

# Fairness and the Christian #1

*by: Ronald L. Dart*

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I had something of a revelation during one of the political debates in 2007. It was the ABC debate with the Democratic candidates for president. The ABC moderator, as I recall, was Charles Gibson, and he was asking Barack Obama why he was talking about increasing the capital gains tax. Gibson pointed out what everybody seems to know about it, that lowering the capital gains tax increases government revenue. Every time the capital gains tax is increased revenue for the government goes down. Now there is a reason for this and I thought everybody understood it. The reason is, that when taxes on capital gains are high, people sit on their investments and don't sell them because you don't have to pay the capital gains tax until you sell it. Once taxes come down to a level where it makes sense to sell, where people can actually come out with something on their investment, they then sell and pay the tax. Result, lower the capital gains tax and you get a lot more activity, more trading going on in the stock market and as a result of that the government gets more money.

## **Fairness and Social Engineering**

Now when Barack Obama was asked this, and the question was put to him in a very clear way, he said, "Actually it was not merely a matter of revenue, it was a matter of fairness." Now that caught my attention. The reason it did, partly was because I had always assumed that the purpose of taxes was to raise revenue, to finance the government. You know, pay soldiers, refuel aircraft, and pay the contractors and so on. It turns out that in the minds of some politicians taxes serve the purpose of social engineering.

Fairness is a good old American value and we really do cherish fairness, we are all for it, and it is a basic Christian values as well. What I hadn't really realized was that there is a fundamental difference between the candidates on something that is even more basic than that, what kind of a society should we have?

## **Collectivists and Individualist**

Now painting this out in the most broadest possible terms, the question is this, should our society be collectivists or should it be individualist? I go naturally to the dictionary to define my terms. Collectivism is the ownership and control of the means of both production and distribution by the people collectively. Socialism is another word for it.

Individualism is defined as the doctrine that individual freedom in economic enterprise should not be restricted by government or social regulations. It is the doctrine that the state exists for the individual and not the individual for the state.

Now, at the extreme, these are the two directions defined in our political lexicon by the left and the right. A leftist leans toward collectivism and a person on the right leans toward individualism.

The United States has never conformed to either of these extreme positions, but on the whole, we have leaned to the individualist rather than collectivist. Both our Declaration of Independence and our Constitution goes to some pains to emphasize and to protect individual rights. We are familiar with the idea, we protect minorities against the will of the majority, so they can't roll over them. Nothing could be more oriented toward the right, than that.

It begins to look like that both political parties of this country are drifting left.

My question is how a person who holds a biblical world view should look at left and right political issues? So, surely as Godly people, we should be in favor of fairness.

### **What Is Fair?**

But then, the question naturally arises, what is fair? If I'm to judge what God wants man to do about fairness, there's only one authority that I can appeal to and that is the Bible. We can sit here and argue back and forth. I have my reasoning and you have your reasoning, but if we're going to appeal to an authority on this, the only place I know that a Christian can go to is the Bible. So exactly how is fairness demonstrated in the Bible?

For example, what did the economy look like in the only true theocracy the world has ever known. This may come as a surprise to you but there was a nation at one time that was a true theocracy. Everybody seems to be afraid of the idea of a theocracy, but you would not be if you really understood. The time was the period of the judges in Israel, just following the conquest of Canaan by the Israelites. There was no king. Every tribe had its own land that had been divided by lot and the individual families within that tribe had their land secured by lot.

Leadership was invested in the elders who were tribal and private property was honored and protected. Actually, the land was a leasehold, that God had granted the lease and guaranteed it.

There were no taxes. Imagine that! How in the world can a society exist without any taxes? Well, it did.

## **Tithing**

Now there was a tithe, but there are some important things to know about that. The tithe is the practice of giving one tenth of whatever God gives to you back to God. The tithe was one tenth of the increase on one's seed. Okay, you plant one bushel of grain and you get back ten, you owe one tenth of it back to God, which would be a simple tithe.

There were some variations having to do with cattle and so forth, but the principle was the same, if a man made a profit off of God's world, he acknowledged God by returning the tithe to God. Now unlike taxes the tithe was voluntary. There was no Internal Revenue Service. The only enforcer was God Himself, and He ruled with a very light hand. Any reading of the book of Judges will tell you clearly that fact.

The tithe originated in the Old Testament and it resembled a flat tax, in this way, everyone, rich and poor, paid the same rate, ten percent. God did not exact a higher percentage on the people who earned more or a lesser percentage on those who earned less.

