

# Biblical Issues in our Contemporary World

March 5, 2014

**Session 21 Season 10**

Wonderfully Made: Biblical Economics- ***Free Market Economy***

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Donald L. Goertzen Teacher  
Indian Hills Community Church Lincoln, NE



# *Wonderfully Made*

*“I will give thanks to You, for  
I am fearfully and wonderfully  
made; Wonderful are [all] Your  
works, And my soul knows it  
very well.” Psalm 139:14*

March 5, 2014

## Biblical Issues in Our Contemporary World

# Biblical Economics

## Our Beginning Point-How we see things

- We have explained why the world is the way it is; the five events.
- 1. We have noted that the world is not a safe place because of the four judgments of God. That puts us in the environment of evil, harmful, shameful and unequal trials. Things, good and bad, are going to “randomly” happen to “good and bad” individuals.
- 2. Humans are uniquely gifted individuals who have various opportunities and outcomes— none are equal or the same.

# Biblical Economics

## Our Beginning Point-How we see things

- Any attempt to disregard these realities will only add greatly to the despair of human existence, no matter how well intentioned.
  - > A “good idea” with disastrous results is not a good Idea at all.
- Politicians may promise a better tomorrow or relief from God’s judgment, but they are incapable of eliminating it.
  - > They only pile on new levels of misery. But poverty continues in spite of the wealth spent to alleviate it.
  - > They disregard the Mandate, choosing instead the ideas of the anti-God evolutionists.

# Judgment is **Suffering**

- When God cursed the earth due to the Fall, it is expected that the world would become an unfriendly place. Christians do not despair in the face of this reality but find in it a way of praising God.
- In any case, Christians know that the judgments do not change the Genesis Mandate, which is the general operational instruction for the human race. The resources to accomplish this will come from the earth (materials) and from using the mind (the creating characteristic of God).
- Restoration comes in the Kingdom of God on earth: Act 3:21; Isaiah 65:17; 66:22.

# Bible Economics is Our Subject Because—

- It is *maligned by the **materialists***, who believe that the events are just random (when bad things happen) or controlled (so that good things happen) by a central planning agency. The goal is equality for those in a managed economy.
  - But, of course, there's a “little more equality” for those who do the managing! There is no way to stop this urge to control from sliding into despotism and tyranny.
  - Example: Marxism to Lenin to Stalin. Stalin gave up the “benevolent ideas of Marxism” (1928) and became a tyrant for 25 years.

# Bible Economics is Our Subject Because—

- Since the **materialists** manage much of the public institutions, public schools, all practices of government, some churches and most of the media, little time and opportunity remains to learn about the God-given plan of freedom in the market.
- Good churches generally do not deal with the subject since it seems too political. Yet these are matters of right and wrong that must be understood and taught our children so they learn duty and responsibility, along with an understanding of what God expects of them.






# Pastors teaching economics is like Eunuchs teaching about sex.

- “No serious Christian writing about natural science would ignore the basic facts of chemistry or astronomy. But too many Christian leaders feel free to ignore the basic facts of economics.
- This is a serious mistake because economics is not just a bundle of baseless opinions.

- Richards, Jay W. (2009-04-25). Money, Greed, and God: Why Capitalism Is the Solution and Not the Problem (p. 5). HarperCollins. Kindle Edition.



There is politics in economics. Economics are social realities co-opted by the philosopher-politicians





# Theologian First, then a Scientist!

- ◉ Teaching Bible Economics— unusual for a pastor? Perhaps, but it should be the theologians who first understand the Scriptures and then specialize in a discipline such as physics, chemistry, history and *economics*.
- ◉ If an advanced study in a science *discipline* occurs first, it is hard to keep the “science” out of the theology.
  - That was the case in our psychology mix-up (1987-1989).
- ◉ Scientists in the past, such as Newton, were theologians first. Then with the acknowledgment of a CONSEQUENTIAL GOD, they looked into His creation and discovered the science.

# The Free Market Economy

***Is God-Given-***

See last week for the reason for the underlying assumption.



# Bible Economics is Our Subject Because—

- We began this unit last week with the two essentials necessary to have a biblical economy.
- They are complementary factors. One cannot exist without the other. A symbiotic relationship exists between—
  - 1. Freedom to voluntarily buy and sell.
  - 2. Ownership of private property.
    - An added essential: An agency (gov.) strong enough to protect the rights of property ownership and the freedom to manage (buy and sell) it without coercion.



