

HOW
THE
WORLD
RUNS

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HOW — THE — WORLD RUNS

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Chapter 5 authored by Rory Graves

CONTENTS

	INTRODUCTION	VII
1	HUMAN MOTIVATION—WHAT MAKES THE WORLD RUN?	I
2	THE LAWS OF SUPPLY AND DEMAND	15
3	WEALTH INEQUALITY—WHY SOME NATIONS ARE RICH AND OTHERS ARE POOR	35
4	THORNS AND THISTLES—THE REALITY OF SIN, THE EFFECTS OF SIN, AND JUDGMENT	65

5	ECONOMIC THEORIES— BIBLICAL ECONOMICS AND THE ECONOMIC SYSTEMS OF MEN ·····	87
6	GETTING YOUR JOB—WORK IN THE ECONOMY ·····	117
7	BANKING AND YOUR MONEY— HOW THE WORLD ROBS, CHEATS, AND STEALS ·····	155
8	INVESTMENTS: DON'T BURY YOUR TALENTS IN THE GROUND! ·····	199
9	SEEKING GOOD GOVERNMENT— HOW GOVERNMENTS RUIN ECONOMIES ·····	247
10	HOW TO BE SUCCESSFUL IN BUSINESS ·····	291
11	MAKING WISE PURCHASING CHOICES ·····	341

12 HOW BUSINESSES RUN 381

13 YOUR CALLING IN LIFE 417

ENDNOTES 451

INDEX 460

INTRODUCTION

The Bible contains over two thousand verses that deal with the subject of money. About forty percent of Jesus' parables have something to do with economics. Plainly, God is interested in how we make use of our time and money.

The time is right for young people and Christian families to make this study a priority. When it comes to preparing a child for life, an economics course will be more important and useful than science and mathematics. Many of us will use science and mathematics now and then throughout our lives. But economics applies to real life every day. By what we find in the fourth commandment (Ex. 20:9-11), apparently God expects us to work six days a week, and all work ties into economics. Each day of our lives, we are either consuming or producing, or both.

Consider the following reasons why economics is an essential study for every young person growing up in Christian homes.

1. The Apostle Paul has rather grim words for a young man who does not make material provision for his own family or for his widowed mother or grandmother in their old age. Such a one has “denied the faith and is worse than an unbeliever” (1 Tim. 5:8). This is such a crucial issue that a failure to materially provide for one's family is a matter of church discipline. In 2 Thessalonians 3, Paul reiterates that the church should withdraw from the person who does not work. Then he says, “If anyone will not work, neither shall he eat” (2 Thess. 3:10).
2. Young women are called to be keepers of the home or managers of the home economy. The Greek word for “keeper of the home” is “oikos-despoteo” (1 Tim. 5:14, Tit. 2:5). A direct translation of this word is “one who directs the home's day-to-day activities.” Here is a God-inspired, definitive description of a woman's role (for those women who do not dedicate themselves to singleness). She is the manager of the economic program in the home. Likewise, the Prov-

erbs 31 woman is described in similar language: “The heart of her husband safely trusts her; so he will have no lack of gain” (Prov. 31:11). Economics is for everybody—man and woman alike.

3. Jesus said, “You cannot serve God and money.” Money or mammon takes the role of the ultimate “master” or “lord” in the world’s mind. Thus, it is helpful to know how the world views money. Within the same economy of the world, Christians are to be found serving God rather than money. There is a marked worldview difference between how the world views money and how Christians view money, and our Christian young people need to understand the difference.
4. As modern nations abandon Christian values, the consequences will be very bad. Now more than ever, this generation is witnessing the destructive work of bad economic ideas. If there will be any recovery, it will only happen by those who return to biblical principles (especially in the area of economics). While it may seem impossible to change the whole nation on a macro scale, consider that our Christian families may be able to retain some sound practices in micro communities. Most surveys of economics address the national economy and government policies. As Christians, however, we cannot leave the study of economics in the hypothetical. We are called to be doers of the Word and not hearers only. Therefore, the student must never study macroeconomics as applied to government policy without applying that study to direct his/her own life according to the will of God. I sincerely hope these studies will produce a profound reformation of thought and life for the Christian family.
5. If education is of any use to prepare a person for life, then every young person would do well to know something about how the world works and that with which they will be engaged for ninety percent of their adult life. If a young woman has a “very good education” by the time she is twenty-six years old, she knows the derivative of a cosine. She knows how Freudian psychology differs from Skinner’s. She knows who Rome fought in the Punic Wars.

