

# COLLAPSE

WES MOORE

## CHAPTER 3: The rich are not always evil Group Study Leader Guide

### General Instructions:

- Have the students read the book chapter before meeting to discuss its principles.
- There is no handout for group members. Use the group study questions at the end of each chapter in the book as the basis for the discussion.
- The section below provides the location of answers (page and paragraph in the book), the answers themselves (in brief), and the goal of each question.

### Chapter 3 Group Study Questions Discussion Key

1. How do most Americans become rich? What does the idea of “value creation” have to do with it?
  - a. Answer location: Page 27, paragraph 1 through page 28, paragraph 2.
  - b. Answer in brief: In America, most wealthy people earn their wealth. They do so by creating products or services that people value and willingly purchase. Over time, as more people recognize and pay for the value they have created, they become wealthy.
  - c. Goal of the question: To help the student see that rich people do not gain their wealth by taking advantage of others but by providing value that makes people’s lives better.
2. Do men like Jeff Bezos, the founder of Amazon, force people to give him their money? If not, why do people give men like Jeff so much?
  - a. Answer location: Page 28, paragraphs 3-6.
  - b. Answer in brief: No, Jeff does not force anyone to buy from him. He has created so much value that people willingly give him their money.
  - c. Goal of the question: To cause the student to see that rich people in America don’t oppress others to get their wealth.
3. The chapter stated the following: “We hate [the rich], which implies we want them destroyed, but, if we destroyed them, we would lose the value we are so glad that they brought us.” Does this truth about our hatred of the rich make any sense? Why or why not?
  - a. Answer location: Page 28, paragraph 4.
  - b. Answer in brief: This hatred does not make sense because we are hating those

who improve our lives.

- c. Goal of the question: To allow the student to see the inconsistency of hating those who help them.
4. What would happen if we took away the incentive from men like Larry Ellison (Oracle), Jeff Bezos (Amazon), and Sam Walton (Wal-Mart) by preventing them from becoming rich off the companies they started? Would these big companies still be created if their founders could not earn wealth? What impact would that have on the people of our country?
  - a. Answer location: Page 29 paragraphs 2-3.
  - b. Answer in brief: If we took incentive away, these men would likely not start these businesses and our nation would be poorer because of it.
  - c. Goal of the question: To help the student see the consequences of hating the rich and wanting to take away their incentive.
5. Fill in the blank: “The top 1% of wage earners in America (the richest people in the nation) pay more tax than the bottom \_\_\_\_\_% [a number between 1 and 100] combined.” Did this fact surprise you? Why or why not?
  - a. Answer location: Page 29 paragraph 4.
  - b. Answer in brief: 90. Student responses are not correct or incorrect, but it is expected they will be surprised by this.
  - c. Goal of the question: To show the student how much tax burden the rich actually bear in America.
6. Name some reasons the chapter suggests that we really hate the rich. Which of these do you think applies the most?
  - a. Answer location: Page 29, paragraph 5 through end of page 30.
  - b. Answer in brief: We hate the rich because 1) we are jealous of them, 2) we are greedy and want what they have earned, and 3) we are told to by manipulative political leaders, many of whom are rich themselves.
  - c. Goal of the question: To cause the student to look into their own hearts to see why people really hate the rich.
7. How much are the following people worth: Nancy Pelosi: \$ \_\_\_\_\_ million. Barack Obama: \$ \_\_\_\_\_ million. Bernie Sanders: \$ \_\_\_\_\_ million.
  - a. Answer location: Page 30, paragraph 4 (and Figure 3.4).
  - b. Answer in brief: 114, 40, and 2.
  - c. Goal of the question: To make the student aware of the wealth of those who encourage them to hate the wealthy, and, by so doing, reveal the hypocrisy of those who use this tactic.
8. Based on James 5:1-6, when does God condemn the rich? What do they do in these

verses that he hates?

- a. Answer location: Page 31, paragraph 1 through end of page.
  - b. Answer in brief: God condemns the rich when they oppress the poor. In these verses, they unjustly condemned the needy and had some of them murdered.
  - c. Goal of the question: To reveal to the student what God really hates—  
unrighteousness, not wealth.
9. Name some rich men from the Bible. Were you surprised so many righteous men were wealthy?
- a. Answer location: Page 31, paragraph 6.
  - b. Answer in brief: Abraham, Job, Boaz, and Joseph of Arimathea.
  - c. Goal of the question: To show the student that rich men can be righteous.
10. How does a free market economy use the greed and arrogance of a rich man or woman to bring blessings to everyone?
- a. Answer location: Page 32, paragraph 2.
  - b. Answer in brief: Because of the law of incentives, greedy, arrogant people use their talents and skills to bring value to the society overall. In this way, free markets use the sins of people to bring about good for others. Socialism does not do this.
  - c. Goal of the question: To show the student how free markets use sinful people to bring about a greater good.