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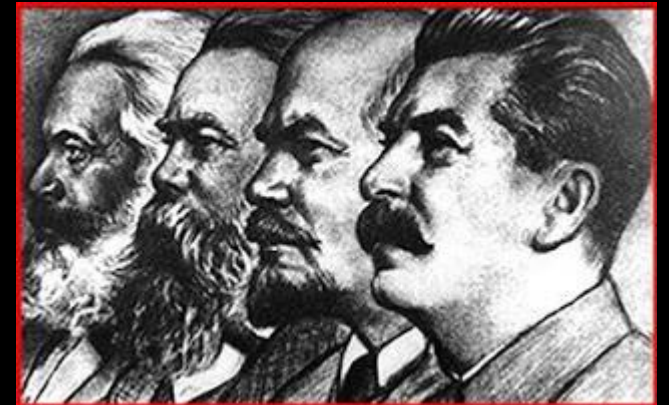


# From our foundation of our understanding, we moved to failed **historical experiments**

- “The twentieth century was one big lab experiment for the economic theories of the eighteenth and nineteenth centuries.”
- “The results of that experiment are in. It’s time for [theologians] Christians to take an honest look at the economic facts and get acquainted with [free-market system] capitalism.”

- Richards, Jay W. (2009-04-25). Money, Greed, and God: Why Capitalism Is the Solution and Not the Problem (p. 5). HarperCollins. Kindle Edition.

Engels-Marx-Lenin- Stalin



SOCIALISM IS A DISASTER  
FOR ALL PEOPLE



A photograph of the Chicago skyline at night, with numerous skyscrapers illuminated against a dark sky. The city lights reflect on the water in the foreground.

# Communism is out!?! Yet the Free Market is not in!

Why is the system that brings freedom so denigrated?  
Why does the system that enslaves and kills continue to  
capture the hearts of the “enslaved?”

Why is freedom such a hard sell?

Because it expects personal responsibility and the care  
of a providential God

# Our study of the grand socialism experiment ended in disaster—

- Russia was forced, against the will of the people, to adopt Communism in 1918. The economy was instantly destroyed when the crop land was taken from the farmers; with that came the destruction of a free market.
- Under the policies of the Marxists-Leninists socialists, farm lands, crops, housing, cows, horses, grain, etc., were confiscated and redistributed to the workers (who had never farmed). There was a total collapse of the economy in one growing season.



# Anna Wiebe's Diary Entry

August 28, 1922



Diary of Anna Wiebe, who had fled Russia, on hearing what happened to their farm

- “With heavy, heavy heart we received the message today that our lovely home in Russia is to be taken over by the Communists.
- “Now we have lost it forever. Sieberts, the people that were in our house, were evicted. Sister Anna and Johannes [bro.-in law] and the neighbors came and helped them move out. They could only take those things that the Communists had not listed (as their property).”

# Diary of Anna Wiebe, who had fled Russia, on hearing what happened to their farm

- “The Communists wanted to prepare the house for their own use. Oh how that gave us pain! Why, Why? Is it possible that they are still persecuting Jacob and are trying to harm him in every way they can? Shall we never see our lovely home again, our home where we spent ten wonderful, happy years; shall we never see those rooms again, shall we never work there again?”
- “Oh Lord, Thou dost lead us through such dark ways. Is there more punishment, more blows that we should get?”
- “No, we will be still and thank the Lord for all the good, all the blessings that He has bestowed on us.”