She knows that Plato asserts ideal forms as an absolute and eternal reality of which the phenomena of the world are a transitory reflection. She knows how pinocytic vesicles function in an amoeba. She knows how to parse just about any Latin verb—on the assumption that she still remembers any of this after she has completed her “very good education.”

6. Unfortunately, all too often the young woman still wouldn't have a clue how to manage a staff of seven in a home or how to handle a budget of \$100,000 a year without running the household into the ground. She hasn't learned how to cook a meal, how to hire a contractor, how to raise children, how to change diapers, how to calm a baby, how to nurture a two-year-old, how to exercise authority, how to create a budget, how to cut food costs by forty percent without increasing time for shopping, or how to train a five-year-old in social skills. She doesn't know the best way to maintain vehicles. She doesn't know how to assess value in products and services. She doesn't know how to decorate a house. She doesn't know how to engage in hospitality with skill, wisdom, and grace. She doesn't know how to do ninety percent of life. Her education hasn't taught her that. The same applies to most young men.

Life isn't about school. Life is about work, money, eating, buying stuff, rest, business, sales, government, church, and family. Because life isn't about school, school shouldn't be about school either. It should be about life. That in a nutshell is the purpose of this economics course. This is a course about life.



HUMAN MOTIVATION— WHAT MAKES THE WORLD RUN?

A feast is made for laughter,
And wine makes merry;
But money answers everything.
(Eccl. 10:19)

When it comes to the questions of life (whether philosophical or practical), the best place to begin is with the basics. What makes the world go 'round? Well, of course, everybody should know that God makes the earth go around by His creative power and providential guidance. For the purpose of this study, we aren't talking about the physical earth, though. We are talking about human beings and human action. Look at the world of people outside your door. What do you see? There they are, moving here and there—all appearing to be very busy. What makes this world of people move, produce, and develop as it does?

For of Him and through Him and to Him are all things, to whom be glory forever. Amen. (Rom. 11:36)

Once again, the answer for the Christian is that God is the first cause or, as some thoughtful person put it, the Prime Mover. God is in control. Nothing happens outside of His oversight and purpose. While this is true, this little book will focus on human action. We will look at what humans purpose to do, what motivates them, and how they do it.

WHY DO PEOPLE GET OUT OF BED IN THE MORNING?

If men and women are going to move around and do things, they must be energized by some source within them. Of course, physical energy comes by eating food and your body processing the calories into muscle movement. But let's start with a simple question. Why do people get out of bed in the morning? Now there is a difference between the world and the Christian, and you need to keep this in mind.

The average man of the world gets out of bed on Monday morning and runs off to work for two reasons: He is motivated by money and pleasure. Most of the time, it takes money to take a



Money motivates

vacation and have a good time. So almost everybody is motivated by money. The most powerful motivators are power and the praise of others, but not everybody is equally motivated by these things.

Pain is another motivator. In some communist prison camps, people are forced to work each day. If they do not work, they are beaten. Some young men sign up for the armed forces. They aren't allowed to sleep in until 10:00 a.m. on Monday morning. If they try something like that, they would be punished. They fear negative repercussions, so they get out of bed and go to work.

But some people just won't get out of bed to go to work. How does this happen? When nations are on the rise, lots of people seek wealth. They want to buy bigger houses and nicer cars. They build their towers in the big cities. They empower stronger governments. They believe in man, and they want to seek more powerful kingdoms.

As with all the kingdoms of men, these towers eventually fall. At first, many men and women are excited and motivated to build bigger and better

houses and kingdoms, but they will lose that motivation. Money is no longer a strong enough motivator for them. Building their own kingdoms and living for their own glory just doesn't motivate them as it did in the past. They discover that they can't find the ultimate good. They cannot overcome pain and death. They finally come to realize that they can't find the ultimate purpose for life. So they step over the line into despair. The only goal in life becomes escape or even suicide. First, people will turn to games, fantasy, and entertainment. They lose interest in making money, raising children, and building big homes. Now all they want to do is play games and watch movies. This is why they don't get out of bed to go to work. They get out of bed to play games, and that is how the kingdoms of men fall apart. This happened recently to nations like the United States and Canada.

