

# F.A.C.S. REPORT

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"Bringing into captivity every thought to the obedience of Christ" (2 Cor. 10:5)

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Freedom for the individual is a necessary social condition so that people can fulfil their callings. But freedom does not exist in abstraction. Nor does it exist between the ears only. It requires an environment where a person has the liberty to act, without restraint, in order to achieve certain goals. This atmosphere, or social condition, is a political system that has minimum government, allowing individuals to pursue their God-given callings in the way they think best.

The wise investor should recognise a force at work today that aims to take this away. This force is religious in nature and anti-Christian in its motivation. It is, like all non-Christian belief systems, an endeavour to create heaven on earth — Utopia — without God. While its aims might be noble, its results are disastrous. For, "at utopia's roots there is defiance of God, pride unlimited, a yearning for enormous power and the assumption of divine attributes with a view to manipulating and shaping mankind's fate."

The utopian is not content with pressing men into a mould of his own manufacture; he is not a mere despot, dictator or totalitarian leader holding all temporal and spiritual power. His real vice is, first, the desire to dismantle human individuality through the dissolution of individual conscience and consciousness. In a raving moment, the story goes, Caligula wished that mankind had only one head so that he might chop it off with one blow. So, too, the utopian: he wants to deal with one entity so as to simplify his own task of transforming indomitable human nature into a slave.<sup>1</sup>

At the heart of the utopian urge, then, is a desire to be God. Genesis 3:5 records that the temptation that came to man in the Garden was "to be as God." Eat of the forbidden fruit, the Tempter said, and you shall be like God, knowing (or determining) good and evil for yourself. Since that fateful

## An Age of Envy

by Ian Hodge

day utopianism has been with us as men have attempted to build a better world without God.

A pattern emerges, however, whenever men attempt to live without the God of the Bible. One consistent feature of a non-Christian society is the denial of the liberty and freedom of the individual. What makes Western civilisation so remarkable, even with all its faults, is that individual liberty does not become lost among the masses of humanity. This is one of the "triumphs" of Christianity. In the Christian system of social order everyone, including the highest earthly authorities in church or state, has limited jurisdiction.

The utopian, on the other hand, "makes the human condition so rigid that freedom is excluded from utopia."<sup>2</sup> When the absolute sovereignty and authority of God are denied, these properties are transferred to some aspect of the created order, most often the political state or a single political leader. Totalitarianism and a loss of freedom for the individual are the result.

The alternative to freedom in the human realm is a social system that represses liberty. In this century repressive systems such as Marxism or socialism have appeared. (In this context, socialism and communism are synonymous terms.) As an economic system both involve state ownership and control of property. While under communism all property is generally owned by the state, under socialism nominal ownership remains with the individual. But he is regulated at many points how he may use his property

(or wealth). The clearest example of the communist system is the former Soviet Union or its allies, while Nazi Germany is an example of the socialist form.<sup>3</sup>

Unfortunately it is not just the overtly socialistic nations that have restricted personal freedom and liberty. In the democratic nations of the so-called free world the individual finds himself bound and restricted by a plethora of rules and regulations. Ostensibly they are the result of legislation designed to help the ordinary man but, in reality, hinder and repress individual freedom and liberty. These, too, must be seen as repressive of the human spirit. Mankind was created to think and act rationally. His abilities rise to the top best when, in freedom, he is challenged to use his God-given faculties for the glory of God and the benefit of his fellow-man.

The key indicator of a repressive system is regulation of the individual in order to redirect his activity into areas he would not choose voluntarily. Under any system of state control, the economic choices of people in authority replace the choices of individuals. A repressive system is one where the choices of a ruling body are imposed by legislative decree upon the individual. It is a system, in other words, where individual choice is restricted and replaced by the choices of others.

One does not need a degree in political science or economics to conclude that people are losing their freedoms. There are very few decisions that we can make that are not free from government regulation and

1. Thomas Molnar, *Utopia: The Perennial Heresy* (New York: Sheed and Ward, 1967), p. 227.

2. *Idem*.