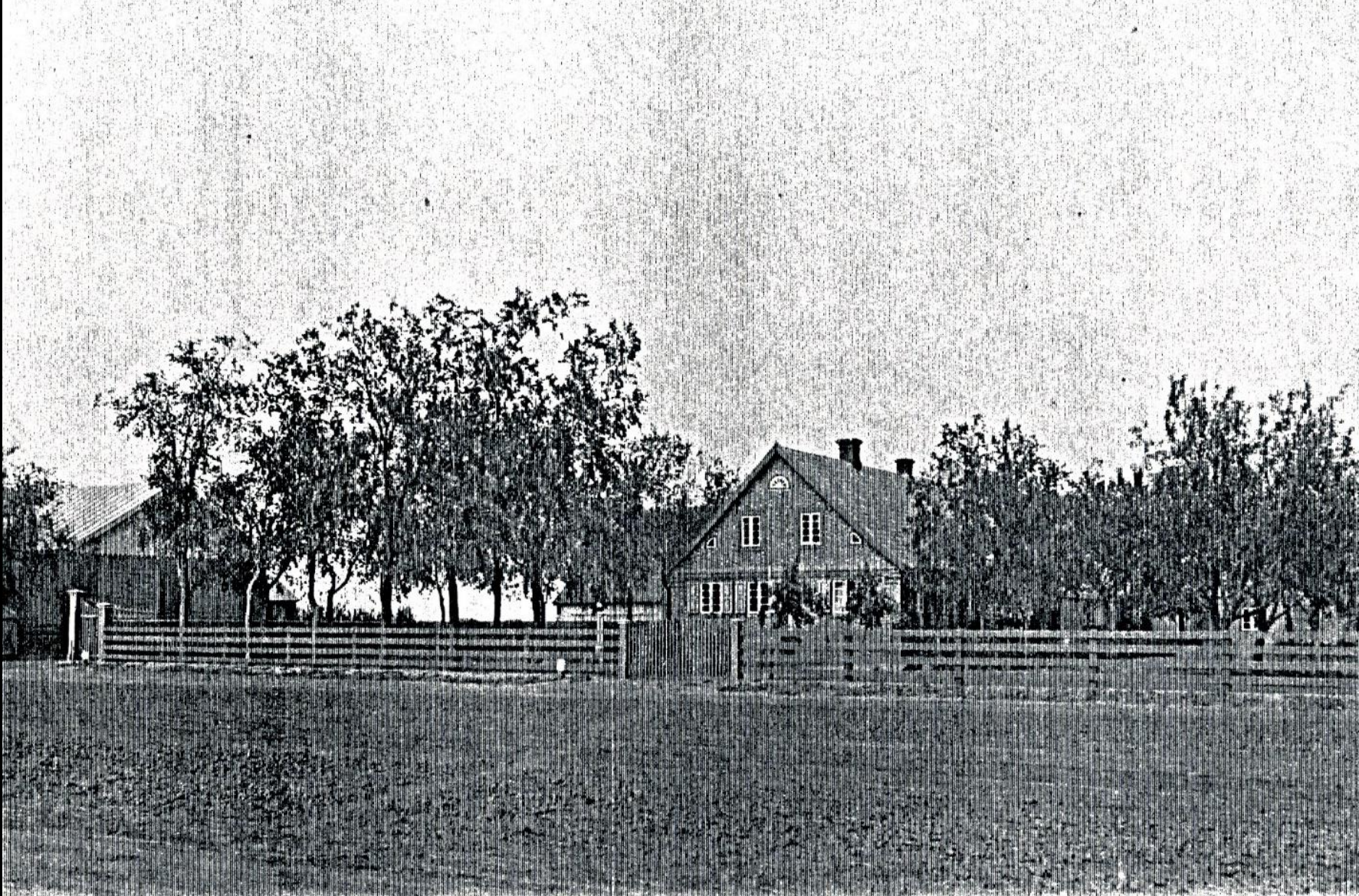
# Diary of Anna Wiebe, who had fled Russia, on hearing what happened to their farm

- *Jacob had fled months ago; wife Anna (German descent) emigrated. The family is now together in Prussia (Germany-Poland).*
- “Oh how thankful we are that Jacob (husband) is now safe and the children and I can be here with him in our parents’ house and don't have to witness the pillage of our home, and watch the ruthless destruction of the things that our parents had so lovingly built up for us.
- And you, sister-in-law Anna, [husband’s sister] had to watch with heavy heart the devastation, and the Sieberts had the pain of being ordered out of their home. It was a big loss for them, as many things were taken from them.

# Diary of Anna Wiebe, who fled Russia, on hearing what happened to their farm

- “The Sieberts moved in with Lafke (store) Bergmans and some of the things that they could save from our house were taken to some of the neighbors.
- “Oh, the painful thought to know that now we are beggars.
- “But quiet, quiet, dear heart! God's will is still our guide. He knows what is best for us. He knows how to make this tragedy a blessing for us.”





