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# THE EIGHTH COMMANDMENT: THE ECONOMY: IT'S NOT UP FOR GRABS

SERIES: HEARING GOD'S VOICE

One of world's most respected New Testament scholars, Anglican Bishop N. T. Wright, of Durham, England, in an interview with the *National Catholic Reporter* last year expounded on what he feels is the greatest moral issue facing the modern Church. Though abortion and sexual immorality rank high, in his opinion they are not the most pressing issues. According to Bishop Wright, the most deplorable evil which the Church must address is the unspeakable debt owed by developing countries, a debt that keeps escalating with compound interest and with no bankruptcy system in place "that allows them to draw a line and start over."<sup>1</sup>

As a former student of economics, I suspect that the ever-widening gap between rich and poor is the major cause behind much of the world's turmoil and terror. Even the violence that appears to be instigated by age-old religious hatred and strife, as in Northern Ireland and Palestine, more often than not is economic exploitation under the guise of religion. Due to the fall of mankind and the invasion of sin into the human race, no economic system is immune from the effects of evil, as "the whole realm of the material, economic order has become prey to demonic forces."<sup>2</sup> Someone has suggested, "Under communism, man oppresses man; under capitalism, it is just the opposite."

Today we will examine the eighth commandment, "You shall not steal" (Exod 20:15). The importance of this word cannot be over-emphasized. Money is perhaps the number one idol that touches all of us to the core. How does God want his covenant people, who are now free to work and make a decent living, to protect the rights of their neighbors to their possessions?

## I. The Real Value of Things: Relationships

The commandment "Do not steal" insists that every individual has a right to his personal property, and that God's covenant people are responsible to preserve and protect that right. Just as God is zealous for what rightly belongs to him (20:5), because we are made in his image, it is part of our nature to feel that we have a zeal for what rightfully belongs to us. We are outraged when someone plunders our goods; we consider that a violation beyond the material. The things that we have legitimately worked for and own are, in fact, an extension of our personhood; therefore for someone to seize them as their own cuts us to the core. The true value of things cannot be measured solely in monetary terms. Intangibles are what give possessions their true value—things like time, relationships, and most of all, memory. My most valuable possessions are not necessarily the most expensive things. They are the items that reflect decades of family memories: connections with previous generations; faraway places that in moments of time became sacred havens; or the love expressed from lifelong friends. Emily and I consider these things irreplaceable.

Believers are to treat all possessions as sacred property with someone's name engraved on them. This makes theft a breach of a cov-

enant relationship. In our world of mass production and seemingly endless supplies, it is difficult to visualize a real "person" behind the development and manufacture of most of the products we consume. The sheer weight of mass production makes their creators appear anonymous, and the ease by which we may acquire them fosters the lie that they are ours for the taking. Yet whenever we make illegal copies of computer software or download music without regard to copyright laws, the breach of relationship is just as real. Somebody paid for what we enjoy. Nothing is free.

Understanding the true value of things ought also make us think twice about the way we undertake our purchases. If we research an item at a local store, and salespeople give us their time and expertise to help us make a decision, and then we purchase the identical item on the internet for a cheaper price, haven't we removed the "relationship value" from the product by "stealing" the salesman's expertise? There is a good reason why products are more expensive at a local store. Frugality is a virtue, but getting the best deal is not the guiding force of biblical economics.

So what kinds of stealing is the Bible referring to?

## II. Types of Theft

### A. Undercover theft

The verb "to steal" (*ganab*) often carries with it a sense of duplicity and secrecy, as opposed to stealing by force, such as when Rachel stole the household idols belonging to her father (Gen 31:19). Deceit is often the handmaid to theft. Doing things under cover is attempting to have the crime go unnoticed, creating enough distance from the victim so that the painful consequences are not felt by the perpetrator. If your deceit is good enough, you can even deceive yourself that no one is ever hurt. But for the victims, the pain is just as real as if they were mugged on the street. Just ask the shareholders of Enron, whose executives cut self-enriching deals by manipulating California's deregulated power market, or the California consumer whose energy bills quadrupled in 2001. As the *St. Petersburg Times* business columnist, Robert Trigaux, reported: "California saw its wholesale electricity costs almost quadruple from \$7-billion in 1999 to \$27-billion in 2000 and to more than \$26-billion in 2001. Most of that money ended up in the coffers of Enron and other Texas electricity companies."<sup>3</sup>

