

Week 9

2/21/11

James: Boy, I thank you so much for this opportunity to share time with you. I'm James Robison. Betty and I are thrilled to have a special guest that wrote a book called *Money, Greed, and God*. If I could ever just come out and grab everybody and say, "Sit down, stop! Don't do anything else. Listen!" It would be right now. Just stop whatever you're doing please! Because what I'm going to talk to you about is what the major concerns of the nation, according to every poll that has been taken, it has to do with their concern and their complaining about economic situations. About what are we going to do for jobs? What are we going to do about our income? What are we going to do about taxes? What are we going to do about all the decisions people are making? And we're concerned about it but not very many people have honest answers or solutions. Betty, a lot of people point to the problems. A lot of people shout out about the crisis and about the pain and about the need but we don't look at honest realistic principled solutions. The book I'm holding in my hand I consider to be as important of a read as anything anybody is going to read right now apart from the Bible. The interesting thing about *Money, Greed, and God* is that the author, Jay Richards, who had to pour his life and study into understanding the principles that he shares and trying to help the church, the Christian community, understand the importance of basic financial principles that will determine your security and the stability that you long for, and the limiting of government so that government can function responsibly and not out of control consuming all of the productivity of the people while promising to meet every need which they cannot possibly do, and they're diminishing the ability to meet anybody's need. Betty and I are committed to helping people that suffer. We're committed to helping the poor. We're committed to helping feed the poor, the people that suffer, the people that need clean water, we want to help! I believe it is the heart of every caring person and certainly every Christian to do it. The problem is we're limiting our ability to do it. I want to show you something before you meet the author. As I read this book and I can just flip it open. It is the most marked up book that I have ever read; virtually every page in it is marked up like this. They're dog-eared. I not only underlined them and then I went back and highlighted them. I got a big "yes" down here. I've got three stars out here. This is typical. I just go page after page. You think I haven't got anything to do other than read and mark books? I get lots of books. I get stacks of books every week. Some of you say, "I've got to send you my book. Maybe you'll talk about my book." Well, send it, but unless God tells me to read it I'll just say, "Nice book. I hope you do well. God bless you on your journey." But he tells me to pick stuff up. But when I pick it up and start reading I

don't normally underline nearly every sentence and paragraph in the book! This is it! Then Betty, you know you're not a big reader.

Betty: You missed a few things.

James: Because you read it and what did you do with the ones I missed?

Betty: I did the same thing. I underlined the things you hadn't underlined.

James: Then she reads them to me. I'm saying, "How did I miss it?" You say, "James, I don't know if we've ever seen you so excited about a book." Well, I'm excited about the book because I like to alleviate suffering. I like to alleviate poverty. What our government, as Jay says in this book, calls "a war on poverty" has in fact become a war on the poor and on the possibilities of rightly dealing with the problems of the poor. I want you to welcome our guest Jay Richards, who wrote the book Money, Greed, and God. Jay, I'm glad to see you!

Jay: Great to see you, James.

James: I want to know, when you go to all the academic institutions do you get this enthusiastic an introduction?

Jay: I have to say that has got to be the most enthusiastic introduction I've ever received. Thank you!

James: Are you anxious to go read the book you wrote?

Jay: I am, actually! It sounds great!

James: All right, I want to ask you, why should Christians even care about economics? And by the way, this is so much more than economics. It is everything that drives your life and it is the misthinking and the really insidious worldview that is prevailing in congress, in the nation, in entertainment, in education, that is absolutely polluting the system. Why should Christians care about it?