# Jacob and Anna Wiebe's Farm in Trakt, Russia



# Communism is Out, but Free Market Economies are Still Denigrated

- “But history’s harsh verdict on communism has not led to a warm Christian embrace of [the free market].
- “On the contrary, we’re told that [the free market] destroys our natural [resources] and [the] moral environment.
  - > [A dog-eat-dog economy!]
- “We hear this on TV and in newsprint, of course; but we also hear it in churches and Bible studies.”
  - > [My note: Hopefully, not in our church!]
- Richards, Jay W. (2009-04-25). Money, Greed, and God: Why Capitalism Is the Solution and Not the Problem (pp. 2-3). HarperCollins. Kindle Edition.

# Communism is Out, but Free Market Economies are still Denigrated

- “Church-going businesspeople endure sermons that show little understanding of business. Many thoughtful Christians suffer pangs of doubt. [my emphasis]
  - [Read: Christianity Today for a flavor of this uncertainty.]
- “Or they feel vaguely guilty, even when their experience contradicts what they hear from the pulpit. We hear about “business ethics,” as if business had unique moral hazards not encountered in the law or medicine or education or the ministry.”
- Richards, Jay W. (2009-04-25). Money, Greed, and God: Why Capitalism Is the Solution and Not the Problem (pp. 2-3). HarperCollins. Kindle Edition.



# That is why we have undertaken the study- Our question last week!

- Q. Can we build a ***just*** society? A. No! No one can build a utopia! It is a false socialistic claim. We are all living under the constraints of God's judgment because all are sinners, just as the Bible has said.
- We have said that any attempt to build a ***just*** (?) society with the “body politic” ruling will be a disaster for the entire creation—and Christianity in particular.
  - We saw this in Russia. This was repeated in China etc., wherever socialism has been tried.

# My list of Essential Economic Truths

- 1. We live in a dangerous world that is under judgment.
- 2. We are unique individuals with degrees of opportunities and outcomes.
- 3. Anyone attempting to ignore 1 (and 2) will exponentially make living worse and accelerate death.
- 4. A free market economy is God given, and thus is the best of all systems; it benefits all mankind. But it can never give birth to a utopia. Sin has eviscerated that possibility!
- 5. Free market depends on personal freedom to make personal choices. AND—
- 6. Ownership and secured private property is essential to freedom and a free market economy.

Free Market system is better than any  
other system

Contrasting the free market with the managed market

**#1 The free market economy is not  
perfect, only better than  
any other economy!**

# The Free Market

How does it work?

Does it not hurt people?

Will not the rich get richer and the poor get poorer?  
Is not the free market an opportunity to extort wealth  
from the laborer?

Free Market system is better than any  
other system

Contrasting the free market with the managed market

## **#2 The free market economy helps everyone!**

# Kindergarten Class Experiment

Taken from *Money, Greed and God* Jay Richards p. 60

- ◉ There are 24 students in the class, boys and girls.
- ◉ The teacher brings 24 items to class. Each is different, but each was purchased for \$1.00 at the local Dollar Store. The students write down on a piece of paper their ranking on a scale from one to ten how much they liked their gift. They were not to talk to each other. The teacher added up the score.
- ◉ Next, the teacher divides the 24 into three groups of eight.
- ◉ In each group of eight, each is given the choice to keep what they got or trade with another group member. One boy got a stack of Barbie trading cards; a girl got a ball and paddle with a rubber cord attached. They traded their toys, and so did most of the other eight kids in the group. Some ended up keeping their original gift.

# Kindergarten Class Experiment

Taken from *Money, Greed and God* Jay Richards p. 60

- ◉ Again the teacher asked the students on a scale of one to ten to rank how much they liked their new possession. Again the teacher added up the scores.
  - > The aggregate score went up!
- ◉ Now the teacher said that everyone could trade with the whole group of 24. All the kids came out of their shell and began to bargain for a better gift than they had. They could trade and re-trade until everyone was satisfied that they had the gift they wanted, or could get.
  - > The score was taken again, and it went even higher!



# Kindergarten Class Experiment

Taken from *Money, Greed and God* Jay Richards p. 60

- The result of the free market in a petri dish is that almost everyone ended up with a toy he liked more than the one he started with. No one had a score that had gone down.
- The only kids whose scores didn't go up were the ones who happened to get gifts they really liked at the beginning or could not find anyone to trade with them.

# What happened in this *free market*?

Did it hurt people? No.

Did the rich get richer? Yes, but how?

Did the poor get poorer? No.

Was this free market an opportunity to extort wealth? No.

Did all get to trade? Likely yes.

Those who did not got the best deal since they did not want to trade.

Those who got the worst (hypothetical) deal could not trade.