HOPE

More basically, people get out of bed because they have hope. They hope that work will give them money and that money will get them what they want in life. They hope they will have a good time on the weekend. They hope the pleasures they buy will make them happy. A husband hopes his wife will be happy with the money he earns. He hopes that if she is happy, she will make him happy too. That's basically how the world works.

Thus, the prime motivator for most of the world is money. "Money answers everything." As we learn from Ecclesiastes 10, people do seek after wine and feasting to make them happy. But money pays for the wine and the feasting. Money makes things happen. Money helps us build houses, barns, companies, cars, boats, and roads. Money makes men more powerful. Money enables governments to pay for guns and battleships to defend their nation from enemies who attack them. If people believe this present world is all there is in life, then the thing that matters most to them is money.

Christ's parable contained in Luke 16 is very helpful to better understand how the world runs. It teaches us that:

1. God wants us to be faithful with money.

2. God wants us to be faithful with other people's money.
3. God wants us to produce an increase with the talents we are given.
4. God doesn't want us to serve money and materials as our god or an ultimate master.
5. God wants us to use whatever resources possible to bless others, especially with the good news of eternal life.

HOW DO YOU INCREASE RICHES?

[Jesus] also said to His disciples: "There was a certain rich man who had a steward, and an accusation was brought to him that this man was wasting his goods. So he called him and said to him, 'What is this I hear about you? Give an account of your stewardship, for you can no longer be steward.'

"Then the steward said within himself, 'What shall I do? For my master is taking the stewardship away from me. I cannot dig; I am ashamed to beg. I have resolved what to do, that when I am put out of the stewardship, they may receive me into their houses.'

"So he called every one of his master's debtors to him, and said to the first, 'How much do you owe my master?' And he said, 'A hundred measures of oil.' So he said to him, 'Take your bill, and sit down quickly and write fifty.' Then he said to another, 'And how much do you owe?' So he said, 'A hundred measures of wheat.' And he said to him, 'Take your bill, and write eighty.' So the master commended the unjust steward because he had dealt shrewdly. For the sons of this world are more shrewd in their generation than the sons of light.

"And I say to you, make friends for yourselves by unrighteous mammon, that when you fail, they may receive you into an everlasting home. He who is faithful in what is least is faithful also in much; and

he who is unjust in what is least is unjust also in much. Therefore if you have not been faithful in the unrighteous mammon, how will you commit to your trust the true riches? And if you have not been faithful in what is another man's, how will you give you what is your own?

“No servant can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.” (Luke 16:1-13)

While teaching His disciples these lessons, Jesus also takes note of the worldly wisdom in the steward's actions. Why was the owner happy with the steward? Evidently, the rich man wanted access to some amount of his capital which had been tied up with the borrowers. None of the borrowers were paying him back with interest or principal. The money wasn't doing anything for the rich man, and in the end, he was happy with the steward for returning some of his capital to him.

The bottom line is this: people want to increase their wealth. They seek reproduction. They want to see their efforts in life produce something and then continue to reproduce year after year. They hope to see an increase of their riches. In this way, at least, people reflect the heart of God. This world's vegetation and other life forms are highly reproducible. It's commendable to use money as a tool to get more things done and bless more people. We get into trouble when we become so fixated on money that we believe the end goal to all of life is making more money.

The first principle of worldly economics is to use time and money to make more money and get more productive things done.

But how should we do this? Where do we invest our time and money? Where can we best provide for needs in the market?

SUPPLY THE DEMAND

The second principle in worldly economics is to find a demand and offer to supply that demand for a profit. In order to supply some product

or service for a demand or market need, one must:

1. Identify the demand.
2. Assemble the capital, the know-how, and the time and work to produce the product or service.
3. Bring the product or service to the market where the demand is to be found, and sell it for a profit.

There is one other factor to contend with, and that is competition. Usually, there are others in the same market that are providing the same product or service. That product or service may be of better or worse quality, it may be sold for a higher or lower price, but it is still a competitor.

Suppose you had an apple tree in your yard bearing 100 apples a day. And all 100 people living on your street learned that an apple a day keeps the doctor away. This creates a demand for apples, and you have a supply. If everybody on the street figured they could afford to pay \$1.00 for an apple, then you could make \$100 a day in your apple stand.

