

HERO AT THE TABLE

Who Owns It?

Freedom, Fairness, and the Role of the Referee

A Family Discussion Guide in Seven Sessions
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How to Use This Guide

This unit is built for the dinner table, not the classroom. Each session gives you a short story, a Scripture anchor, and a set of questions split by age, so the same session works whether your kids are ten or twenty. There is no requirement to cover a session in one sitting. Read the story out loud, ask the questions, and let the conversation go where it goes.

The goal of every session is the same: help your family see the world clearly, through Scripture, through history, and through plain observation of how people actually behave, rather than through slogans. Where a topic touches on contested political ground, the sessions stay anchored to the underlying principle rather than a specific policy position, so the teaching holds up regardless of which specific argument your family encounters later.

Unit Overview

#	Session	Big Idea
1	The Town That Erased Mine and Yours	A historical case study: shared ownership without personal responsibility collapses, even among willing, well-funded, well educated people.
2	Why Nobody Fixes What Nobody Owns	Ownership and responsibility are connected. Remove one and the other disappears with it.
3	Referee or Player? What Government Is For	Government exists to enforce fair rules for everyone, not to run the game or feed off wealth someone else created.
4	Competition Builds, Monopoly Takes	Systems improve when there is competition and choice. Systems stagnate when one provider controls everything.
5	Who's Baking the Pie?	A free market grows the pie for everyone. Socialism treats the pie as fixed and only argues over slices.

6	One Person, Not a Category	Every person is made in God's image as an individual. Ideas that ask you to judge by category instead of character all share the same root.
7	Freedom's Two Failure Modes	Socialism and crony capitalism fail the same way: decisions get made by the connected few instead of the free many.

SESSION 1

The Town That Erased Mine and Yours

BIG IDEA

A wealthy man once tried to prove that if you erase the line between mine and yours, people will stop competing and start cooperating. He had every advantage anyone could ask for. It still failed, and it failed fast.

PARENT TALKING POINT

This story works because it removes every excuse. No poverty, no ignorance, no bad luck. Just human nature meeting an idea that ignored it.

THE STORY

In the year 1825, a rich businessman named Robert Owen bought an entire town on the Wabash River in Indiana. Twenty thousand acres, working mills, bearing orchards, finished dormitories. He paid a fortune for it, and he did not buy it to get richer. He bought it to prove a point.

Owen believed that private property was one of the great evils in the world. He believed that if good people simply shared everything, with no line between what was his and what was yours, they would stop competing and a better world would be born. He called the town New Harmony.

This was not a fringe idea from an unknown man. That same year, Owen stood in the hall of the United States House of Representatives and laid out his plan to some of the most respected men in the country, including three former presidents and the sitting president. Then he went to Indiana and built it.

Nine hundred people volunteered. They were not poor or uneducated. Owen recruited some of the finest scientific and educational minds in the country, people who sold their businesses and moved their families across the wilderness because they believed in the dream.

It lasted two years.

Historians point to several factors in the collapse: disagreements over how the town should govern itself, financial strain, and a shortage of skilled labor among them. But one of the biggest reasons was the loss of personal incentive. The hardest workers looked around and saw people eating the same bread and sleeping under the same roof without working nearly as hard. So they stopped working just as hard, too. Why would anyone keep giving their best effort when the reward was identical either way? Production fell. Food ran short. Buildings began to fail because when everyone owns the mill, no one repairs the mill.

SCRIPTURE ANCHOR

Proverbs 27:23 *Be thou diligent to know the state of thy flocks, and look well to thy herds.*

DINNER TABLE QUESTIONS

For younger kids (roughly ages 8 through 11)

- 1.** If everyone in our family got the same allowance no matter how much work they did, do you think everyone would still work just as hard? Why or why not?
- 2.** What is something you take good care of because it belongs to you? How would you treat it differently if it belonged to everybody?

For teens and adults

- 1.** Owen had money, education, and nine hundred willing volunteers, and the experiment still failed in two years. What does that tell you about the difference between a good intention and a plan that actually works?
- 2.** Why do you think effort and ownership are so closely connected? Can you think of a modern example, at school, at work, or in a group project, where the same pattern shows up?

