

Biblical Economics

by: Ronald L. Dart

What would a Biblical economic system look like? Some people worry that Christians would like to turn the good old USA into a theocracy. They worry without a cause. It will never happen - not even close. We have a constitution, and strange as it may sound, Christian folks are happy with the constitution. Here's an irony for you. The Constitution of the United States, if honored, would allow us all to live a lot closer to a Biblical economic system than we currently do.

Now, what would such a system look like? There are some fundamentals that lay the groundwork for this. The first principle of Biblical economics is freedom. Imagine for a moment that God decided to establish a nation under a theocracy. He would be their God, their king. He did, you know. It was the nation of Israel in the period of the Judges before they decided they had to have a king. God was King. Every man was free. It's summed up in Judges 21:25 "In those days there was no King in Israel. Every man did that which was right in his own eyes."

Alright, we're free. We can do what we think is right. I've heard this applied in a negative sense - that Israel really needed a centralized government because they were doing what was right in their own eyes and they were going down the wrong road. But the statement you read in Judges, is neither positive nor negative. It is simply a fact. It was what God wanted for them, except that he wanted them to have God as their King.

One of the first principles of economic freedom is the right to private property. The chances are, you have heard that the Land of Israel was originally divided to the tribes by lot. I suppose they did some sort of survey by meets and bounds. They had little rock piles to designate boundaries. They laid it all out. Then they cast lots to see who got what land. What you may not realize, though, is that if your particular tribe had gotten this plot of land, then we divide that plot up, too, by lot, to families within the tribe. Your family would have gotten a little part of that country. It was yours.

What you may not realize is that you could not sell off your inheritance. You could not do it. You couldn't sell it and leave your children hanging out to dry. Unlike today, you could not take away the inheritance of your children. Today you can do it. In fact, it looks like to me we are doing it wholesale as a nation. Here are the instructions as to what had to do.

Leviticus 25:8-10 “Count off seven sabbaths of years so that the seven sabbaths of years amount to a period of forty-nine years. Then have the trumpet sounded everywhere on the tenth day of the seventh month; on the Day of Atonement sound the trumpet throughout your land. Consecrate the fiftieth year and proclaim liberty throughout the land to all its inhabitants. It shall be a jubilee for you; each of you is to return to his family property and each to his own clan.” I never thought about it this way, but Israel had. Every 50 years they could hit the reset button. Even though your dad or grandfather had sold off this piece of property, you couldn’t even go on it any more because of some idiot that had bought it from you; in the jubilee when the reset button is hit, it’s yours again.

So, the ownership of, the right to private property is a fundamental principle of economic freedom, and it’s found right there in the Bible. Here’s the way it worked, it’s found right there in Leviticus 25:14-16 “If you sell land to one of your countrymen or buy any from him, do not take advantage of each other. You are to buy from your countryman on the basis of the number of years since the jubilee. And he is to sell to you on the basis of the number of years left for harvesting crops. When the years are many, you are to increase the price, and when the years are few, you are to decrease the price, because what he is really selling you is the number of crops.” Think about that. He’s not selling you that land, he’s only selling you what the land will produce. He is leasing it to you. So we were told – “Do not take advantage of each other, but fear your God. I am the LORD your God” (Leviticus 25:17).

You could only lease the land for the number of years until the next jubilee. There was no governing authority to take your land away from you. Government didn’t have that right. There was no central government except God, and He didn’t need your land. In the event anyone did take it away from you, he had to let your descendants have it back in the jubilee. So, here we are now under the United States Constitution. The Fifth Amendment says that private property shall not be taken for a public use without just compensation. In Biblical economics it could not be taken at all, and if you sold it off, you had to give it back. Now, this is a radical dedication to private property, isn’t it? Every square inch of Israel was privately owned. With the exception of the compound where they built the tabernacle, although that probably belonged to the Tribe of Levi.