3. Ludwig von Mises, *Socialism: An Economic and Sociological Analysis* (London: Jonathan Cape, 1936).

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Editor: Ian Hodge

tax, a modern phenomena. By modern, I mean introduced little more than half a century ago. We need to recognise that today we are enslaved by the state in a way that would be unacceptable to our ancestors. They would not have accepted some aspects of the social conditions that we experience today. We do not understand the enormous impact of Christianity until we understand the "ancient liberties" that were established. These included freedom from both church and state, and the individual could pursue his calling under God with few fabricated hindrances.

Things have changed. In the past, Englishmen fought over taxes much lower than today's levels. Today, taxation demands that are way beyond the amount that men fought over, are imposed in most countries. While there are reasons for this, there are questions here for the thinking Christian. Is this the level of taxation that God wants us to have? Has He ordained that the state should take up to 48% or more of a person's wages in order to provide social welfare programs, cradle-to-grave security? Questions such as these need to be addressed by Christian leaders and aspiring political candidates.<sup>4</sup>

Unfortunately, socialism does not confine itself to the control and regulation of the individual. Igor Shafarevich, in his comprehensive study, *The Socialist Phenomenon*, concluded that the ultimate goal of socialism is the destruction of the human race.

*The death of mankind is not only a conceivable result of the triumph of socialism — it constitutes the goal of socialism.*<sup>5</sup>

Any tyrannical system of government, whether it is the Roman or Soviet Empire, or the socialist planning of the modern democratic socialist states, ends in the death of a culture. This is because it opposes the freedom and liberty that come as a result of a social order based on God's laws. The eighth commandment, "Thou shalt not steal" (Ex. 20:15), establishes individual ownership of property,<sup>6</sup> the necessary basis for any system of economic freedom for the individual. In Scripture, not even the king could take property without the consent of the owner, as the story of Naboth and his vineyard demonstrates (1 Kings 21:1ff).<sup>7</sup>

## THE DAY I WENT TO GAOL

by Matthew Hodge

In March this year, Dad and I took a trip to Dubbo, a country town west of Sydney and the Blue Mountains. While I was there I was going to spend a leisurely couple of hours looking at examples of 19th century crime and punishment at the Old Dubbo Gaol. The worst punishment I encountered was the one where Dad said, "All right, Matt. So that you're not sitting around with nothing to do, you can write a 1,000 word (which has now turned into a 1,500 word) essay on the place. Describe the gaol. Compare (or contrast) the penalties used in the old days to what it says in the Bible. After all, we wouldn't want you to get bored, would we?" So that's why I'm writing this essay.

Dubbo Gaol isn't actually very big. It takes up about 30,970 square feet, or .71 acre, which is surrounded by a wall that measures 1 foot, 6 inches down the bottom, and 1 foot, 2 inches at the top. The gaol is believed to have been completed in 1887, as this is the date which appears on the gateway outside. Eight men were hanged for murder at this gaol. By the time the gaol closed in 1966, though, it was used as a minimum security prison for drunks and vagrants.

The male cell block consisted of sixteen cells. Twelve of these were just ordinary cells. Of the other four, two were solitary confinement cells, another was a condemned cell for prisoners about to be executed, and the last was a padded cell.

The ordinary cells ranged in size. Most would have been about 9 foot by 12 foot. For some reason, they only ever put one or three prisoners in a cell, never two. It was rather crowded with three in a cell as there was barely enough width for three beds. On each cell door there was a metal plate with the names and numbers of the prisoners. If the prisoners in the cell were particularly rowdy, the card was turned back to front. This signified that the inmates were not to be let out of their cell.

control. We may not educate our children without permission from the appropriate government department. Nor may we commence a business without obtaining the necessary permission from state or local authorities. The only real freedom we appear to have is the freedom that exists between our ears, the freedom to think what we like. But we are not encouraged to take these ideas and put them into practice. The political climate places obstacles in our way, making it difficult, and sometimes impossible, for us to do what we would like to do. Occasionally there is a valid reason for these restrictions. More often we'd be better off if the inhibiting legislation were removed.

Our liberty, however, is not just denied by rules and regulations. When a person finds it necessary to work 48% of his time to pay taxes, then it cannot be said he is free. He is a slave whose freedom can only be achieved *after* he has worked the hours necessary to pay the taxes imposed by the state. This is clearly limited freedom, a freedom for only 52% of the time spent in productive activity. The remaining portion is spent working to fulfil state-imposed obligations.