After all, everyone benefitted from the land and the person who only earned ten measures paid only one measure. The person with a thousand measures paid a hundred. That is what the Bible seems to suggest is fair.

Now those who had more gave more, but even the poor were granted the dignity of equal opportunity and responsibility.

### **Why Is It Fair for Some Not to Pay Any Taxes?**

Now I have to ask the question, why is it fair for nearly half of the population to pay no tax at all on their earnings, while others pay well over 30%? How is this fair? One wonders how much the old legend of Robin Hood influenced modern day economic thought, rob from the rich and give it to the poor.

The story of Robin Hood was not so much about relative wealth and poverty, it was about oppression and injustice. But we can still call it Robin Hood economics, take it from the rich and give it to the poor.

### **What Did Jesus Teach About Economic Fairness?**

There are two parables that come to mind. Now in introducing these two parables, I tend to proceed on the assumption that Jesus is fair.

In Matthew 25 and verse 14 is the first parable, "The kingdom of heaven is as a man traveling into a far country, who called his own servants, and delivered unto them his goods." The kingdom of heaven, by the way, is another way of saying the reign or government or the society of God. In other words, this is how God does business.

Continuing in verse 15, "He called his servants and delivered to them his goods, to one he gave five talents, to another two, and to another one; to every man according to his own ability; and straightway took his journey." Now is this distribution fair? Five, two and one. The collectivist would say "No. He should've given each one the same amount."

But wait a minute, actually, isn't this parable a lot like life? Perhaps more than we like to think. There are some people who just have more ability than others, and therefore what should we do? We give them more responsibility, don't we? That's generally the way it works. So, that's what God did. He took a look at their abilities. He distributed his goods or talents to the men according to their abilities and did not require something of the people that they could not manage.

Okay, we do not all have the same abilities and we do not develop those abilities at the same level.

Verse 16, "Then he that had received the five talents went and traded with them and made five talents more." He doubled his money. { 17 } "Likewise he that had received two, he gained another two."

Both of these servants doubled their lord's money, and herein lies an important principle. We have two wage earners, one earning 5000 and the other 2000. In our imaginary economy, circumstances improve and now the first earner is making 10,000 and the other one is making 4,000. Now how should we describe the situation? The income gap between them has widened, and some will think that this is a bad thing, but the lower wage earner has substantially improved his situation and that is a good thing.

It's really fascinating, there is a phrase "A rising tide lifts all boats." I think they were trying to describe this sort of thing, that the income spread is naturally based upon the abilities of people. It is pretty hard to improve the condition of the poor without in the process, improving the situation of those who are stronger and well-to-do.

Now let's get back to the parable, verse 18, "The fellow who had received one talent went and dug a hole in the earth, and hid his lord's money."

He wanted to keep us safe, right? No risk there. I mean really, these two other guys took a lot of chances. What would've happened if they had lost their lords money? "I'm not going to that," he said, so he buried it in the ground.

Verse 19, "After a long time the lord of those servants comes, and reckons with them. { 20 } And so he that had received five talents came and brought another five talents, saying, Lord, you have delivered to me five talents: behold, I have gained beside them five talents more. { 21 } His lord said to him, "Well done, you good and faithful servant: you have been faithful over a few things, I will make you ruler over many things: enter into the joy of your lord."

So his aggressive and faithful stewardship was rewarded. It is a rule of life that he who is faithful in little will be faithful in much (Luke 16:10).

Then follows the fellow who received the two talents and it is much the same situation. This fellow got basically the same reward, even though he produced less. No, not really. He doubled his master's money just like the first steward did, there just wasn't as much money at stake. He got the same reward, even though he produced less, but you see he had been given less in the first place.

### **The Steward with One Talent**

Now what about the fellow who only received the one talent? His story is fascinating.

It was given to him this way because he simply was not as able a person as the other two stewards were. Now this is realistic. If you're in the workplace you know that there are some people who are good at their jobs and other people who are so so. It is not anything new to us. Nor is it anything new to God, so consequently, we have three guys with three different abilities and the guy with the least ability will still be given the responsibility to do some work.

Okay, verse 24, "He that received the one talent came and said, Lord, I knew that you were a hard man, reaping where you haven't sown, and gathered where you haven't scattered seed: {25} And I was afraid, and I went and hid your talent in the earth: and lo, there you have what is yours. {26} His lord answered and said to him, 'You wicked and slothful servant!'"