But perhaps the most prevalent deceit and widespread thievery that goes unchallenged in our culture is the personal theft we blindly execute on ourselves. Since the advent of the credit card, banks and credit card companies have mastered the game of luring consumers under the guise of "instant buying power," and then enslaving them with a personal debt at exorbitant interest rates, often as high as 18%. Students are prime targets. Though it is illegal, solicitations go out to kids under 18. When my wife worked at a bank, she refused to push credit cards on her customers, feeling that it was immoral to do so. Today "the average consumer carries eight cards and 20% of

cards are maxed out...The personal credit card debt carried by the average American is \$8,562 and the total interest paid in 2001 was \$50 billion.”<sup>4</sup>

Our job as believers is to expose the devious lies that lure people into addictions of debt and bankruptcy, whether through credit cards, the lottery, or all forms of gambling. Even for the fortunate few who may once in a blue moon win at these devious forms of moneymaking, the earnings do not reflect honest work, loyal service, or sacrificial love that give true wealth lasting value. As the Proverb says, enduring wealth comes only with wisdom:

**“Riches and honor are with me,  
Enduring wealth and righteousness.” (Prov 8:18)**

I am very thankful that I received sound financial teaching early in my Christian life. The golden rule of financial responsibility pressed upon me was to never go in debt except for appreciating items.<sup>5</sup> It’s foolish to think that if we did not have the discipline to save for something in the past that we can buy it on credit in the false hope that we will have greater discipline in the future to save the principle plus the accumulated interest. When the monthly bill arrives and we are confronted with the hard truth of what our commitment truly is, there is another enticement to postpone reality; it’s called “the minimum payment.” So we give into the temptation to delay the inevitable and use our funds for more immediate needs. In harsher terms, it is stealing to take money you have already promised for a product and spend it on something else, or delay payment when it is in your power to pay your debts. In Israel, employers were not even allowed to hold the wages of their employees overnight after services had been rendered (Lev 19:13; Deut 24:14-15; Jer 22:13).

When Emily and I began to use credit cards we disciplined ourselves to subtract the amount of the debit from our checkbook immediately so that we always had enough money to pay the monthly credit card bill. But few are able to discipline themselves to resist the lure of instant purchasing power. Soon they are skating down a slippery slope into the black hole of debt. Benjamin Franklin said, “Beware of little expenses; a small leak will sink a great ship.” If you are in debt, you must own up to unwise choices in the past and do everything in your power to pay what you owe before making *any* new commitments, including gifts to the church.

Our elders maintain this principle with strict discipline. If there are not enough funds in the offering to cover our monthly expenses, their policy has been to first pay all outstanding debts owed to the world. This money has already been spent, therefore it is not ours to give to another person or “holy” cause. Once the outstanding bills are fully discharged our employees are paid; and finally, whatever is left over is divided by those who have chosen to live “by faith,” i.e. the pastoral staff. The elders hold that using money that has already been “spent” on goods and services to pay a pastor’s salary is stealing and is a deplorable witness to the world. Ever-increasing debt is a terrible tyranny on the soul that constricts the freedom the Lord worked so hard to give us. If you have placed yourself in debt you have stolen your future. Christians should live debt free and be known as people who pay their bills promptly.

**Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law. (Rom 13:8)**

## B. Stealing persons

The term “steal” was also used for kidnapping individuals. This was the most heinous form of robbery (Exod 21:16; Deut 24:7). Joseph

used the term to explain his plight to his fellow inmate, Pharaoh’s chief cupbearer, for why he was in prison: “For I was in fact kidnapped (*ganab*) from the land of the Hebrews, and even here I have done nothing that they should have put me into the dungeon” (Gen 40:15). Joseph was robbed of his family, his country and his livelihood; in short, everything that makes a person human was stolen from him. Being victimized by this kind of theft was branded into the psyche of Israel, as Egyptian Pharaohs plundered entire populations of human beings, together with foreign and domestic natural resources, to enhance their stockpiles of private wealth.