Curiously, we look back at the abolitionist movement of the late eighteenth century and praise those who worked to emancipate the slaves in England and America. Yet we fail to realise that a new form of slavery has been introduced. We forget, for example, that our great-grandparents did not find it necessary to pay income

4. Charles Adams, *For Good and Evil: The Impact of Taxes on the Course of Civilization* (New York: Madison Books, 1993).

5. Igor Shafarevich, *The Socialist Phenomenon*, New York: Harper and Row, 1980, p. 285, emphasis in original

6. See Carl F.H. Henry, "Christian Perspective on Private Property," in Samuel L. Blumensfeld, ed., *Property in a Humane Economy* (LaSalle, IL: Open Court, 1974), pp. 23-45. This neglected essay provides a biblical perspective on property rights, correctly contrasted against "natural rights" theory.

7. The story of Naboth is interesting from a number of aspects. First, there is no indication that Ahab was trying to obtain Naboth's property without

God has ordained that the world should work in accordance with His moral requirements, the Ten Commandments. Therefore it should not surprise us to find that whenever a society has abandoned God's Commandments in favour of another moral code the social order eventually disintegrates. God has made this world to operate in terms of His ethical standards, and no matter how much people might revolt against God's social order, the ultimate result is failure. This should not surprise us, since throughout Scripture the inevitable failure of ungodliness is foretold. See Deuteronomy chapter 28 or Psalm 1, for example.

Christians have not always agreed about what the Bible says concerning property rights. At the time of the Reformation there was a difference of opinion between the conservative Reformers on the one hand and some Anabaptists on the other. The debate was over ownership of property. In various creedal formulations, such as the Book of Common Prayer or the Belgic Confession, the framers of these documents upheld the right of private ownership of goods over against the Anabaptist notion of the community of property. The view expressed in the creeds was not new. It had a very long history, evidence of which can be found in *Magna Charta*.

Not surprisingly, people are more productive when they work for themselves on their own property, with property ownership rights over the fruit of the productive activities. Recent evidence from the former Soviet Union has shown that when people own their land and goods they work harder to reap the direct benefits which ownership brings to the individual. Thus, the greatest economic benefits have flowed to mankind when the eighth commandment has been upheld.

### Envy

It's possible to look back in history and see that ancient civilisations were not unlike some aspects of the world today. Older societies too left the God of the Bible out of their considerations. Consequently, the centralisation of power was common place and the individual became a slave to the ruling power of the day.

It is only in the modern world, however, that we see the socialist ideals motivated by a different force: envy. While ancient civilisations denied God

and eventually denied the individual his freedom, it is in the modern world that the political systems have based their activities on "the virtue of envy."<sup>8</sup> Envy introduces a thoroughly different dimension into the political debate because the envious are not intent on creating a better world. Their idea is one of destruction.

Sometimes it is easy to confuse envy and covetousness. The Bible condemns covetousness in the tenth commandment. Yet envy goes far and beyond covetousness. The covetous person says, in effect, "I want what you have," and when he gets it he is satisfied. The envious person, on the other hand, says, "I want what you have. And if I can't have it then no one else can have it." Consequently, the envious person works to *destroy* things that he cannot have himself.

A couple of illustrations of envy should help distinguish envy. In 1983, when I commenced working in the investment industry, I was speaking with a teacher from a leading private school. The school was proud of its reputation and fine academic record, its students achieving some of the highest marks in the state examinations. Naturally, the school sought to hire the best teachers available. Its pupils came from wealthier families who could afford what was, at the time, possibly the highest fees of any school in the state. The school was highly successful, despite its price tag, with a long, long waiting list for students seeking entrance into the school.

The teacher and I were discussing my work in investment. Naturally, any part of an investment program is designed to minimise taxes as far as legally possible. We discussed the advantages to those who were able to limit taxes by self-employment, contracting their services out to various firms. The self-employed person can obtain tax deductions for expenditures such as telephone, electricity, and running expenses for a vehicle. These deductions are not generally available to workers on wages or salaries. On this occasion, however, the teacher objected to the fact that some could get a tax advantage that was not available to him. "Self-employment should be banned," he claimed. When I asked why, his reply was that since he could not get these advantages, they should be denied to others as well. This is envy.