A commune misses the point entirely. You and I don’t sit under “our” vine or fig tree, each of us sits under his “own” vine or fig tree. This principle is enshrined in the 10 commandments. “You shall not steal.” And even beyond that, there is the 10th commandment: “You shall not covet thy neighbor’s house. You shall not covet your neighbor’s wife, or his manservant or maidservant, his ox or donkey, or anything that belongs to your neighbor” (Exodus 20:17). I have to assume that includes his land. Not only are we supposed to respect private property, in fact, we are not even to think about taking it away. How’s that for a severe law honoring private property?

The fundamentals of a Biblical economy in their original application would look somewhat different from anything we do today. But the Fifth Amendment is at least a nod in the direction of a man’s right to his property. The principles can still be followed by anyone.

Unfortunately, we have less freedom than we used to have, but so far, we can still practice these things. Although I have to wonder sometimes, when I see a gorgeous piece of property, very old house, sitting on a riverbank somewhere that has a view to die for, and was built by his father, his grandfather, or more than likely, his great grandfather who's been in the house all these generations, nobody owes anything on it, all the taxes are paid. And someone covets that piece of property because they can build a high-rise hotel on it, and the city is willing to have them do it because then they start collecting far more taxes than this poor sap who is paying on the property now. You see what happens? They put pressure on the city, the city exercises eminent domain, takes it for the public good, and turns it over to this developer for \$1 or something like that, who will pay lots and lots more taxes. You'd better watch the Supreme Court, because the fact of the matter is, day by day, week by week, year by year, they are weakening the Bill of Rights and all these rights that our Constitution grants us.

Let's come down to a 21st century question that bears on this. What about the poor among us? Do we have the right to take property from well-to-do persons and give it to poor people? Wouldn't that violate the commandment, "thou shalt not steal"? I would think so. You can call it Robin Hood economics, where you rob from the rich and give to the poor, although as I recall it, Robin Hood was robbing from oppressive rich people who were dominating, oppressing and hurting the poor. But even so, do we have the right to steal from Mr. A over here and give what we stole from him to Mr. B? Does the fact that we're moving money from a person who's got plenty to a person who doesn't have much give us the right to violate the commandment, "thou shalt not steal"? How did Moses, in his law, make provision for the poor?

First, we have to consider that there are a lot of causes of poverty. They fall in two major categories: 1) things that couldn't be helped and 2) things that are your own stupid fault. Under the first category fall illness, blindness, injury, disease, mental or physical handicap, or perhaps a death in the family where there were no provisions made for heirs. A classic example in the Bible is in the Book of Ruth, where Naomi, an Israelite woman, lost her husband, and had to return to Israel in total poverty. It wasn't her fault; her husband died. A man's death creates what the Bible calls fatherless children. One of the most fundamental principles in the Bible, Old Testament and New Testament, is care for the poor, with particular attention to fatherless children. It's even enshrined in the laws concerning the harvest, believe it or not. In Leviticus 23, right in the middle of the whole section dealing with the Holy Days, because one of them deals with the harvest, it says this: "When you reap the harvest of your land, do not reap to the very edges of your field, or gather in the gleanings of your harvest. Leave them for the poor and the alien. I am the LORD your God" (Leviticus 23:22). This is really interesting. You do a harvest. You don't get the last grain out of the field. You leave the corners, you leave the edges, so the poor can come there and gather for himself. The important point to this is, however, that it was up to the poor to come and get it - you did not have to take it to them. Well, what if a man was crippled and

couldn't come? Well, then it becomes the responsibility of someone to take it to him. That's what charity does.

From time to time, I drive past a church that maintains a food bank, following, in a modern town, the principle of this law. The poor can go there and get food, and in the process they come in contact with human beings who care about them, care about their plight, who will talk to them, who might be able to help them in many ways - even find a job that they otherwise might not get. I'd be willing to bet that that church also takes food to people who are unable to come and get it - the elderly and the infirm. But, there is something else important here. The church does not take food from people who do not choose to give. Do you want me to repeat that so we understand it? The church does not take food by coercion from this person over here so it can give it to a poor person over there. It is really better for the poor . . . Charity by the way, in the Bible, is always voluntary, it is never coerced. It's better for the poor to be helped by neighbors rather than by a government 1,000 miles away. For they will receive the human touch, right along with it. Perhaps food, perhaps shelter, perhaps a job, because they have encountered real people who really want to help them.