FAMILY CHALLENGE

This week, have each family member pick one thing in the house that becomes theirs to own and maintain completely, not shared, not a group chore. At the next meal, talk about whether it felt different to take care of something that was clearly yours.

SESSION 2

Why Nobody Fixes What Nobody Owns

BIG IDEA

Ownership and responsibility are two sides of the same coin. When you take away ownership, you do not get more cooperation. You get less responsibility, because nobody feels the loss when something breaks, and nobody feels the gain when it works.

PARENT TALKING POINT

This session goes deeper into New Harmony's collapse. Let your kids sit with the mill picture. It is simple enough for a ten-year-old and true enough for you.

THE STORY

At New Harmony, the mill belonged to everyone, which in practice meant it belonged to no one. When it broke, no single person lost anything by leaving it broken, and no single person gained anything by being the one to fix it. So, it sat broken.

Robert Owen tried to legislate his way out of the problem. In two years, he wrote seven different constitutions for the town, each one an attempt to force cooperation through new rules. None of them held, because you cannot write a rule that replaces the reason a person works hard in the first place.

One of the men who lived through it, an inventor named Josiah Warren, walked away and spent the rest of his life studying the opposite idea. He wrote that the **community's shared interests were directly at war with each person's individual instinct to take care of himself and what belonged to him**. That instinct, he concluded, never loses. It cannot be legislated away, because it is simply how people are made.

Even Owen's own son, Robert Dale Owen, who lived through the whole experiment, wrote afterward that **any system which rewards the hardest worker and the person doing nothing exactly the same is a system that guarantees its own failure**. He would go on to disagree with his father on plenty of politics later in life, but he never disputed what New Harmony had taught him about incentive.

SCRIPTURE ANCHOR

1 Corinthians 3:8-9. *Now he that planteth and he that watereth are one: and every man shall receive his own reward according to his own labour. For we are labourers together with God.*

DINNER TABLE QUESTIONS

For younger kids (roughly ages 8 through 11)

1. Why do you think nobody wanted to fix the mill once it belonged to everybody instead of one person?

2. Has anyone ever asked you to share something, like a toy or a room, and you noticed it did not get taken care of as well afterward? What happened?

For teens and adults

1. Owen rewrote the rules seven times in two years, trying to force the outcome he wanted. Why do rules alone rarely fix a problem that is really about human nature and incentive?

2. Where do you see this same pattern today, a shared space, a shared project, a shared responsibility, where nobody quite takes ownership? What would change if one person were clearly responsible instead?

FAMILY CHALLENGE

Notice one shared space in your house this week: a garage, a car, a bathroom, a group chat. Talk as a family about whether giving it one clear owner would change how well it gets taken care of.

SESSION 3

Referee or Player? What Government Is For

BIG IDEA

A referee's entire job is to enforce fair rules for both teams equally. The moment a referee starts playing for one side, the game stops being fair for anyone. Government was built to be a referee. It was never supposed to be a player.

PARENT TALKING POINT

The host and parasite point matters here: socialism has never once created the wealth it redistributes. It always needs someone else to have built it first. That single fact quietly answers a lot of arguments.

THE STORY

Think about a football game. The referee's job is to make the rules apply equally to both teams, call plays honestly, and stay out of the way otherwise. Nobody wants a referee who is also secretly playing for one side. Everyone would call that rigged, and they would be right.

Government works the same way. Its job is to be the referee, enforcing fair rules so that everyone can build, trade, and compete honestly. The trouble starts the moment government stops refereeing and starts playing, whether that means running businesses directly, or getting so close to certain companies that the rules start bending in their favor.

Here is the part that gets missed. Socialism cannot exist without someone else's wealth to redistribute. Historically, socialist systems have relied on wealth first created through productive economic activity elsewhere and have generally struggled to sustain that growth once they took the producing economy over. It always needs a host, a business, an industry, a taxpayer, who built something first. So, the real question is never just about fairness. It is about who is still willing to build in a country where fewer and fewer people believe they can.