The condemned cell was a lot like an ordinary cell, except that inside the door, about two feet from the entrance, was an iron grille. A warder would sit on a chair outside the grille and watch the prisoner. This cell housed the prisoner sentenced to death.

The padded cell was a lot larger than the other cells. Measuring 17 foot by 8 foot six inches, this room contained all violent prisoners. I read in a booklet that warders had to be careful opening the flaps on the outer doors, because prisoners would often try to poke them in the eye. Lots of times these prisoners smuggled sharp objects into the cell and slashed at the leather pads. They were usually repaired by a local saddler.

Uninviting though these cells may have been, the worst ones would have to be the solitary confinement cells. They were about the regular size of a normal cell, though with an inner and an outer door. When they had a prisoner in the cell, they would close the flaps over the outside ventilators so they were in total darkness. When they fed the prisoner, they closed the outer door, so that even when they opened the inner door, he still wouldn't be able to see anything. To make the room seem even more isolated the ceiling above the cell was filled with six inches of earth to deaden all outside noises. The only time prisoners were allowed out was after they had been in there seven days. The inmate would be allowed out for one good meal, then he would be returned to his cell.

To pass the time in this cell the prisoners would play a "game." They would tear a button off their shirt, throw it at the wall, spend hours trying to find it, and then throw it away again.

The female block was slightly more preferable. It had an exercise yard, covered shelter, a clothing store, bathroom, toilet and two cells.

To show what life was like in the gaol there are now a few animated robots of prisoners. They can move and talk, and are very lifelike. There was a robot of Thomas Moore, an Irish hawker, the fifth murderer to be hanged at the gaol. He was tells the story of how he came to Australia with great dreams of becoming rich and prosperous. But after years of hard work hawking fruit and vegetables and not making much money, at age 64,

paying a fair price. Secondly, however, it seems Naboth was not willing to disinherit either himself or his offspring from the land. This seems to indicate that property (or at least real estate) was family based, not individualistic.

8. Helmut Schoek, *Envy: A Theory of Social Behaviour* (New York: Harcourt, Brace & World, 1966) p. 252.

Another example of envy, although the author does not identify it as such, is given by John Smith in his book, *Advance Australia Where?*<sup>9</sup> Vandals had entered a private school in Adelaide a few years ago, causing thousands of dollars of damage to library and video equipment. They left behind a note which read: "We're not vandals. We just can't stand seeing others have what we haven't got. Please forgive us." This is envy in action.

Envy manifests itself in other ways. I was told by a senior person in the tax office that those who avoid or evade taxes are most likely to be "dobbled in" by relatives. Family and friends, those who know our intimate details, are often envious that brothers, sisters, relatives or friends can get away with things that they are either incapable of doing themselves or do not have the opportunity to do.

Envy is a consequence of abandoning biblical faith. The alternative to envy is the biblical view of helping our fellow man to get ahead, even if he gets further ahead than we do. This is practical Christianity and the basis for social development. The politics of envy, on the other hand, governs most non-Christian societies and is the root cause of their stagnant social system. No one can rise above the crowd in the envious society. Yet Western capitalism, based on the Christian values of charity and the private ownership of property, has helped more individuals rise above the crowd than any other social system in man's history. That fact is indisputable.

In an age of envy anything that the individual does to take precautions to preserve his own wealth will be frowned upon. Helmut Schoek, in his very important study of envy, found that it was considered "unsocial" to take steps to look after oneself. "Thus, if someone provides against a possible catastrophe in a really original and thoroughgoing way, he will arouse the ill-will of his potential comrades in misfortune, who are partly angered by his foresight and partly fear unconsciously that his precaution will attract disaster."<sup>10</sup>

A progressive tax system, for example, is based of envy. Whereas any taxes (or tithes) in the Bible are fixed either at the same amount or the same percentage (i.e. proportion), many people today find this unacceptable. They argue that true justice demands the rich pay a higher proportion than the poor. Yet God says that all should

pay a tithe (tithe = tenth). Underlying the assumption of a progressive tax system, where the rich pay more than the poor, is the idea that there should be no wealthy class: If all cannot be rich, confiscate the wealth from those who have it and redistribute it in some fashion.