That's sobering, this guy is identified as being lazy.

Verse 26, "You say you knew what kind of person I was, {27} You ought to have put my money to the exchangers, to the bankers, and then at my coming I could have received my own with interest."

### **Time Value of Money**

What is not considered by some people is that there is a time value of money independent of inflation.

Which would you rather have \$100 today, or a \$100 twelve months from now? Is \$100 today worth more to you than it would be a year from now? Of course it is, that difference between those two values is the time value of money.

Now what happens, the Lord says, {28} "Take the talent away from him, and give it to him which has ten talents. {29} For to every one that has shall be given, and he shall have abundance: but from him that has not shall be taken away even that which he has."

Ouch, is this fair? Why wouldn't he take it from the guy that had 10 talents and give it to the fellow with one? Poor guy. He needs it worse, a collectivist would do just that.

Our government has been doing something like that ever since income tax was instituted and in fact, the whole idea behind income tax is, it is the best means possible for income and wealth redistribution.

Now you have to look at this from the position of the owner. Say you have \$8,000 to invest. You give \$5000 to investment banker number one. You give \$2,000 to investment banker number two and \$1,000 to investment banker number three. Now suppose you get the same sort of results described in the parable above. The one you gave \$5,000 to doubled your money. So did the guy you gave \$2,000 to. But the guy you gave \$1,000 to, when you come back to pick it up, he says "I have your \$1,000 and it hasn't gone up a bit." Now would you take your money from investment banker that made you the most and then invest it with the banker who returned nothing on your money? Not hardly, if you had any brains at all, you take it back from investment banker number three and turn it over to the most able and most productive investment banker you can find, because you realize that what we are talking about is your money.

The sobering thing about this is, Jesus has just said that the kingdom of God is like that! (Matthew 25:14). God expects His servants to produce, not just to sit around on their backsides and let somebody else do all the work and take all the risk. Sooner or later there's going to be a day of reckoning, a payday.

### **Second Parable**

I said earlier that there's another parable about this. This one is found in Luke 19 and verse 12 and looks at the whole thing from a slightly different way. He said, "A certain nobleman went into a far country to receive for himself a kingdom, and to return. {13} And he called his ten servants, and delivered them ten pounds, and said to them, Occupy till I come."

Now in this instance he gave every man precisely the same thing, making no distinction on their abilities. That's more like it. That's fair. That's equal distribution, but the fairness had consequences that we shall soon see.

Verse 15, "It came to pass, that when he had returned, having received the kingdom, then he commanded these servants to be called to him, to whom he had given the money, so that he could find out how much every man had gained by trading. {16} Then came the first, saying, Lord, your pound has gained ten pounds. {17} And he said to him, Well, you good and faithful servant: because you have been faithful in a very little, have authority over ten cities."

Here we see the principle of he who is faithful in least shall be faithful in much playing out. Now this guy was good. I would like to have him working for me, give him one and he turns it into ten.

Verse 18, "Then the second came, saying, Lord, your pound has gained five pounds. {19} And he said, You will be over five cities"

Now in this case the fairness shows up in the reward, he started out with the same as the other guy. He only produced half as much as the first chap, so he got half of the reward, and I have the idea that he was happy enough to have gotten that. Everyone is not the same, and need not be rewarded the same in the name of fairness. In fact, it's awfully easy to become unfair in the name of fairness.

And finally, here comes the third fellow, verse 20, saying, "Lord, behold, here is your pound, I have kept laid up in a napkin for I was afraid of you, {21} You are an austere man: you take up what you didn't lay down, and reap what you didn't sow."

Same mentality as in the first parable.

Verse 22, "He said to him, "Out of your own mouth I will judge you, you wicked servant. You knew what kind of a land lord I was, {23} Why didn't you give my money to the bank, that at my coming I might have required my own with interest?" At least do that. In our words today, "Couldn't you at least have put it in the bank in a federally insured account."

Verse 24, "He said to them that stood by, "Take the pound from him , and give it to him that has ten pounds. {25} (And they said to him, 'Lord, he already has ten pounds')" They're saying, "Lord, that's not fair." These are the collectivists in the crowd in front of Jesus.

Jesus said in verse 26, "To every one who has it shall be given; and from him that has not, even that he has shall be taken away from him."

Well, this is Jesus' idea of fairness. I guess I can reject it, or I can get on board, but it doesn't, absolutely does not, resemble collectivism.