That belief matters as much as any policy. A country loses its host not only through bad law, but through a slow loss of confidence that building, working, and earning still pays off.

SCRIPTURE ANCHOR

Romans 13:3-4. *For rulers are not a terror to good works, but to the evil... for he is the minister of God to thee for good.*

DINNER TABLE QUESTIONS

For younger kids (roughly ages 8 through 11)

1. What would happen in a game if the referee also played for one of the teams?
2. Can you think of a rule at home or at school that is supposed to apply the same way to everybody?

For teens and adults

- 1.** Socialism needs wealth that someone else already created in order to redistribute it. Why does that matter for whether it can work long-term?
- 2.** Can you think of an example where government stopped acting like a referee and started acting like a player, either by running something directly or by favoring specific companies? What happened to fairness in that situation?

FAMILY CHALLENGE

Watch part of a sports game together this week and specifically point out moments where the referee makes a fair call, even against the team you are rooting for. Talk about why that matters.

SESSION 4

Competition Builds, Monopoly Takes

BIG IDEA

Systems get better when there is competition and a real ability to choose something else. Systems stop improving when one provider runs the whole thing, and there is nowhere else to go.

PARENT TALKING POINT

Keep this session on the principle, not a specific policy fight. Competition improves quality. Monopoly, public or private, removes the pressure to improve. That is true and durable regardless of which system you are talking about.

THE STORY

Imagine two neighborhoods. One has a single grocery store with no other option nearby. The other has five stores competing for every customer. Which neighborhood do you think has better prices, better service, and better quality? Competition does that. It rewards whoever serves people best and lets everyone else feel the pressure to catch up.

The same principle applies anywhere one provider controls an entire system, whether that is a school system, a healthcare system, or any other service, with no real alternative and no competitive pressure. When there is only one option and no one to compare it against, there is far less reason for that system to improve. This is not a statement about any one industry. It is a statement about incentive.

Worth being precise here, because not every single provider situation is the same problem. A natural monopoly, something like the one power line already running to your house, exists because it would be wasteful to build five competing systems, and it usually still needs a regulator watching for fair pricing. That is different from a monopoly a government simply hands to one provider by law with no path for anyone else to compete, and different again from a private company that grows large enough to buy influence over the very rules meant to keep it honest. All three limit competition, but they do not all come from the same source, and they do not all call for the same fix.

Scripture actually gives us a picture of this principle long before economics textbooks did. Iron does not sharpen itself sitting alone. It takes another piece of iron, something to push against, to get sharp.

SCRIPTURE ANCHOR

Proverbs 27:17. *Iron sharpeneth iron; so a man sharpeneth the countenance of his friend.*

DINNER TABLE QUESTIONS

For younger kids (roughly ages 8 through 11)

1. Have you ever gotten better at something, a game, a sport, a subject in school, because you were competing against someone else?

2. If there was only one restaurant in our whole town and no others allowed, do you think the food would get better over time or stay the same?

For teens and adults

1. Why does having real options tend to make schools, doctors, and stores better, not just the one you personally choose?

2. Where in your own life have you experienced the difference between a system with real competition and one with no other option? What was the difference in quality or effort?

FAMILY CHALLENGE

As a family, pick one service you use regularly (a store, a restaurant, a provider) and talk about what other options exist. Discuss what you think would happen to quality if that were the only option allowed to exist.

SESSION 5

Who's Baking the Pie?

BIG IDEA

One approach spends all its energy arguing over how to slice a pie that someone else already baked. The other approach focuses on baking more pie, so there is more for everyone. A free market grows the pie. Socialism treats the pie as fixed and only ever fights over the slices.

PARENT TALKING POINT

This is the heart of the unit. Make sure the growth point lands clearly: under free market capitalism, the size of the pie itself increases over time, through invention, investment, and work. Socialism assumes the pie is a fixed size and can only be redivided, never grown.