Several social critics have pointed to the habit Australians have of pulling down those who have been successful. Euphemistically referred to as "the Tall Poppy Syndrome," it is motivated by envy. The successful are often despised merely for their success. Compassion, however, is required at all levels of the corporate chain. Few Australians, I suspect, have shed tears for what appears to be the demise of Alan Bond. While it is easy to criticise his use of debt to build an economic empire and his inability to gauge the depth of the economic collapse since the 1987 stock market fall, there are too many who seem to dismiss his woes with a casual "serves him right!"

Envy, however, must come into our consideration as investors. There are people who would love to get their hands on our money. Any program of wealth accumulation or wealth preservation that we might adopt which fails to recognise the evils of socialism and envy will most probably fail in its objective. This is why any investment program must not only increase wealth, but also *protect* wealth from the envious who are willing to use the state as an instrument to put envy into practice.

### Salvation

I want to add something here about **I**salvation — *Christian* salvation. There are two things that have relevance to an investment strategy that will come from our view of salvation.

*First*, men and women everywhere today are looking for salvation. Salvation, in its biblical framework, means health. It means the total health of the person who is saved. Not only do people wish to avoid death and whatever comes after it, they also wish to overcome the evils they see in society. Now we can approach these problems from only two possible perspectives. On the one hand, we have the promises of God, that faith in His Son Jesus Christ will not only save us from the penalty of sin in the next life, but that it can also help us to overcome sin and its effects while we're still on earth. On the other hand, if we reject this biblical offer of salvation, then people begin to

he decided that he wanted to stop working and start taking it easy. He killed one man and stole his cart. Thomas got away with that murder, and a year later thought he could get away with the murder of fisherman Ned Smith. He hung for that crime.

There is a full hangmen's kit on display at the gaol. There are different lengths of rope, depending on the size of the man to be hanged. Hangmen used to argue about what kind of knot to use. Some knots were all right for "short drops" but usually resulted in decapitation when used for "long drops." They eventually decided on a kind of knot that would deliver a shock to the spine, causing instant death (which surprised me, because I always thought that people who were hanged died from strangulation). With the new knot the height of the drop was reduced from the usual 12 or 14 feet, to about 8 feet. After the hanging, the hangman was permitted to keep the rope after the hanging, which they usually sold. I read that sixpence an inch was considered a fair price, or even more, depending on the notoriety of the prisoner.

A newspaper report was written in 1959 describing the running of the gaol. Prisoners used to start work at 8:10 am every morning and work till 11:50 am when they were allowed an hour for dinner, then they would work till 4 pm. According to the report, this labor in 1959 consisted of painting the gaol, planting vegetables, etc. (There were huge vegetable gardens when the gaol was operating.) While some of these vegetables were sold for money, I don't believe this was used to compensate the victims of these criminals.

The reporter said that the food the prisoners had in the gaol was better than the food he used to get in the army. He also stated that the work, though tedious, was not particularly hard or gruelling. Nowadays prisoners have televisions and stereos in their cells, and they make parts for Telecom and motor vehicle licence plates, (and I once heard on television about prisoners who made stuffed toys). I would assume that most of the money generated from this goes towards keeping the gaol running. Victims of crime rarely receive restitution nowadays, and often the criminal is back on the streets in a number of years and is committing more crimes.

Over the years, we have been moving further away from the Biblical

9. John Smith, *Advance Australia Where?* (Sydney, NSW: Anzea Publishers, 1989), p. 53.

10. Schoek, *Envy*, p. 320.

turn to themselves as the means of saving the world *in this life*. Most people don't admit that life continues after death. Meanwhile, their hope of curing the world's economic problems lies in either the world's greatest treasurer, the greatest prime minister, the greatest president, the king, queen, parliament, or anyone else who promises deliverance from the present human condition. A recent offering is the new peoples' republic — the transfer of the Australian political system from a constitutional monarchy to an atheistic and centralised republic — as if a change in the political structure will somehow eliminate the problems before us.