The ability to control all means of production works like a drug to dazzle those in power with a pride that borders on the demonic. It creates an insatiable appetite to consume, until luxury and opulence become a “divine right” at the expense of all human rights. In the end it removes all compassion for the poor. Over four centuries Israel was dominated by a tyranny so severe there was nothing she could claim as her own, even her children. Pharaoh thought he was sovereign and could do as he pleased, immune to any threat, but his economic system came under severe scrutiny by God:

**“Behold, I am against you, Pharaoh king of Egypt,  
The great monster that lies in the midst of his rivers,  
That has said, ‘My Nile is mine, and I myself have made it.’”  
(Ezek 29:3)**

Chris Wright notes that while the freedom achieved in the Exodus was comprehensive, spiritually, politically, socially and economically, it was the cry of the poor under economic oppression that pushed God over the edge and spurred him into action (Exod 2:23-25).<sup>6</sup>

In Israel’s theology, privatized ownership was not an absolute right, “for, ultimately, God owns all things and I (or we) hold them only in trust. And God holds us answerable to himself for others who might have greater need of that which is in our possession. Ownership of land and resources does not entail an absolute right of disposal, but rather responsibility for administration and distribution.”<sup>7</sup> The fundamental truth that ought to govern our attitude toward material possessions is not found in free market economics but in the doctrine of creation.

**The earth is the Lord’s, and all it contains,  
The world, and those who dwell in it. (Ps 24:1)**

As anyone who lived through the Depression in this country will testify, experiencing the tyranny of poverty leaves unforgettable memories that shape one’s attitude toward wealth. God’s intention was to use Israel’s experience in Egypt for the good of his covenant people. As a population that knew well the pain of having their livelihood and dignity stolen from them, Israel was to respect and protect the financial needs of the poor and disadvantaged as they cultivated life in a new land. Just as God demolished Egypt’s infrastructure with a wrecking ball because of Pharaoh’s cruel economic system, Israel could also be sure that God’s eagle-eyed scrutiny would watch over hers. Whenever Israel’s prophets spoke of God’s impending judgment on his people it was because her idolatry had generated an insatiable greed that trampled the rights of the poor (Isa 3:14-15; 10:2; Ezek 16:49; Amos 4:1; 5:11-12). In the end, both Israel’s and Judah’s economic infrastructures were completely dismantled for her persistent and flagrant violations of the rights of the poor.

When we examine the New Testament, like the prophets of Israel, James insists that God still upholds the eighth commandment with absolute righteousness:

Come now, you rich, weep and howl for your miseries which are coming upon you. Your riches have rotted and your garments have become moth-eaten. Your gold and your silver have rusted; and their rust will be a witness against you and will consume your flesh like fire. It is in the last days that you have stored up your treasure! Behold, the pay of the laborers who mowed your fields, and which has been withheld by you, cries out against you; and the outcry of those who did the harvesting has reached the ears of the Lord of Sabaoth. You have lived luxuriously on the earth and led a life of wanton pleasure; you have fattened your hearts in a day of slaughter. You have condemned and put to death the righteous man; he does not resist you (James 5:1-6)

In 1989, a team from PBCC ministered secretly behind the Iron Curtain in Romania. Touring downtown Bucharest we saw Ceaușescu's massive palace that was nearing completion. In front of the edifice stood two parallel lines of stone buildings stretching for a good mile. At the end of this display of opulence lay a small butcher shop, with a line of hungry customers stretching as far as the eye could see. My friend, Dr Arthur Halliday, paraphrased Amos 5:11-12: "Though you build your houses of well-hewn stone, you shall not live in them, because you turn the poor aside in the gate." Ceaușescu was killed December 25th that year. He never occupied his palace. The eighth commandment was vindicated once again.

### III. Laws Protecting the Poor from Theft

To protect the poor from this kind of oppression, Israel's laws did not permit an individual to profit from another's misfortune. As Wright explains, "the taking of interest for loans was prohibited between Israelites (Exod 22:25; Lev 25:36-37; Deut 23:19-20). This did not refer to interest as we understand it in a commercial investment...The ban on interest is thus not concerned with economic growth in itself, but with growth achieved by taking unscrupulous advantage of another's need."<sup>8</sup> Those with a surplus ought to share in the burdens of their brothers, rather than getting rich at their expense. And for those who found themselves with no land, "such as widows and orphans, immigrant aliens and Levites...economic generosity to ease their plight was commanded...so those who technically owned no land were still to find provision from the land's bounty (Deut 14:29)."<sup>9</sup> Debts that arose from misfortune also had limits. Once every fifty years, in the year of Jubilee, individuals who became enslaved due to debt were set free and restored to their land (Lev 25:8-10).