THE STORY

Picture a pie sitting on the table. One person stands in front of it and makes an entire career out of promising how to slice it differently. Freeze this, cap that, take this much from him and give it to you. Every promise is just a different way of cutting up a pie that somebody else already baked.

Here is the difference that matters most. Under a free market, the pie itself gets bigger over time. New businesses form. New inventions lower prices. A television or a phone gets better and cheaper year after year, not because anyone subsidized it, but because people were free to build, compete, and improve it. That is growth, not division.

Socialism starts from the opposite assumption, that the pie is a fixed size and the only real decision left is who gets which slice. That assumption sounds compassionate, but it quietly guarantees that everyone ends up fighting over scraps instead of working to make more. A country full of people convinced the pie cannot grow will eventually stop trying to bake and will only fight over what is left.

Ask why a house costs so much today. Interest rates, land availability, material costs, and local demand all play a real part. But in most of the country, building a house has also become harder and slower than it used to be, buried under permits, zoning restrictions, and years of approval before a single board gets nailed down, among other factors. Scarcity created by blocking supply is not the free market failing. It is the free market being prevented from doing what it does best, which is building more.

SCRIPTURE ANCHOR

2 Thessalonians 3:10-12. *For even when we were with you, this we commanded you, that if any would not work, neither should he eat... that with quietness they work, and eat their own bread.*

DINNER TABLE QUESTIONS

For younger kids (roughly ages eight through eleven)

1. If you and your brothers or sisters were told the pizza tonight was the only pizza that would ever exist, how would you act differently than if you knew you could always make another one?
2. Can you think of something that used to be expensive and hard to get, that is now cheaper and easier because people kept building and improving it?

For teens and adults

1. What is the practical difference between an economy that focuses on growing the pie and one that focuses only on dividing it?
2. Why do you think making it harder to build houses leads to higher prices, even though nobody set out to make housing more expensive on purpose?

FAMILY CHALLENGE

At dinner, have each person name one skill, business idea, or improvement they could work on that would grow the pie, for the family, a hobby, or a future job, rather than just splitting what already exists.

SESSION 6

One Person, Not a Category

BIG IDEA

Every human being is made in God's image as an individual soul, not as a member of a category. Any idea that asks you to judge, blame, or reward someone based on their group instead of their character is drawing from the same root, no matter what label it wears.

PARENT TALKING POINT

Keep this one at the principle level rather than naming specific modern movements. The truth underneath (see the person, not the category) applies across every direction this shows up, left, right, or otherwise, and it will hold up regardless of which specific controversy your kids encounter later.

THE STORY

Scripture starts with a claim that was radical in its day and still is now: every person is made in the image of God, one at a time, on purpose. Not a stack of interchangeable bricks, and not a category to be sorted, but an individual soul standing before God on their own.

That claim is the reason the Declaration of Independence's famous line, that all men are created equal, has no escape hatch in it. That phrase comes from Jefferson's pen, not from a Bible verse, but it stands on the ground Genesis already laid: every person made by God, one at a time, on purpose, equal in worth before him. It does not say all men of a certain group, or all men who agree with a certain party. It says all men, as individuals, equally.

Watch for a pattern any time someone asks you to hate or fear an entire category of people, rather than judging a person by what they have actually done or said. That pattern shows up in a lot of different disguises across history and across today's headlines, but it is always the same move: convince you that a person's worth, or guilt, is decided by their group instead of their own choices and character.

The reason that move is so dangerous is that it is very hard to keep hating a category once you actually get to know a person from it. You meet your neighbor, and the category falls apart, because he is not what you were told to expect. That is exactly why this pattern always tries to keep people apart instead of at the same table.

SCRIPTURE ANCHOR

Genesis 1:27 and Galatians 3:28. *So God created man in his own image... There is neither Jew nor Greek, there is neither bond nor free, there is neither male nor female: for ye are all one in Christ Jesus.*

DINNER TABLE QUESTIONS

For younger kids (roughly ages 8 through 11)

- 1.** Why do you think God made every single person separately and on purpose instead of just making one big group?
- 2.** Has anyone ever assumed something about you just because of a group you belong to, your age, your school, your team, instead of getting to know you first?