# Some lessons to learn from the experiment

- One: Trading freely can add value, even though the traded items remain physically unchanged.
  - > Just note this phenomenon.
  - > Value score for the gifts in the aggregate rose after the exchanges—
  - > Once in the small group and more pronounced in the larger group.

# Some lessons to learn from the experiment

- Two: Normally when trading freely, the more trading partners there are, the better.
- At the end of the trading, most scored their gift higher even though nothing was added to the gift to make it more valuable .
- The chance of getting a better gift goes up if the pool of gifts is bigger. Selling your used smart phone on the Internet has more upside potential than selling it at the garage sale.
- So the larger the number of market participants, the better! Enter advertisements.
- Ever watch the Mecum car auctions? The widest audience is needed to sell the rare car at a good price,

# Some lessons to learn from the experiment

- Three: A free exchange is a win-win game.
- Three kinds of games
  - Win-lose— one wins.
  - Lose-lose — no one wins.
  - Win-win — everyone wins.



One Wins

# Some lessons to learn from the experiment- **Three: Free Exchange**

- **Win-lose**, one wins. We are used to this arrangement in sports. One team wins, another loses. There are victors and the defeated.
  - This is accepted in sports and poker.
  - This is a zero-sum contest. Winners take all.
- **Lose-lose**, no one wins. We don't see much of this since everyone is humiliated or dead. Like the old game of "chicken," there rarely is a winner and most are losers.
- **Win-win** is where everyone wins. The outcome may not be 50%-50%, but both are winners. At least both are better off than they were.
  - This is a positive sum game (value added) as we saw in our kindergarten lesson today.



# Some lessons to learn from the experiment- **The Win-win Option**

- A win-win exchange is free on both sides, in which **no one** is forced or tricked into participating.
  - In the school room, the trading ended with most everyone having something of higher value. As a result, something that remained the same thing and in the same place had value added in the eyes of the same people.
- A caveat: In a win-win situation, there must be rules set up beforehand so that everyone can do what he wants without coercion or being forced, tricked or lied to, etc. The participants must be free to exchange or not to exchange.



# Some lessons to learn from the experiment- **The Win-win Option**

- Being free to act is essential to a free market system.
  - If there is a bully in the room and he takes what he wants, the free market has not been established because it was tilted by an outside element.
  - This leads to the next essential. Rules must be observed.

# Some lessons to learn from the experiment

## ◎ Four— Rules to live by.

- This necessitates an outside enforcer. “Fairness” is playing by the rules set up beforehand, based on biblical standards for right and wrong.
- The teacher in the room was the enforcer of the rules. If the rules were not observed, the cheater could be removed. The result? Just one less trading partner.
- In ordinary life, many things act as “enforcers”—government, public pressure, churches, teachers, parents, lawyers, etc., along with the fear of God.

# Some lessons to learn from the experiment

- Five: Scarcity is almost always real.
  - If all the toys the teacher passed out were the same, there would be no trading and no scarcity.
  - Trading becomes necessary when there is a scarcity of things.
  - Except for air, everything is almost always scarce— that is, it is not free for the taking and not available in unlimited amounts.
  - Where there is scarcity, there is competition.
    - If there is one good-looking woman in a room full of men, the competition heats up — all is fair in love (?).

# Some lessons to learn from the experiment

- The basic options are
  - > A win-lose society based on the **laws of the jungle**,
  - > A lose-lose society of coercive socialism (**we have seen this**).
  - > A win-win free **market, which is the best possible**.
- The right rules can make the trading game win-win, even when there is scarcity.



# Some lessons to learn from the experiment

## ● Six: Opportunity costs.

- When there is scarcity, there is always a trade-off. In the trading game, no one gets to have more than one toy. In the real world, if I have only ten grand, I can't buy both a used car and a grand piano.
- I have to choose one or the other. Evaluating the trade-off is, in a sense, what something costs.
- Trading can make me better off than I was before, but it can't give me everything.

# Some lessons to learn from the experiment

- ◎ Seven: Economic value is in the eye of the beholder.
  - This is the foundational issue; the rock over which Marx, Lenin and their ilk tripped.
    - There was confusion for centuries over just what establishes the price of something.
  - Not surprising, the principles are quite simple. But the analysis of what happens is more difficult, and much ink has been spread in defense of various theories used to determine the value/cost/price of something.