Jay: I would say two basic answers. The first is that if you think about almost everything you do, where you live, what you do for a living, where your children go to school, virtually, probably 80% of the decisions we make in any given day has something to do with economics. So if the gospel has an implication for all of life, and it doesn't have implications for economics that means it doesn't have an implication for

most of what we do. I think Christians -- at least Christians who are concerned with worldview thinking, applying a Christian worldview to issues have been good, we've been great standing for life, standing for traditional marriage but we forget that a lot of very important moral principles are involved in economics. So as Christians, I think we've not done a really good job of helping and equipping Christians, especially young Christians to apply the Christian worldview to economic issues. The second issue is the one actually, James, that you just addressed. If we're concerned about the poor, as I believe God has commanded us to be, we'll spend a lot of time talking about poverty but there is only one solution to economic poverty and that's economic wealth. So the question we ought to be asking is why is there so much poverty in the world? That's not really the question as where does wealth come from? How does wealth get created? That's a question that a lot of Christians don't ask. We might talk about how to distribute wealth. We say, well, we've got this certain amount, this pot of gold or this pie or how are we going to slice it up so everybody gets their fair share? The real question you want to ask is where did that pie come from in the first place and how does it grow? I think when we start asking those kinds of questions and answering them we're going to be better and more effective in helping the needs of the poor.

James: You talk about it not being a zero sum. It's not like the pie is fixed and can't grow. The fact is that intelligent devoted, dedicated, determined, entrepreneurial thinking and free market thinkers who really become what I call the effective farmers in the field of God producing the crop and the potential, and trusting God for the increase, but being wise enough to manage it, that pie can actually grow. It is not a matter of taking some part of the pie and making sure you distribute it but encouraging everybody to care about people and share and care. You pointed out in your book that we take that second chapter of Acts where the people had so much love, and so much joy and the power of God on their life and they're filled with the Holy Spirit and God is adding to the church daily those that should be saved, and the whole world stood in awe. I used to preach the whole world says of the church, "Ah!" Like that -- but they stood in awe because they marveled. And the thing they did is they had things in common, they saw a need and they met it and they met it gladly. Nobody took it and said, "We're going to take it and give it." That is precisely what I'm hearing, and you pointed out clearly in the church, we're talking about take and distribute, the very song the government and political leaders are singing and we're diminishing the possibility. Even in the tax system, you point this out, the government is taking from the productive and even taking from the most productive, limiting their ability to hire, to create jobs and to consumerism, they can't produce that because they're waiting to see how much more the government is going to confiscate and the government is promising to take care of everybody. Now that in my opinion is

basically what Karl Marx taught, it is collectivism, it is socialism and you in your college studies, you say in your book that you were a nice little Presbyterian kid out in Amarillo and you saw what you call country club church people and then you said you became a socialist liberal by what you learned in school. Right?

Jay: That's right! I went off to college my freshman year. I was in a course where I had to read the communist manifesto, the manifesto of Karl Marx written in 1848. And misunderstood the professor, I thought he told me that if I read the book five times I could get an A in the class. I felt it was automatic so I read the book five times. It turns out he had said, "You're bound to get an A if you read the book five times." Either way, I read the book five times and I realized, deeply confused 18 year old mind that Christians ought to be socialists. When I look back on it, I think it is very strange. Now remember, this is the 1980s, before the Soviet Union had collapsed and socialists have always had the best branding. Socialists knew to talk about human equality, talk about poverty, the alleviation of poverty; all these things that compassionate people are concerned about. And if you're sort of a vague-thinking Christian and you're compassionate you can fall for this type of reasoning. You can see well, it is the socialists that are talking about compassion and the poor. The capitalists are all talking about greed and getting rich. So if you're not thinking clearly about economics, people can fall for this. That's what I did my freshman year in college. It was only by the grace of God that I kept reading economics so that by my senior year in college I realized socialism just doesn't work. And of course, a year later, 1990, 1991 after I graduated from college the Soviet Union collapsed. So I honestly thought at the time, I was in seminary, I thought well, that debate has been settled. The 20th century was this great debate between free market capitalists, economics on one side and command, communist economics on the other. Capitalism won, communism lost, let's talk about something else. In the meantime though, here we are, 20 years later and there are kids in college that are voting that don't even remember the cold war. So all those lessons that were hard fought and I thought won and settled have to be relearned. All the same college students that I encountered and thought of in the 80s are thinking the same bad economic ideas 20 years later. So I realize, these ideas, why it is the free market works. What it is about free economies that allows wealth to be created. Those have to be described anew in every generation. That's why I decided to try to articulate those things in this book, which I frankly thought, most of this stuff is common sense. We experience it every day. We know you have to have property laws; you've got to have the right to private property. You've got to have a way in which people can save and invest their wealth and not just consume it. We take this stuff for granted. But all these things are the institutions of wealth creation and there's a lot of other ways of ordering your economic life that just don't work and I don't think we as Christians fully appreciate how profound it is or thankful for the economic system we have.