Israel's laws also prohibited the accumulation of large amounts of wealth in the hands of a few. Land was carefully distributed equitably among tribes and families so that it would not be controlled by a few wealthy individuals. "Given the variety of Palestinian geography, this did not mean that everyone should have the same, but that every family should have enough—enough to be economically viable."<sup>10</sup> Even the king was not exempt. He too came under severe restrictions so that he would not use his royal powers to stockpile reserves of private wealth to elevate his status among the nations:

**"Moreover, he shall not multiply horses for himself, nor shall he cause the people to return to Egypt to multiply horses, since the Lord has said to you, 'You shall never again return that way.' He shall not multiply wives for himself, or else his heart will turn away; nor shall he greatly increase silver and gold for himself."** (Deut 17:16-17)

"Weapons, women and wealth—that is what made a king in popular perception (not a lot has changed for the powerful of the earth today). But God said kings of Israel were to be counter cultural and avoid all such trappings of arrogance and greed."<sup>11</sup>

Christian executives and political leaders ought to consider these injunctions when constructing their pay scales. Is it right that there should a tiny elite living in luxury, having two or three vacation homes, while the mass of ordinary workers barely make their monthly commitments? Compare the obscene salaries doled out in the name of sport or entertainment with the meager pay of people like teachers and nurses who labor in the trenches to shape and save lives. The inequality is immoral. Even in most churches the senior pastor's salary is proportionately greater than his associates. PBCC has a very narrow range in salaries among the pastoral staff. Salaries are not based merely on experience and responsibility, but also on need. At times our founder, Ray Stedman, was not the highest paid staff member as the needs of others were greater.

Given the seriousness with which Israel was to protect her neighbor's possessions, what were the penalties for theft?

### IV. The Penalties for Theft

Stealing was condemned by all ancient cultures. Because of the absolute powers of the prevailing monarchs who desired to protect their massive fortunes, the penalties were extremely severe:

In the Code of Hammurabi, kidnapping or stealing from a king or temple was a capital crime, as was the inability to pay restitution (restitution was set at ten to thirty times the value of the goods). Assyrian punishments included death, mutilation, and forced labor, but after the eighth century mainly fines. In Egypt (New Kingdom) the fine was two or three times the value of the goods. Stealing temple property incurred one hundred lashes and a hundred times restitution, and the robbing of tombs led to death by impalement.<sup>12</sup>

Israel's laws also made "stealing" a risky occupation. All citizens were given the right to defend their property against intruders. If a thief was caught breaking into a home or business and was struck so that he died, no guilt incurred (Exod 22:2). In this way the sanctity of one's property was upheld in Israel.

But in contrast to other cultures, the penalties for a convicted thief were far more humane and proportionate to the crime. This served as a constant reminder that relationships were the primary concern in all economic transactions. If a thief stole an ox or a sheep he not only had to restore what was stolen to the rightful owner, he also had to pay double so that he would feel the full measure of his crime against his neighbor (Exod 22:4, 9). If he profited further by selling the stolen property he had to pay four or five times the full amount to compensate the damage he had done to his neighbor (Exod 22:1). If he couldn't make full restitution he had to sell other goods or property he owned and give the proceeds from the sale to his neighbor. If that still did not cover the damages he had to work off his debt as a slave until he had made full restitution.

Such a system not only enforced absolute justice, it also served to restore broken relationships. A thief wasn't sent off to prison to live out a stipulated sentence, isolated in a lonely cell away from society. Our system of incarceration by its very nature reinforces alienation of criminals and makes it difficult for them to reenter society and engage in relationships in responsible ways. In Israel, a convicted thief was actually forced to re-enter the relationship he had wronged

and restore it not just dollar for dollar, but also to contribute more than he took. In this way he received first-hand experience of what it meant to “love his neighbor as himself.” Why flog a thief when you can transform him into a “friend” or better yet, a “lover”? The New Testament maintains the same spirit in economic relationships. Paul instructed the Ephesians that believers should not only forsake their old ways of stealing but also engage in honest work and learn to contribute to the needs of others (Eph 4:28). The real answer to the sin of thievery is the virtue of love—making more money than we need in order to contribute to the needs of others.