# Some lessons to learn from the experiment

- ◎ Some thought the price of something was the value of the labor that went into the product. Add the hours times the hourly rate and **voila!** The value is established.
  - > In all places at all times in all seasons for all products?
- ◎ But it does not work that way. Too bad Marx and Lenin did not know that. It would have saved more than 100 million lives (and still counting).
  - > Who said small mistakes can make big differences? What was the small error of Marxism? It still operates on the bogus system to determine value.
  - > Counting the cost to establish value may seem reasonable, but it is wrong.
    - Just like Limited Atonement seems reasonable but is wrong.

# Some lessons to learn from the experiment

## ◉ Do we need examples?

- Do houses get priced based on the number of hours needed to finish them?
- Have you ever seen a new car window sticker that says how many hours were needed to build it and what pay rate was used to establish the price?
- Do hobbyists keep track of their hours to make a “what’s-it-for” and price it accordingly? If you did, you either sold it right away or you still own it.
- I remember stick-building a model airplane and thinking, “I can never sell this for what it is *worth*. I have too many hours in it.”



# Establishing the Price of Something

- ◎ Labor and Price (or value).
  - > Of course, there must be some correlation between the cost of labor and the price/value of the product.
  - > My neighboring house, for example, was built with more goodies and needed more hours to complete. Now eight years later, it still has not sold.
  - > This man (a new builder) did not think to limit his labor and materials cost. He just set the price to cover all these and a little profit. By then, he priced his house out of the market. It cost more money to build than it was worth. Two choices—hold on and hope the market will catch up, or sell and take a loss.

# Some lessons to learn from the experiment

- Labor often adds value to a product, as long as that labor creates something more of what someone wants.
  - > You can't define economic value in terms of labor. But the cost of labor may be the decider whether you will make the thing.
  - > Someone can dig a ditch in a field until his hands are bloody and raw, and then fill it back in again without making anything that anyone wants.
  - > Add a buried treasure there. If half goes to the digger, there will be too many diggers to dig.

# Some lessons to learn from the experiment

- Marx's biggest blunder — Marx's prophecy that capitalism would destroy itself hinged on his labor theory of value.
- According to Marx, when a factory owner hires a worker to build a chair and then sells the chair for more than it cost to produce, the owner has taken more than the good is actually worth.
- He's taken its "surplus value." Such profit is basically theft since, on Marx's terms, the chair is worth exactly what it cost to produce.
- So the factory owner has gotten more than it's really worth. This is why Marx speaks of capitalists "exploiting" workers, even if the workers have chosen to work for the salary they are given.

# Some lessons to learn from the experiment

- Millions of Christians still don't get economics for the same reason. They compare the high salary of a business owner (who bears the risk) or a CEO (who may make decisions worth many millions of dollars) with the lower salary of an employee and assume that somebody's getting the shaft.
- "It's a 'fraud,'" said Jim Wallis recently, "when the average CEO of a Standard & Poor's 500 company made \$13.5 million in total compensation in 2005, while a minimum wage worker made \$10,700."

# Some lessons to learn from the experiment

- ⦿ Unless those workers were lied to or forced to work, or the CEO lied about his record, there's no fraud here.
- ⦿ Everyone has freely chosen to work for his wages. Of course, some of those workers may have limited choices.
- ⦿ That's regrettable, but it's not fraud.
  - > Matt. 19:13-14 "I am doing you no wrong; did you not agree with me for a denarius?"
  - > .



# The Subjective Value May Vary

- Economic value is not only in the eye of the beholder, the beholder's eye can see things differently in different circumstances.
- I'll value the same glass of water much more if I'm hot and thirsty and miles from any water than if I'm sitting in my air-conditioned kitchen, where I can get a glass of ice water anytime I want.

# The Subjective Value May Vary

- So water (in most cases) is practically free. In contrast, a painting by Van Gogh, which no one really needs, is still really expensive.
- Part of the reason is because the paintings are scarce. Unlike water, you can't get a Van Gogh free from a Dutch-impressionist dispenser in a department store.
- But that's not the whole story. Van Goghs aren't only scarce, they're desired. Lots of people will cough up serious dough to get one of them.

# The Subjective Value May Vary

- Adam Smith, who held an on-again,-off-again labor theory of value, struggled to resolve this paradox in his *Wealth of Nations*.
- It seems like a paradox if you're looking for economic value in the wrong place.
- But it's not a paradox once you realize that economic value has to do with how much I, and lots of other people, value goods and services in the marketplace.