*Second*, in order to be a saviour, all power and authority are required to reside in the one offering deliverance. To depend on a saviour who has neither the power nor the authority to succeed is a risk many seem willing to take. With God, all power and authority are wielded with justice, equity, righteousness, and love. Sinful man, however, cannot match this, since he is born in sin and suffers himself from the problems he is trying to overcome. Thus, it's ludicrous to place our hopes for the salvation of the world in other sinful human beings. Yet many prefer this to the biblical offer of salvation.

In the Bible salvation is offered through Christ alone and His finished work on the cross. The individual, remade by the Spirit of God, becomes a "new" man, one who delights in obeying the commandments of God. These affect every area of his life.

Salvation is too often, and too easily, confined to justification alone. Redemption, however, covers every aspect of life. We cannot properly speak about salvation without referring to what the theologians call "sanctification." This refers to the ongoing life of the Christian as he grows in knowledge and maturity. When we understand that salvation not only refers to our justification but also our sanctification, we can easily understand the book of James. It appears to contradict the idea of salvation by faith alone. James is adamant that we are saved by works as well as faith. This can only be so if we hold that salvation involves more than simply the idea of justification. It's perfectly true that we are saved because of Christ's atoning work on the cross. But the practical outworking of that salvation involves every moment of life until we are placed in the grave.

This is what the Apostle Paul meant when he stated that "the just

shall live by faith" (Romans 1:17). This phrase is a quotation from Habakkuk 2:4 in the Old Testament. Unfortunately, it is too often confined to mean that the just person will be saved by faith. While this is a very important truth taught elsewhere in Scripture, this is not what God is telling us in this passage in Romans. The Greek word for salvation (*sozo*, pronounced SODE-zo) is not used in this verse. Instead we have the word *zao* (pronounced dZAH-o), which means life, or to live. The righteous person shall *live* by faith. He is to have a *lifetime* of faith. Put another way, the just person is to live a life of active trust and obedience to God throughout his whole life.

The biblical word for salvation, on the other hand, incorporates the meaning of health. Salvation is health and involves the whole man. The health of society, too, is dependent upon God's deliverance just as the individual's hope is also in God's plan of redemption. Similarly, the economic health of society is dependent upon man's faith in God and his obedience to God's commandments. When Christianity has been ascendant in any culture, people have tended to prosper economically. Too many people think that the creation of wealth occurs by getting economic and technological problems resolved. In the Bible, however, everything is connected to man's *moral* condition and the relationship he has with Jesus Christ as a result of his moral rebellion from God's commandments. The moral condition of a nation, based on the religious beliefs of the people, influences the economic condition of the people.

The alternative to God's blueprint for redemption is man's plan of salvation. When men deny God as their God and Saviour, they enthrone themselves and devise their own plans of salvation. According to Scripture, all problems in this life are caused by man's *ethical* revolt against God, man's desire to be his own god, determining for himself what is right and wrong, good and evil, true and false (Gen. 3:5). Therefore, man's *solutions* to these problems are usually the opposite to God's plan.

People have a guilty conscience that requires atonement when they have envy in their hearts. When they fail to find atonement for their sins in Jesus Christ, people turn to the political state as the first means of salvation. This is why we have so much legislation today. It is man's attempts to save himself from sin and the effects of sin.

pattern of punishment for crimes. God said that criminals had to make restitution for their crimes. If a man stole something he was required to make restitution for it. (Exodus 22:1-17) Nowadays, many criminals go to gaol, usually at taxpayer's expense.

A lot of money is spent running gaols, but do they really do any good? The victims of crime usually don't receive much compensation, if any, and they're usually terrified of what will happen when the criminal is released from prison.

I was listening to a talkback program on the radio one night. A man was complaining about his son's behaviour. His son would steal cars, go shoplifting, and when he was brought into court he didn't care. The man said that the young criminals just laugh, because they know how lenient their sentences are going to be.