But if your neighbor had an apple tree bearing 100 apples a day, he could set up a stand across the street from you. He might drop the price to 50 cents per apple and sell 100 apples a day. Then you would have to drop



Trading apples for money

your price to 50 cents per apple, and both you and your neighbor would probably sell 50 apples a day. This would lower your income to \$25 per day. What happened here? Well, the supply of apples doubled, but the demand remained the same. The market is happier because they are getting apples for a lower price, but the suppliers are making less money overall.

Now, you could improve the quality of your apples to increase your price and the quantity you would sell. Suppose your neighbor's apples were filled with worms and pecking holes caused by birds. But you were more careful to use the right chemicals and netting to keep worms and birds away from your tree. You might be able to increase the price for your apples because the demand for better looking apples was high and the supply was lower on your street. Now, this introduces a few options for you.

You could increase your price to \$1.00 an apple while your neighbor still sells his crummy apples for 50 cents each. But the difference is pretty high, so you would only sell 60 apples a day at that price. And you would earn \$60 every day instead of just \$25 because you are selling a higher quality apple.

But if you only increase the price to 75 cents an apple, you discover that you would sell 90 apples a day. This means that you are making \$67.50 a day. And that's how you maximize your market share.

Then some of the neighbors tell their friends about your apples. They say yours are the best apples they've ever seen. And so people from the surrounding neighborhood crowd in to buy your apples. So you plant a second apple tree. Before you know it, you are selling 200 apples a day at \$1.00 per apple. That amounts to \$200 per day in apple sales.

When you improved the quality of your apples, this increased the value of your apples, and at the same time it increased the demand for your apples.

Supply is the amount of goods offered for sale at a certain price under certain quality conditions.

Demand is the amount of goods bought at a certain price under certain quality conditions.

WHAT DOES THIS MEAN FOR CHRISTIANS?

While presenting the worldly way in economics, we also want to present the “Wordly” way. What does God’s Word say about the Christian’s participation in the economy? What biblical principles do we need to know? What is the Jesus way? It is important to understand how the world behaves and how the world thinks about life and money. But how should we think about it?

Here’s the bottom line. The Christian’s highest goal is not to get more money. While the whole world is motivated by money, we’re not. Our highest purpose in life is to glorify God and to enjoy Him forever. And our highest motive is—you got it—loving God with all our heart, soul, mind, and strength. We aren’t supposed to be loving money or ourselves with all our heart, soul, mind, and strength. Love for others and love for God is the strongest driving force in the world. Nothing will motivate you to get out of bed and get to work as love for God and love for your family.

Consider the work accomplished by Jesus Christ as a powerful example of this motive. When our Lord was faced with all the force of the devil’s temptations, He didn’t budge a bit. As He followed through on the will of the Father to die on the cross for our sins, He was empowered by love.

“I will no longer talk much with you, for the ruler of this world is coming, and he has nothing in Me. But that the world may know that I love the Father, and as the Father gave Me commandment, so I do.”
(John 14:30-31)

Jesus said, “You cannot serve God and money.” We are not servants of money, and we do not obey the call of this master for making money when we hear the call. First and foremost, we hear God’s call. We listen to God’s Word. We submit to God’s law. And we serve God.

Again, the devil took Him up on an exceedingly high mountain, and showed Him all the kingdoms of the world and their glory. And he said to Him, “All these things I will give You if You will fall down and worship me.” Then Jesus said to him, “Away with you, Satan! For it is

written, ‘You shall worship the Lord your God, and Him only you shall serve.’” (Matt. 4:8-10)

This means that there will be money-making opportunities we will pass up. When an opportunity conflicts with God’s revealed will for our lives and other priorities, we will refuse to take advantage of it.

The Christian’s second motive that drives him is a sense of duty to God. He realizes his identity as the servant of Christ. After a hard day of serving Jesus, we still say, “We are unprofitable servants” (Luke 17:7-10). We are not our own. We are bought with a price, and we are Christ’s slaves (1 Cor. 7:23-24).