Is there a role for government to play in this? In helping the poor? Oh yes. Government can give a tax deduction for money that is given to charities. That's what we've done in this country for a very long time. People give money to the American Red Cross, to their church, and in all sorts of directions. When a hurricane comes and people have to jump up and leave New Orleans, they find shelter in churches and in all sorts of places. The Salvation Army gives them a place to sleep, feeds them, and gives them clothes to wear, if they need them. Government gives a tax deduction.

Here's the rub we are running into in the modern world. Take a married couple filing jointly on their income tax. Say you were donating \$10,000 a year in terms of charity. Your neighbor makes about the same amount of money, except he doesn't give anything to charity. He ends up paying more taxes than you do, because you have that \$10,000 deduction off your income tax. This, in the infinite wisdom of the government, was deemed not fair. So they introduced what is called the standard deduction. So you and your neighbor both start out with a standard deduction of \$10,000, for a married couple, filing jointly. If you want to give more than that, you can deduct it. But they keep creeping that number up every year. It seems as though the point is to discourage the giving of money to charity so that we all give the same amount to the government and the government manages all the charity for us. It's more fair by some people's reckoning. But it doesn't seem very fair to me that the stingy guy gets as much of a break as the generous person who is actually helping real people.

What can we say about the people who actually have money so that they can help the poor? How did they get that way? I have for a long time advanced Paul's first principle of helping the poor, which, stated in simple terms, is don't become poor yourself. He wrote to the Corinthians, 2 Corinthians 8, telling them to get on with the work of pulling together the

donation they were making for the people in Jerusalem. Get all the grain together, gather it up, get it ready to go. “So that your eager willingness to do it to be matched by your completion of it, according to your means. For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have. Our desire is not that others might be relieved while you are hard pressed” (2 Corinthians 8:11-13). Oh. You don’t have to get yourself into the poor house giving to others. But think about this. Who is in the best position to help the poor? Another poor person? Hardly. It is the people who have money who are in a position to give. But how do people who are well off get that way?

There are two different ways; just and unjust. Unjust gain comes from oppression, cheating, stealing, drug dealing - you’ll get a long list of bad stuff. “A poor man’s field,” said Solomon, “may produce abundant food, but injustice sweeps it away.” There are people out there who will steal from you, even if you are poor. Here is a role for government: don’t let injustice prevail. That is where government really does work and has a work to do. Just gain can come from hard work, inheritance, it can even come from good luck. Who is the more likely to help the poor? Those who got well off justly or those who got well off unjustly? That’s a slam dunk, isn’t it?

What are the principles of wealth and poverty in a Biblical economy? For example, is the accumulation of wealth a bad thing? Proverbs 13:22 “A good man leaves an inheritance for his children’s children, but a sinner’s wealth is stored up for the righteous.” So, being able to keep money together, an accumulation of money, through generation after generation, that’s not a bad thing. Proverbs 10:2-4 “Ill-gotten treasures are of no value, but righteousness delivers from death. The LORD does not let the righteous go hungry but he thwarts the craving of the wicked. Lazy hands make a man poor, but diligent hands bring wealth.” Accumulation of wealth I gather from these two things I read here, is a generational thing. It is not bad. If my great grandfather had left an inheritance for my grandfather, who then had increased it, and then left it for my father, who then managed to leave it to me, it would have been a very different life for me. He would have provided, and I’d be in a position to be a lot more help to a lot more people. But, things happen along the way, and it’s not always our fault that we are not able to do it. But this is our goal - to be able to leave an inheritance for our children’s children.

Can you do that if you spend every dime you make? Obviously not. Can you do it if you are borrowing to spend money that you haven’t even made yet? Even more so. This is another principle. Before you can spread the wealth around, it has to be created by someone. It doesn’t create itself. Government doesn’t create it. Who creates wealth? People who work. Proverbs 14:23 “In all labor there is profit: but the talk of the lips tendeth only to poverty.” That calls to mind a classic proverb, and one I didn’t understand correctly for a long time.