It's hard to introduce harsher penalties nowadays. When they suggested reintroducing flogging in Australia, it was immediately classified "cruel and inhumane." God did command beatings as a form of punishment for minor crimes (Deuteronomy 25:1-3), however this was not to exceed 40 stripes. This was possibly so the criminal did not think that his punishers were sadistic people, rather than the enforcers of God's law.

There is even more hostility towards the death penalty in this country. Many people, including Christians, think this is just another form of murder. Yet God in the Bible decreed that certain crimes were punishable by death. This prevented repeated crimes by the same criminal, and lifetime gaol sentences at taxpayer's expenses.

Humanistic man still believes that he can "reform" criminals and change them through prisons. The Bible says the only way an evil person can change is if God changes him. Meanwhile, statistics indicate that criminals who go to prison come out more hardened than when they entered, and often want to return there. What kind of example does an offender get being put in a cell with a group of murderers?

Eventually people will have to realize that prisons will never help to cure our crime problem. They just keep it out of sight.

But man's attempts at self-salvation make things worse. Socialism, for example, extols the virtues of state control of property. Many people rightly see the problems that exist in

the world. There are many in poverty, some due to circumstances of their own making and others due to the incidents of life. These circumstances could be alleviated somewhat with the proper use of wealth. Too often, however, it is claimed that individuals won't use their wealth charitably to help ameliorate the circumstances that many face. Thus they call for state action to *force* people to do what they might not do voluntarily.

Wealth distribution based on coercion, however, eventually creates another set of problems. The poverty that exists in so many countries today is the result of socialism — some form of denying people private ownership of property. Socialism has brought starvation and poverty wherever it has manifested itself. This is undeniable proof that enforced wealth distribution is *not* the solution to poverty.

Unless we see all the problems of life as essentially spiritual in origin, we can too readily seek answers to problems in the wrong place. By spiritual I do not mean in the sense of other-worldly as opposed to this-worldly. The other-world concept is Greek in origin, not biblical. In the Bible, God's kingdom is spiritual; that is, it is *ethical* in its manifestation on earth. Spiritual problems are thus ethical problems, and they need an ethical solution to them. That solution can only be found in God's redeeming work in Jesus Christ.

To transfer spiritual problems to the political sphere, as if the politicians with appropriate legislation can "save"

society from a particular evil, is an incorrect view of both the nature of the problem and the role of the state. Rather, we should seek salvation in terms of God's plan of salvation: regeneration of the individual so that he will freely obey God's commandments. Because God's laws are all-encompassing, these commandments govern the proper use of wealth.

Socialism — state planning to solve the problems of life — is not an option for those who believe that salvation is available *only* through Jesus Christ. In the past, when nations have been obedient to the Scriptures, the state has not been seen as man's saviour, but rather has a *limited* role in the administration of public justice. This is the origin of the freedoms we enjoy in Australia and other parts of the Western world, though we find ourselves far more enslaved to the state than were our forebears.

#### How Does This Influence Investment?

**T**heory is not much good without practical application. An investment program should assist in providing the kind of social conditions that are conducive to the expression of Christian faith and the proclamation of the Gospel. Any investment program that works to encourage immorality, directly or indirectly, fails to pass the test. Also, those who fail, for whatever reason, to plan and work diligently in their calling, determining instead to live off the largesse of those who do work, are contributing to the kind of

social conditions that are inimical to Christian faith and character.

We can also fail in our investment program by neglecting the social conditions that work against our accumulation of wealth and its godly use. Therefore, we must determine what kind of social conditions we want now and in the future, then ensure that our wealth contributes positively to the development of these conditions. Simultaneously, we must shield ourselves against the forces that militate against this goal.

Failing to take these things into consideration means we rob our children and our grandchildren of their inheritance. We can leave this world a better place for our heirs by working for improvements in various areas, or we can sit by and do nothing. We can do our best to build a better world based on Christian faith and character, or we can do less than our best. The choice is ours. Our investment strategy can tell us a lot about our attitude to these issues.

#### Conclusion

**T**he evils of socialism and envy are the key ingredients in any investment strategy and should colour the way in which we make our investment decisions. They will colour and determine which strategies we should use. However, unless we recognise these evils and the effect they have on our investments, especially our long term goals, then we could find ourselves making decisions that do not permit us to achieve our objectives.