One of the reasons we get out of bed in the morning to do the will of Christ is because we are not our own. We belong to Him. When a new army recruit decides to sleep in on a Saturday morning, his sergeant will rudely interrupt the young man’s beauty sleep with a harsh word. The recruit might inform his commander that he chose to sleep in for the weekend because he needs the extra sleep. At this point, the sergeant would point out with a fair degree of ardor: “You don’t get that choice! We own you. Young man, you may have forgotten this, but let me remind you: You are a soldier in the US army, and we own you.” The realization of one’s identity forms the basis for life’s purpose and motive. The same principle applies to the Christian who serves the Lord.

Let nothing be done through selfish ambition or conceit, but in lowliness of mind let each esteem others better than himself. Let each of you look out not only for his own interests, but also for the interests of others. (Phil. 2:3-4)

A SECONDARY MOTIVE FOR CHRISTIANS IS SERVICE TO OTHERS.

As Jesus came to relieve suffering, God calls us to relieve the suffering of others as well.

As it turns out, the major metric of success for Christians is not how much money we make in life. That is, in fact, a fairly unimportant measurement. We don't ignore money, but our greater interest is in blessing others, honoring our superiors, providing food and clothing for our loved ones, and helping the poor. These things render more satisfaction to our lives than making money. Our ultimate satisfaction is still found in our heart-filled service, our work done for the Lord Jesus.

Bondservants, be obedient to those who are your masters according to the flesh, with fear and trembling, in sincerity of heart, as to Christ; not with eyeservice, as men-pleasers, but as bondservants of Christ, doing the will of God from the heart, with goodwill doing service, as to the Lord, and not to men. (Eph. 6:5-7)

What part then does money play in the Christian's economic mindset? The world sees money as an earned reward received for work accomplished, but the Christian thinks differently. For us, all material blessings are blessings or gifts from God. In the ultimate sense, Christians do not see their rewards coming from the markets or an employer. Rewards come from God. "Every good gift and every perfect gift is from above, and comes down from the Father of lights" (Jas. 1:17). Christians consider money to be a blessing from God, but it is also an added responsibility placed on us by God. Money is merely another resource on loan from God. Money is intended for investing, giving, or capitalizing to accomplish more of God's will in our work.

The Word of God also warns us about the desire to be rich. Seeking to be rich is a terrible trap. The goal of the Christian must never be to become rich. For men to desire wealth is sinful and lustful, and this desire will most certainly drown them "in destruction and perdition" (1 Tim. 6:9). Working hard and investing the talents God has given us may result in more responsibility, more wealth, and more capital to invest. But we should count all of this as a gift from God. Our goals therefore will focus in on being good stewards of God's gifts, ever being thankful for His good gifts, and blessing others with our time, resources and talents.



Seeking to be rich is a terrible trap.

Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life. (1 Tim. 6:17-19)

Hope plays an important part for the motivation of Christians in their

work, but their hope is in God. Nobody wants their work to be fruitless and meaningless. Without consideration of God, or failing to consider ourselves His servants would reduce all work to futility. This was Solomon's conclusion about his work in Ecclesiastes 2:

Then I looked on all the works that my hands had done
 And on the labor in which I had toiled;
 And indeed all was vanity and grasping for the wind.
 There was no profit under the sun.
 Then I turned myself to consider wisdom and madness and folly;
 For what can the man do who succeeds the king?—
 Only what he has already done. . .
 Therefore I turned my heart and despaired of all the labor in which
 I had toiled under the sun. For there is a man whose labor is with
 wisdom, knowledge, and skill; yet he must leave his heritage to a man
 who has not labored for it. This also is vanity and a great evil. For what
 has man for all his labor, and for the striving of his heart with which he
 has toiled under the sun? For all his days are sorrowful, and his work
 burdensome; even in the night his heart takes no rest. This also is vanity.
 (Eccl. 2:11–12, 17–19)

For Solomon, even his work was all in vain. This was the great conclusion for this wisest of all earthly men.

Yet, in the final analysis, only God can turn our work into something of eternal benefit. Only God brings forth the increase; and real and substantial increase can only be that which has an eternal benefit. Otherwise, our legacy is only that of the grass of the field – here today and gone tomorrow. We apply ourselves to our work each day, hoping that God will bless the work of our hands and the output of our lives. These are the final words of Moses, contained in Psalm 90:

And let the beauty of the Lord our God be upon us,
 And establish the work of our hands for us;
 Yes, establish the work of our hands. (Ps. 90:17)