For teens and adults

- 1.** Why is it easier to dislike a category of people than an actual person you know? What usually happens to that dislike once you actually get to know someone from that group?
- 2.** Can you think of a time in history, or in the news today, where people were asked to judge someone by their group instead of their individual actions? What did that lead to?

FAMILY CHALLENGE

This week, have each person identify one group they have made assumptions about without really knowing an individual from it. Talk about how you might get to know a person, not a category.

SESSION 7

Freedom's Two Failure Modes

BIG IDEA

A country can lose its freedom two different ways that end up looking a lot alike. Socialism hands the economy over to the state. Crony capitalism lets businesses and government climb into bed together. Both end with decisions made by a small, connected few instead of by free people.

PARENT TALKING POINT

This is the closing session. Bring the whole unit together here: New Harmony, the referee, competition, the growing pie, and the individual. The point is not that free markets are automatically pure. It is that both failure modes share the same root, power and wealth concentrating in too few hands with no accountability.

THE STORY

By now, your family has seen several pictures of the same underlying problem. New Harmony collapsed because ownership and responsibility disappeared. A referee who plays for one team ruins the game for everyone. A system with no competition stops improving. A pie treated as fixed only gets fought over instead of grown. And a person reduced to a category loses the dignity of being judged as an individual.

There is one more failure mode worth naming honestly. Free markets are not automatically pure, either. When businesses get large enough to buy influence over the very government meant to referee them, the country ends up with something that looks less like freedom and more like the government and a handful of powerful companies sharing the same bed. Fewer hands end up holding more power, with no real watchdog left to check them.

Socialism and crony capitalism can sound like opposites, but they fail the exact same way. Both end up moving decisions away from millions of free people making their own choices, and concentrating those decisions in a small, connected group at the top. The founding idea of this country, spelled out two hundred fifty years ago, was built specifically to guard against both of these failures at once by anchoring rights and dignity in the individual rather than in whoever currently holds power.

Good people with self-restraint, operating inside a system of real checks and balances, are what make a free market trustworthy in the first place. Remove either the self-restraint or the checks and balances, and the same free market that lifts people out of poverty can curdle into exactly the kind of arrangement this whole unit has been warning against.

SCRIPTURE ANCHOR

Micah 6:8. *He hath shewed thee, O man, what is good; and what doth the LORD require of thee, but to do justly, and to love mercy, and to walk humbly with thy God?*

DINNER TABLE QUESTIONS

For younger kids (roughly ages 8 through 11)

- 1.** Out of everything we have talked about this month, which story or idea do you remember best? Why that one?
- 2.** What is one thing you could do this week to treat someone as an individual person instead of assuming things about them?

For teens and adults

- 1.** Why do socialism and crony capitalism end up looking similar even though people usually treat them as opposites?
- 2.** What role do self-restraint and checks and balances play in keeping a free market trustworthy, and what happens when either one disappears?

FAMILY CHALLENGE

As a family, revisit the seven big ideas from this unit and pick the one that felt most true to your own experience. Talk about one specific way your family will live it out differently starting this week.

Sources and Further Reading

This guide draws its history and economics from real events and established works. Families who want to go deeper, or verify a claim for themselves, can start here.

- Robert Owen, *The Book of the New Moral World*
- Robert Dale Owen, *Threading My Way* (autobiography, on his father's New Harmony experiment)
- Donald Pitzer, editor, *America's Communal Utopias*
- Thomas Sowell, *Basic Economics*
- Friedrich Hayek, *The Road to Serfdom*
- Adam Smith, *An Inquiry into the Nature and Causes of the Wealth of Nations*

Scripture references are drawn from the King James Version throughout.

Enjoy the guide. Check out my book: *Sacred Honor*. Learn about the men who pledge their lives, their fortunes, and their sacred honor. [OurSacredHonor.us](https://oursacredhonor.us)