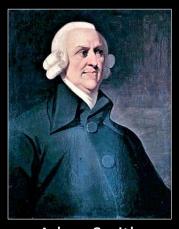
- This is a simple supply and demand graph. The fair price is determined by what price a company can operate at a profit and a price that people are willing to pay for that product.
- If the government tinkers with price floors, Price floors cause surpluses as people won't buy something that's priced too high.
 - You can't sell milk for less than \$10 a gallon because we want dairy farmers to make more money. People won't pay \$10 a gallon, so the milk doesn't sell, you have a surplus. Farmers go out of business because they aren't making money and then there is a real milk shortage.
- If the government tinkers with price ceilings, the result if shortages as companies don't produce if they aren't profitable.
 - You can't sell a Big Mac for above \$5, but we require you to pay all your employees \$20 an hour. I can't afford to sell Big Macs for that price, I'm going out of business. Which results in shortages.
- In a free market, the customer determines the price of goods, not a greedy seller.



This is a lightbulb.

At one time, American's used whale oil to fuel lamps. Then kerosene was discovered, then Edison invented the light bulb.

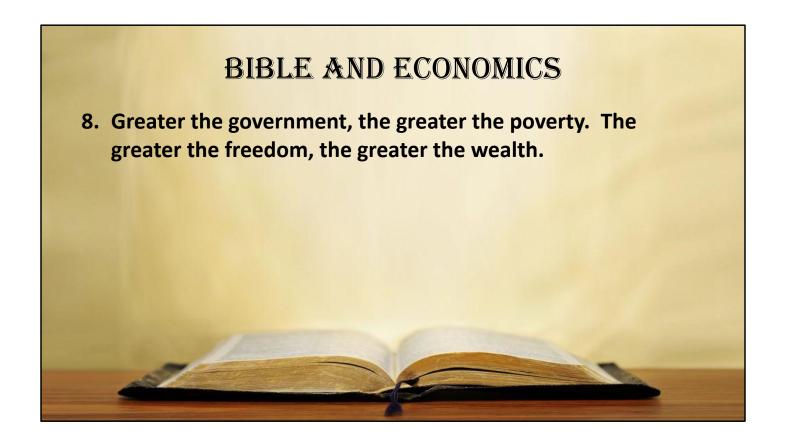
What if the government had gotten involved to save the whale oil industry?

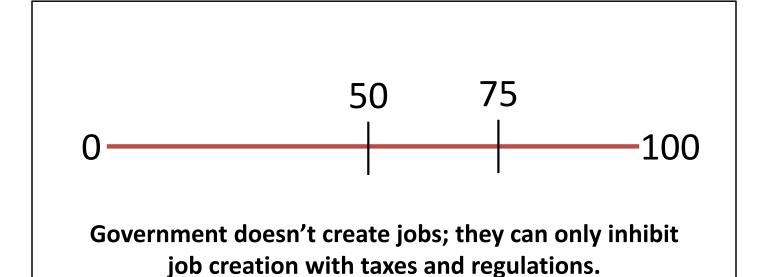


Adam Smith
Christian Economist - Scotland
An Inquiry into the Nature and Causes
of the Wealth of Nations (1776)

Self-interest balanced by free competition promotes society's interest.

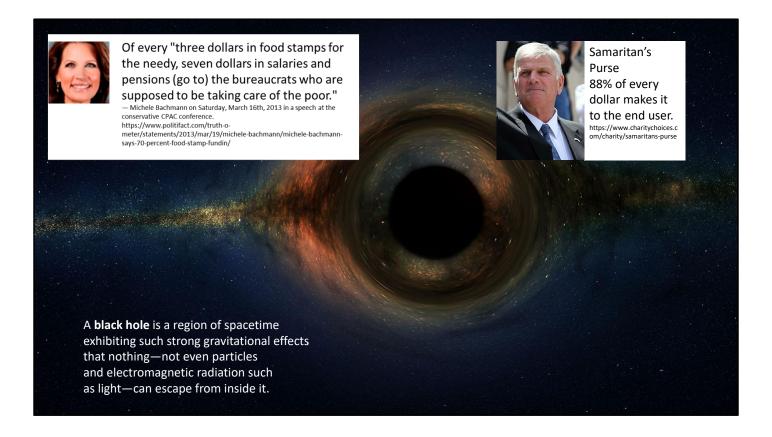
(summary, not a direct quote)





The government doesn't produce anything it simply takes efficient money out of the economy. The greater the government, the poorer the people.

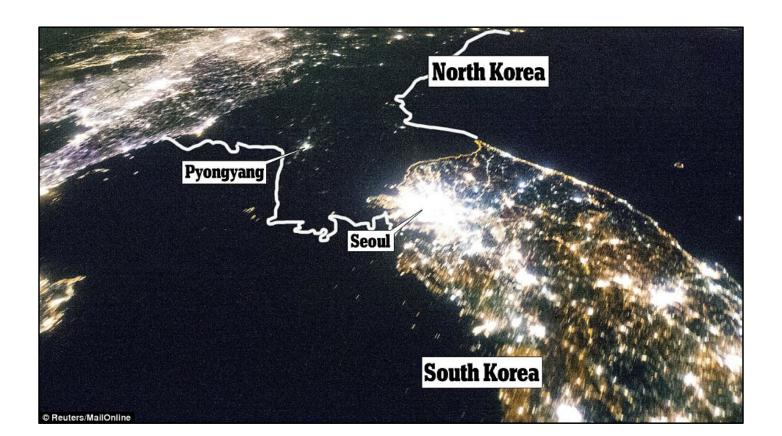
This scale is a freedom index. If you had \$100 and went to the store and everything in the store was under \$100, then you'd have complete freedom to spend as you wished....



Imagine government spending is this black hole.

The government does nothing more efficiently than the free market. Every dollar you take out of the free market will have waste, fraud and abuse – it WILL be misused to some degree. It will not be used efficiently. (3rd Party Purchasing)

(Lincoln – the government should only do the things the people cannot do for themselves.)





Let the wicked forsake his way, and the unrighteous man his thoughts: and let him return unto the Lord, and he will have mercy upon him; and to our God, for he will abundantly pardon. For my thoughts are not your thoughts, neither are your ways my ways, saith the Lord. For as the heavens are higher than the earth, so are my ways higher than your ways, and my thoughts than your thoughts.