James: I can understand us being disturbed by greed and about self-absorption and self-indulgence where we don't even notice anybody else. But see, to me that is the problem, not the possibilities the opportunity produced; not the prosperity that this incredible free market system gave us the opportunity of becoming the most benevolent nation in history and do more to help people even though now the government is a lot of time buying power and doling out to the very incorrect power brokers in other countries; we're not always doing it wisely even in our benevolence. Again, why the church needs to be involved. We need to be concerned about greed. You point out that greed is the problem, not the free market. And that the church should be addressing greed. The fact that we're prosperous isn't the problem but the fact that we're selfish and self-absorbed is the problem, not the system that gave us the opportunity to succeed.

Jay: That's exactly right. When God created the universe he made human beings free. He put Adam and Eve in a garden and actually gave them the choice even to choose against him. It wasn't God's choice to give them freedom that was bad. Adam and Eve's choice was bad in the same way it is an economic system where we have freedom that allows us to do a lot of things, we can do some good things, we can do some bad things. It is not necessarily going to prevent greed but the freedom itself is not the problem. If you think that capitalism and greed are sort of the same thing, just look at other economic systems. Was greed absent in the Soviet Union? Of course not! Wherever two or three are gathered in a fallen race, there is going to be greed. That really doesn't explain anything. Sure there is going to be greedy people on Wall Street. There are also going to be greedy grocers and lawyers and youth ministers. That's the reality of sin. But what we want to do is we want to have an economic system that channels our greed where necessary into socially beneficial behavior but also channels our hard work and our ingenuity, and that's what free market capitalism does.

Betty: So successfulness, everyone that's successful isn't greedy.

Jay: That's exactly right!

Betty: Aren't we kind of being told that they are now?

Jay: Yeah! It is, of course, with the financial crisis. It was blamed on unfettered capitalism and greedy people on Wall Street, for instance. Well, of course there are greedy people on Wall Street because there are greedy people everywhere. But it is not like people were suddenly greedier in 2007 or 2008 during the financial crisis,

obviously. So something other than greed must explain the problem. This is where I think a lot of Christians, actually get confused because we look out in the world and sure, you can always encounter greed and money grubbing and consumerism and things like that, that is easy to notice. It is not easy to notice what you mentioned a minute ago that the United States continues to be the most charitable and the most benevolent country in the history of the human race. If you think about what charity is, charity is like the gleaning in the Old Testament where the Hebrews were commanded -- when they went out and they reaped and they sowed and they harvested their wheat to leave little bits around the edge for the sojourners that come in the land. That's what charity is like. Notice that there wouldn't have been any gleaning if there hadn't been a prior abundance from the harvest. So in order for us to be charitable there has to be a way for us to create wealth. So anything that basically destroys our capacity in this country to destroy wealth is going to limit our capacity to be charitable.

James: Jay, this is my firm conviction. If the church of Jesus Christ does not stand up today and become the light that not only pierces the darkness but illuminates the way, out of the despair and out of the quote recession/depression, whatever you want to call it, if we don't take the lead and put principle leaders in place who understand basic laws of poverty and wealth, who understand the damage that greed can impart to the whole community and all of society, but understand that government is not the solution -- godliness is the solution. I don't think we're going to solve the economic crisis without having a kingdom mentality in the lives of Christians where God rules in our heart. You quote Kuyper, a Dutch theologian philosopher who said there is not one square inch on planet earth that Christ hadn't said mine over. That means we're the overseers of it right? That means we're the stewards of what God has entrusted to our watch care.

Jay: We are!