As long as we’re talking about Biblical economics, there’s Proverbs 6:6-8 “Go to the ant, thou sluggard; consider her ways, and be wise: Which having no guide, overseer, or ruler,

provides her meat in the summer, and gathers her food in the harvest.” What’s he driving at here? For the longest time, I locked in on the word, “sluggard”, and thought, “Okay, you can’t be lazy, you’ve gotta work, you can’t be lazy, you have to be diligent.” The real message here has to do with the willingness to do what has to be done without being told. Notice it? You don’t have to tell the ant. There’s nobody in charge down there that you can see wandering and directing traffic for the ants. They know where they’re supposed to go, they know what they’re supposed to do, and they do it without supervision.

Suppose you work in a plant where you make something that sells for \$100 apiece. There are 100 of you in there who actually make these things. Are each of you entitled to \$1.00 every time one of the things is sold? It’s worth 100 bucks, there are 100 of you in the plant, it sounds reasonable. Wait a minute. Who pays for the building you are working in? Who bought the tools you are using to make it with? Are you bringing your own tools to work, or are you using what is provided for you? Are the people who provide the building and the tools and workbenches, and everything around you - the air conditioning - are they entitled to anything for that? What about the inventor/designer - should he get something?

There is this simple truth. This is one of the things that this Proverb is about that makes all the difference. You guys, chances are, have to have supervision. Someone has to see to safety. Someone has to organize the work for maximum production. Someone has to decide who does what and when he does it. There has to be somebody there to evaluate the people who are working and decide who gets a raise. Somebody has to do that. You have to be trained. Your work has to be planned. The calendar has to be put together. Do the people, whoever it is that does all that, do they deserve some of the 100 bucks coming off of this thing? After all the cost of producing this product, including the raw materials used to make it, you may end up, not with \$1.00 for each one, but with about 2 cents.

Now compare this with a man who is his own boss, who works hard and long and controls his output from start to finish. He may end up with \$50 for each of his \$100 sales, while, in your situation, you end up with 2 cents. This is the lesson of the ant, who, having no guide, no overseer, and no ruler, she does what she is supposed to do when she is supposed to do it. That’s a simple thing for us to understand.

Solomon went on and he said, paraphrasing, “How long are you going to sleep, lazy? When are you going to arise out of your sleep, sluggard? Yet a little sleep, a little slumber, a little folding of the hands to sleep, so shall your poverty come like a bandit and your want like an armed man.” Well, the warning is there, isn’t it? How you work, how hard you work, can make all the difference in the world. Then there is this Proverb 12:11, “He that tills his land shall be satisfied with bread: but he that follows vain persons is void of understanding.”

The guy who goes out there and says, “I don’t know what to do today, but this land needs to be tilled, so I might as well do it now.” And he gets out there and does it. People who do that kind of thing, when the time comes to have something to eat, he’ll have it. Think about

the guy in his cubicle at work, where nobody can see exactly what he's doing in there, and he's playing solitaire instead of getting to work on the project he's been handed. When the time comes for layoffs, who do you suppose will be among those cut off? Obviously the guy who is not finding something worthwhile to do with every minute of the day.

Later in this same chapter, Solomon went on to say that "diligent hands will rule, but laziness ends up in slave labor." What else would you expect? If you aren't going to work for yourself, you might as well be sold to somebody who will make you work, and then at least you'll have a place to sleep, clothes to wear and food to eat. "An anxious heart weighs a man down, but a kind word cheers him up. A righteous man is cautious in friendship, but the way of the wicked leads them astray. The lazy man does not roast his game . . ." (Proverbs 12:25-27). He doesn't go hunting. He's not out there. He's not finding the animal. He's not killing it, skinning it, hanging it up and getting it prepared to roast. Oh, that's the way of life isn't it?

I have time for one more principle, and it is an old favorite of mine. Proverbs 14:4 "Where no oxen are, the crib is clean: but much increase is by the strength of the ox." You can grow a lot more food with an ox than if you have to harness your wife to the plow to till your field! But if you get an ox, you are going to have to shovel some manure, and you're going to have to feed it. It is a fundamental principle of freedom and economics.

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