# The Subjective Value May Vary

- To say economic value is subjective is not to say that “everything is relative.” (Postmodernism) We’re talking about economic value, not ultimate value.

# An Artificial Market is not Free

- One more time on value: Say that a house (a stinky pink house) costs \$500,000 because that's how much it cost to build.
- And let's say the labor theory of value is the law of the land. Then, for the developer to receive a “just price” for the house, he must receive \$500,000.
  - According to Marx, there is no profit included in the price since profit extorts the laborer.



# An Artificial Market is not Free

- But what if no one wants to pay that much for the house? Then the only way for him to get his “just price” is for someone to be forced to pay that price, whether the person likes it or not. Or be coerced to buy it with a low down payment, low interest rate and a long payback period and, not least, a government guaranteed loan to an investor. Anyone remember the housing crash that started in 2006?

# An Artificial Market is not Free

- That's not a win-win. That's a win for the developer, and a big fat loss for the new, reluctant and coerced homeowner. And, eventually, it would be a loss for the entire economy.
  - For years, people owed more on their houses than for what they could be sold. They were underwater, and the government did little to help. It only delayed the inevitable, with large losses of taxpayers' money.

○ .

# An Artificial Market is not Free

- In the pre-2006 society, developers could build whatever they wanted, spend as much as they wanted and ignore what other people wanted or, better, could afford. They could even hire lazy and lying workers and still get fully compensated because of the coercions of the government to guarantee the loans, no matter the risk. Because of redlining, poor- risk buyers were included in the market. But they could not afford the houses, and many went into foreclosure, again at a great loss to the economy. This was a loss-loss situation, hardly any resemblance of a free economy.

# An Artificial Market is not Free

- ⦿ A forced market based on the labor theory of value would lead directly to a world of crummy housing.
- ⦿ If this sounds like an academic fantasy, go check out the housing developments built under the Soviet Union. They make the stinky pink house look good.
- ⦿ Let's dispense with a forced housing market based on a bogus theory of value and free things up a bit.

# To Make Housing a Win-Win Opportunity

- If the developer can't make (or coerce) you buy his house, he's going to be more careful to build houses that people will freely buy.
- He's going to think about what people want and can afford rather than what he wants to build. He's going to look for ways to build houses below the price people are freely willing to pay. If by his creative genius he can do this, there will be a legitimate, not extorted, profit for his family.



# Win-Win

- If he does this well, he may get fabulously rich. But his customers should not begrudge him his wealth because they all got something they wanted more than the money they gave him.
- They should thank him for his service. Without it, they would still not have a home and the builder would not have work. The dreaded lose-lose situation.

# Win-Win Jobs

- Ditto when it comes to employment. If you aren't forced to take a job building a Web site for an ad agency, you'll take the job only if you think you'll be better off as a result. And the agency won't hire you unless they believe they'll be better off. So it's a win on both sides. You shouldn't compare who's better off—you or the ad agency—as the result of the deal. That way lies envy. Since it's a free exchange, you should compare your status with the job versus your status without it.

# Real life economy is more complex than a room of kindergarteners, but—

- What we saw in a petri dish is true in the world.
- We need a monetary system that allows me to trade with my neighbor when he does not have something of exactly equal value. Currency tied to some accepted value becomes the medium of exchange. If he has one cow and I have 100 cabbages, we can still do business with money.
- The value of cabbages and cows can be established much like the point system in our first kindergarten illustration. But they will never be a stable price for all and for all times and places.

# Made Differently

- Not every thing or skill is valued the same.
- The idea to follow your dream is fine if you know that there is market for the product of your dreams.
- Your dream may be to paint junky water colors. You may like them and you mother acts like she likes them. But no one else does. So you are in the poor house.
- Axiom: Only follow the dreams that are worth something to someone else besides your mother; the more who value it, the better.

# Free Market Systems Create Wealth

- ◉ What defines the free market? It's not even **competition**, **private property**, or the **pursuit of rational self-interest**.
- ◉ The implementation of these three items are essential, but the heart of a free market economy lies elsewhere.
- ◉ We know that free market economies work because they allow **wealth to be created** rather than remaining a fixed size.
- ◉ Richards, Jay W. (2009-04-25). Money, Greed, and God: Why Capitalism Is the Solution and Not the Problem (p. 7). HarperCollins. Kindle Edition.

# Thus far—

## Creating Wealth Next Week