James: By the way, I got this out of his book. I got it out of the Word of God and out of this book, which is brilliant! And I'm begging you to read it, Money, Greed, and God. As a matter of fact, let me tell you what, if you'll help us give a cup of water, I'll send you the book and with it a note begging you to read it and pass it on. Jay, I'm passionate about it. You say, "Why would a preacher be so concerned about this?" You want to know why? Because I care about the poor. Because I care about the suffering. And I know that the problem is not the fertile field of opportunity that God gave us but farmers that have become corrupt and self-absorbed or people who are indifferent

and who are sitting back waiting for Pharaoh to take care of them and make slaves out of all the other people. This is preached -- I don't know if what I say makes sense to an academic?

Jay: Absolutely it does! You've translated it perfectly. It's not the field that's the problem. The fact that you might have a greedy farmer or two, yeah, that's a problem but it is not the fertile field as you said that's the problem. We only think about wealth this way. We don't think about let's say health; you don't say, "Well, some people are healthy and some people are sick. So let's kind of spread the sickness around more evenly." Right? And worry about the fact that there are healthy people. But we do this with wealth. It is like we fret over the fact that one person has more than another. The problem isn't that some people are wealthy; the problem is some people are poor. In some places wealth can be created so those people can become prosperous. That's what we want to focus on. How do we cure poverty? What do we do? What needs to be set up so that people can create wealth on their own? We need to quit this sort of politics of envy where we compare the wealth in one place with the poverty of another. Because the reason there is wealth in some places, more often than not, is because those places have the institutions and the laws and the traditions that allow wealth to be created.

James: Isn't that what our founders gave us basically, that opportunity?

Jay: Absolutely. They understand the necessity of private property and the rule of law, which is absolutely foundational. But they also understand that human beings were sinful and fallen so they gave us a system in which the power of politicians themselves was divided. Because we hear a lot about greedy business people but the reality -- I hate to say it -- people in congress can be greedy and self-interested as well and the founders understood that very well so they gave us a political system that both enforces the rule of law that you have to have for a free economy but requires that the government itself is under the rule of law not over it.

James: We want to point out -- and I'm just going to tell you, Jay and I have committed to work together to really seek before God in a real pursuit of truth to try to help reveal necessary steps. Jay, I believe we've got about a 12 to 18 month, 24 month period at the most, really less than that, where we're going to literally have to turn the ship of state away from the hidden dangers, like hidden underwater iceberg edges and the visible, to turn away and head to a safe course, safe harbor with a captain and crew in place over all that will make necessary course corrections to keep us in a secure safe place. Now we're going to seek that. I'm going to tell you, this is a big step toward it. Jay, you've watched us, you told me when I first thanked you for the book, sometime

ago that your family had started helping us years ago just watching what we're doing, and that your wife actually taught your children about helping the poor using some of our illustrations and so forth. Let me tell you this, Betty and I are going to spend our life -- we're blessed! And you want to know why we're blessed? Because we love to bless. We live to bless. We live to bless others. God notices that and he will release a river through you. And right now I want to ask you please, help us literally work a miracle in the lives of precious children and their families and provide clean, fresh non-contaminated water. There is not a greater need on the planet. You talk about touching the poor. You give people water for the rest of their life and you have literally been part of a miracle. I want you to watch with your heart, please don't turn away. And I'm going to show you how you can be a part of an absolute miracle. Watch this.

James: Every 20 seconds, three children die during that time. Jesus said if you give a cup of water you won't lose heaven's reward. That's what he means by reward. Don't just start thinking material. It is totally incorrect to use any monetary or material standard of measure to determine or measure the blessings of God; they are beyond the ability of any monetary standard to in any way equate, heaven's blessing, when you give even a cup of water. Betty, I saw that little boy there at the end getting that little cup, getting a cup of filthy water. No, he didn't have any nice clothes, he's not going to go home to a nice house but we could live. He's taking disease. We can solve that. We can give that area, every one of those little villages, a fresh water well and literally provide them Water for Life. I cannot imagine, Betty anyone that wouldn't want to help.

Betty: I can't either! Every time I see these little children and know in my heart that the solution is so simple, they need fresh water. They don't understand what's happening to their little bodies but they know they hurt, they know they're sick, they know they're needy. Won't you help us get the fresh water to them? You are very significant to what God wants to do to help these children. You are the hand that joins with other hands to reach out and love these children and give them a chance.