### **Care for the Poor - The Katrina Effect**

Now wait a minute, doesn't the Bible say that we should care about the poor?

Yes, the Bible does say that we should care about the poor. To illustrate what I'm talking about let me enter into evidence what I call the Katrina effect. You remember hurricane Katrina, I'm sure. Do you remember the colossal failure of the government at the local, state and federal level. But did anyone point out to you the incredible outpouring of charity by the churches in the aftermath. I didn't see much of that in the news that I would like to have, but I saw a lot about the government not doing things.

I was proud of the Christians ranging all of the way from the Baptist, the Methodist to the Salvation Army. They stepped up and did what Christians are taught to do. They took people into their churches to sleep and feed them. They went to shelters and fed people there. Many took people in their homes, and that was a risky thing to do, but they did it.

It was charities that made all the difference. But why? Well, there are tasks that the government is well-suited to do, but there also tasks that is not suited for them to do. The police and the National Guard can do things that churches can not. The problem with Katrina was a major failure of local planning and execution. Individual initiative bordering on heroism got some people out there and it saved some lives.

### **What's the Difference Between Taxes and Charity?**

Well, taxes are coercive and charity is voluntary. You don't have a choice about paying taxes. You do have a choice about helping out charities. Taxes are impersonal and are taken from everybody. Charity is personal.

There's an image that stays with me in the aftermath of Hurricane Katrina. I think it was a shelter in Baton Rouge, Louisiana, where some local bankers went down there and gave their time voluntarily to help people that got wiped out to get their money from the banks in New Orleans and to get their Social Security checks switched over. I don't know if the fellows were Christians or what, but they were surely influenced by biblical values to go down there and freely give of their time to help those people to get straightened out in the middle of a disaster.

The importance of the personal touch is that people who really need help get it. And people who don't need help and who would abuse an impersonal system don't get help.

Government is inefficient. Charity has to be efficient because they know they're spending somebody else's money and they have definite limits on what they can spend.

Our government is also spending other people's money, but they seem to forget that, once they exact the money from us, they start thinking of it as theirs. And we would too if we asked for government money without thinking that the government had to take that money involuntarily from our neighbors.

### **Is It Fair?**

So is it fair to take money from those who have it and give it to those who don't? Is it fair for the government to forcibly take money from one person and give it to another? Let's put another way, is it right for a man to burglarize your home, steal your money and then give it to poor people? In our society you could go to jail for that. Perhaps you'd get some clemency for the fact that you gave it to the poor, but we all know that is against the law. What's funny about it is the government does it and it is not against the law.

## **An End to Charity**

I think what is happening without us really realizing it is that the left wants to put an end to charity. Why? Well, because charity in their eyes is not fair. They want all of us to be required to help the poor, which is not charity. If the government takes money from us and gives it to the poor that is not charity, that's government.

Depending on your income level and how you file your taxes, you may not realize that the I.R.S. with the connivance of Congress has been slowly squeezing out donations to charity. It is one of the sneakiest things I have ever seen government do. The mechanism is called the standard deduction. Now depending on your status, when you add up your income tax, you can subtract the standard deduction before calculating your income tax. This is perceived as fair, because it applies across the board, sort of.

Let's take two married people filing jointly, both add up their income and both enter the standard deduction on their tax form. The one couple has given \$10,000 to charity in the year 2007. The other couple has given nothing. Both of them get the standard deduction. The couple who had given the \$10,000 to charity get no additional deduction for that \$10,000, you may not know that. You only get to deduct charitable contribution in the amount that exceeds the standard deduction.

So if you gave \$12,000, you might get to deduct \$2,000 because you went over the standard deduction and this selfish jerk over here who would not give anything to charity gets to take the standard deduction of some \$10,000 for married couple filing jointly. This is deemed fair by the Internal Revenue Service and by your Congress. Moreover, the standard deduction is deliberately being increased every year with what is perceived as an intent to squeeze out tax deductions for charities altogether. Once they have succeeded it will have an affect on charitable giving.

But then who will house the refugees of the next disaster? FEMA, perhaps? In all those trailers that they have stored somewhere that are deteriorating in the sun and the rain with their tires rotting off of them.

We have two distinct political philosophies in this country, and they're babbling for our votes. People are scattered up and down in the political and economic spectrum, and the tragedy is that politicians can buy votes from people with policies they think will cost them nothing.

I'm not an economist, but don't talk to me about fairness from the government and expect me to support it, because I'm a Christian.

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