## V. Instead of “Taking,” What Should We “Give”?

In the New Testament, Jesus taught more parables about money than any other theme. Though the exile had removed external forms of idolatry from Israel, the temptation to get rich at the expense of the poor still remained a strong force within the nation. The lure of wealth spread like leaven and eventually corrupted the upper classes of Israelite society as well as the priesthood. The deplorable divide between the rich and poor is poignantly captured in Mark’s gospel as he contrasts a scribe’s wealth and a widow’s worship:

**In His teaching He was saying: “Beware of the scribes who like to walk around in long robes, and like respectful greetings in the market places, and chief seats in the synagogues, and places of honor at banquets, who devour widows’ houses, and for appearance’s sake offer long prayers; these will receive greater condemnation.”**

**And He sat down opposite the treasury, and began observing how the people were putting money into the treasury; and many rich people were putting in large sums. And a poor widow came and put in two small copper coins, which amount to a cent. And calling His disciples to Him, He said to them, “Truly I say to you, this poor widow put in more than all the contributors to the treasury; for they all put in out of their surplus, but she, out of her poverty, put in all she owned, all she had to live on.” (Mark 12:38-44)**

Jesus’ teaching in the temple unmasked Israel’s scribes for the hypocrites they were. They did not serve for love of God or the sheep, but for the honor and prestige which religion bestows. Despite their outward show of piety they were oppressive and brutal. In Old Testament times, teachers of the law were not allowed to receive payment for their services, making them dependent on gifts from patrons. Greedy teachers abused the system by preying on the hospitality of widows. Once they became ingratiated with their prey they would not hesitate to devour their estates and cover up their crimes with long public prayers. In the next scene, Mark speaks of such a widow.

Taking his seat opposite the treasury, Jesus observes the spectacle of the crowd throwing money into the thirteen trumpet-shaped receptacles that were placed against the wall of the Court of Women. As he is sitting there, crowds of people press forward to contribute their gifts to the temple. Each contribution resounded with a loud clanging noise as the coins were thrown into the receptacle. Everyone knew when the rich made their weighty deposits; the noise would ring out across the entire court like the sounds of a jackpot in a Las Vegas casino.

Into this scene now comes a poor widow. Her poverty could very well have been caused because the scribes had devoured her estate. Yet she is not bitter. She hasn’t come to the temple for justice, but to worship. Pressing forward, she throws in two lepta, the smallest coins in circulation, about 1/8 cent apiece. They barely make a trumpet sound. She had but two coins. She could have kept one, but she threw in both, which represented her very life and the love she had for God. Here is extravagant worship with the whole heart. Her devotion deeply touches Jesus, who calls his disciples to instruct them about her faith. To their surprise, they learned that she, not the rich, was the greatest contributor to the treasury.

Here again we are instructed that the true value of our possessions is not measured in monetary terms, but in relational terms of love and devotion. The rich gave out of their surplus, and though it made a lot of noise it was like an inconsequential tip. The widow gave out of her poverty two weightless coins, symbolic of her complete surrender to God. In the kingdom of God poverty is a gift, because every act of kindness done by a poor person is drenched in immeasurable love. Is this why Jesus became poor, that many would become rich? Perhaps this suggests that what we have most to give is what we have least of. Wealthy, busy executives should consider giving their wives and children a complete day of their time this Christmas, rather than lavishing them with expensive gifts (1 Tim 5:17-19).

The Old Covenant demands that we not steal and that we be watchful to care for the needs of the poor. The New Covenant asks us to be willing to become poor to know the true riches of love.

1. John L. Allen, Jr. “Interview with Anglican Bishop N.T. Wright of Durham, England,” May 21, 2004. *National Catholic Reporter*. Online: <http://www.nationalcatholicreporter.org/word/wright.htm>.

2. Christopher J. H. Wright, *Old Testament Ethics for the People of God* (Downers Grove: InterVarsity, 2004), 153. I am indebted to Christopher’s outstanding work in his chapter, “Economics and the Poor,” for many of my insights in this text.

3. Robert Trigaux, *St Petersburg Times*, May 8, 2002.

4. “Debt To Income Ratio,” *About.com*. Online: <http://credit.about.com/cs/economics101/a/031203.htm>.

5. I am grateful to one of our former pastors, Paul Winslow, for this teaching.

6. Wright, *Old Testament Ethics*, 156.

7. Wright, *Old Testament Ethics*, 148.

8. Wright, *Old Testament Ethics*, 165.

9. Wright, *Old Testament Ethics*, 158.

10. Wright, *Old Testament Ethics*, 157.

11. Wright, *Old Testament Ethics*, 165-166.

12. W. R. Domeris, “*gānab*,” *NIDOTTE* 1:879.

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