James: Jesus said if you give a cup of water how important it is -- he said I'm the water of life. When the water of life, when the love of God is in us we're going to want to alleviate suffering. That's why I'm so concerned about the direction we go as a nation, that the influence of the church remain positive and that we show people what

God's love and his heart is really like. He's given us so much opportunity. I want to ask you, could you help us drill a well? Is there any way you could provide a gift of \$4800 and drill a well? That's the cost -- that's the average cost. It varies in different parts of the world determined by the depth or the type of soil we drill through, but the average cost is \$4800. We're committed to drill over 400 wells this year. Would you help us drill one? Could you perhaps drill several? If you can we ask you to do it. If you'll understand that your prayers for someone to join you, you make a \$1200 or \$2400 gift, pray someone will join you, three others or another person. Whatever you can do we're asking you to do it. But keep this in mind, please. Please understand this, this is key -- \$48, ten people water the rest of their life. \$144, 30 people! Would you right now dial that phone number? If your heart was broken, you needed prayer, we're here and the call is paid for by love. Always wanting to help you, somebody cares; they make it possible for you to call and say, "Pray with me." Most of our calls even today will be somebody needs prayer. But will you call as an answer to prayer and say here's my \$48 gift... My \$144 gift. I want to help with a well. Please make that call. Put your gift on a bankcard. If you write a check, call us and tell us what you're mailing. Or you can go LifeToday.org and make that gift right now. I pray you'll do it. Thank you for making the call. Pray others will join you in sharing Water for Life.

Begin video clip:

Announcer: Water, without it life as you know it cannot exist. But for millions of children and families, their own available water is filled with disease and once ingested can lead to death. But one new water well can turn the most barren desert into an oasis of life! With your donation today Mission: Water For Life can drill 415 water wells this year in 15 nations! Your gift of \$24 will help provide clean water for five people. A gift of \$48 will help provide for ten people. \$72 will provide for 15 people. And \$144 will help provide fresh clean uncontaminated water for 30 people for a lifetime. With your gift of any size we'll send you "Living in Love," James and Betty's new book that shares keys to an exciting and fulfilling marriage. You'll also receive Beth Moore's bestselling book, "Praying God's Word." With your gift of \$100 or more, you may also request this beautiful leather journal to record and reflect on your own personal times with God. And finally, with your gift of \$1200 to help provide water for 250 people or a gift of \$4800 to help sponsor a complete well, be sure to request "Heart of the Father," our beautiful new bronze sculpture representing God's fatherly love for us as his children. Please call, write, or make your gift online today!

End of clip

On the mission field:

James: You know, here's a little girl getting a drink. Betty just said, "I can't help her... I can't help her do it." The reason Betty says that she knows, she's seen the river where it comes from, we've seen the animals, we've seen the animal waste and we know it is contaminated. How are you going to tell a thirsty child they can't have water when their mother brought them the water -- mom brought them this water. Mom had no idea she might be bringing this child disease and sickness.

Betty: This is the kind of water they're drinking; the only water that they have to fill their thirst. But as they're filling their thirst they're putting disease into their little bodies. We don't need that to happen. We can make a difference in that if you'll just join with us and let's give these children some clean, safe water. Will you please go to the phone right now? We need to begin drilling these water wells to help these children. We must not delay. We need your help now. Please go to the phone!

End of clip

In the studio:

James: We're going to send "Praying God's Word," Beth Moore's book that is so fabulous. It is literally a Bible study in the Word of God, and then our book on relationships. If you're going to reestablish and strengthen the foundation of a country, we've got to start with families and we've got to start with relationships. To those of you who respond today, I'm so grateful for Jay Richard's, Money, Greed, and God. We will gladly send you to say thanks because you understand this truth is key, pass it on. Will you join Betty and me in saying thanks to Jay Richards? He's going to be back again for another program. Jay, thank you! Thank you for the effort you put in to find a truth that really we desperately need to hear. Thank you so much for watching *LIFE Today*. Encourage your friends to watch. Tell them about Jay. Tell them what we're talking about because everybody needs to hear.

>> That's the important point because people often don't realize that new wealth can be created.

Announcer: Money, Greed, and God tomorrow on *LIFE Today*!