

Part 9

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[0 : 00] We are continuing a series of sermons going through the Ten Commandments and we're now well into the second half of the Ten Commandments. We're looking at how, because God has saved us by His grace alone through Jesus Christ, looking at how we should love Him and how we should love our neighbour, love the other people around us.

And tonight we're turning to focus on the Eight Commandments, which is in Exodus 20 verse 15.

And the commandment is this, you shall not steal. You shall not steal.

And what we're going to see is that ultimately this commandment boils down to one thing, boils down to money. How does believing that God is our saviour, which is what is set out just before the First Commandment, I am the Lord your God who brought you out of Egypt, out of the land of slavery, in New Testament terms, I am the Lord your God who died for you on the cross to save you from your sins, to set you free and give you a new life.

How does believing that God is our saviour affect the way that we live and that we think financially? How does our belief in the Gospel affect the way that we view money, particularly in relation to other people?

There's no doubt at all that we live in a money driven society. We are living in a material world and we are material boys or girls.

[1 : 35] It's what we're told in our culture money equals power, money equals social significance. I want to illustrate this. Imagine the lovely old couple that lived down the road from you, salt of the earth kind of people. They've worked hard throughout their lifetime.

They've been committed to each other, they've raised their family well, their grandkids love them, really good people. And yet, you know, they're just quiet folks who live there on their own.

They're not of any national social significance. They're not in the newspapers. You don't know about them unless you live in the same street as them. You know, nobody takes any huge interest. Then all of a sudden one day they win the lottery and overnight like that, they are rich beyond their wildest dreams. They win 25 million pounds. Now all of a sudden because they have money, they're in the newspapers locally, nationally.

You know, if it's a huge win internationally, people are doing interviews with them. All of a sudden people want to know them. Their pictures are being taken. They can now buy whatever they want. They can pay off their mortgage.

[2 : 51] They can pay off the mortgages of their children. If they still work, they can give it up. They can go off and do whatever they want because they have so much money. They now have so much power.

And in our culture, whichever culture you're from, if you're a human being, power is attractive.

Power is something that we want.

And to get power, to have this ability to make things happen, to get what you want done, we need to get money. Lest we forget, Bernie Madoff, the former chief executive of the Nasdaq Stock Exchange, was last week sentenced to 150 years in prison for stealing 40 billion pounds.

Okay? This is a man in desperate pursuit of power. And before he was caught, he was one of the most powerful men in one of the most powerful nations of the world.

Bernie Madoff was a social giant, desperate for power, desperate for money to get power. And in the world of the Bible, in the Old Testament and the New Testament world, human nature was exactly the same.

[4 : 10] It was the same 2,000 years ago when the New Testament was written because money was the key to getting power then as well. Paul was prompted to write that the love of money is the root of all kinds of evil.

And he writes that warning us, warning the people that he wrote to, of the wrong approach to money and how that can be deadly. Money is a hugely important thing.

If we know how to handle it properly, it's a great servant. We can use our money for tremendous good. But if our approach to money is not sanctified by God's Word and brought in line with the Gospel, brought in line with what we believe about the Lord who has brought us from Egypt out of the land of slavery, if we don't sanctify our approach to money with the Gospel, our misuse of money can and will destroy us.

I think Derek always says, I think it's Derek, a great phrase, money makes a great servant, but it's a terrible master. Money is like fire.

Is fire a good thing? Is it a useful thing? Well, that really depends on where the fire is and how much control you have over the fire. If the fire is in control, if it's in a stove, if it's in a fireplace, if it's got rocks around it and you've got everything that's flammable away from it, then it's great.

[5 : 37] You can keep warm with it. It could save your life if you're in a freezing cold place. You can cook food with it, and again, it can save your life. It's not good to eat raw meat. You can make things with it.

You can make metals with it. You can do so many different things with fire. But if the fire is uncontrolled, it burns down buildings. It injures people.

It takes lives. Fire can be great, can be terrible. It really depends if the fire is in control of you or of you are in control of the fire. And money is just like that.

If you master it, you can put it to all kinds of wonderful uses. If it masters you, it will destroy you.

And the Ten Commandments were written in an ancient culture.

It was a world without credit cards or debit cards. Chip and Pin did not exist. There was no stock exchange. There was no Nasdaq. No Fizzi 100. You think, well, if that's the case, then how can what was written thousands of years ago have any real relevance to me and to my approach to money?

[6 : 46] It's got everything to tell us about how we should think about finance. It's absolutely relevant. We'd like us to see this with four points from the Eighth Commandment. You shall not steal.

The first is that the commandment is not against money. The commandment is not against money. Money itself is neither good nor bad.

It's neutral. For example, in 1 Timothy, Chapter 6, verse 10, Paul says that it's not money itself that's the root of all evil.

It's the love of money. So it's not the money itself, but it's the approach we take to it. It's how it masters us. That's the root of all kinds of evil. In that verse, in 1 Timothy, you have people who, it says, are eager for money.

The thing that they're living to pursue is not God. It's not Jesus. It's money and riches and power. And because of that, Paul says they end up wandering from the faith.

[7 : 49] So you have these people who get the thing that their lives are geared towards, ultimately, money rather than God. And they end up getting what they've pursued, but what they have pursued is not salvation.

It's not our possessions themselves that this commandment draws its major focus on. The command is not you shall not have money or you shall not have possessions in order to serve God, in order to glorify Him in your life, in order to live out what you believe about the Gospel.

It's not that you shall not have money. You shall not own anything. The command is you shall not steal what belongs to other people. You shall not take their possessions.

So we're establishing them that having possessions itself is neither good nor bad. And it can't be because God has possessions. Think of Psalm 24, the earth and everything in it belongs to God. Okay, so God has possessions. God owns things. In fact, God is infinitely rich. To quote the Psalms again, God owns the cattle on a thousand hills.

[9 : 03] God has a huge array of possessions. So because of that, it's not inherently an evil thing. The issue is whether the possessions that we have are used for good or for bad, and how we come to acquire those possessions.

That's what this commandment focuses on. What is our attitude to the things we have? How do we go about getting those things? And what do we do with them? And that's an important starting point to establish.

Because many parts of the Christian tradition have misunderstood this. Particularly when we're talking about things like compulsory vows of poverty, which is what you have within Roman Catholicism.

If you want to be a priest or a nun or a monk, an ordained member of the church, it's compulsory that you take vows of poverty. So no possessions and chastity.

So no marriage or sex within that. Vows of obedience. But telling people that if you want to serve God wholeheartedly with your life, you have to take an obligatory vow that you will not ever have any possessions.

[10:17] That's quite hard to square with the Eighth Commandment. Which certainly does not say that to live out the gospel, to be holy and serve God in your life, you must make a compulsory vow to never own anything.

The emphasis here in this commandment is on the use to which we put the things we have. So that's our starting point. That's what we're building on. That the commandment is not against money.

Point number two. The commandment is against stealing. The commandment is against stealing. If the commandment is about how we relate to possessions, to money, where does it emphasize?

Well, it emphasizes a certain degree of justice in God's priorities, in the way that God orders things. If somebody has something, let's say I have £100 in my bank account, that money hasn't come into my account by mere chance.

Ultimately, it's there because of the sovereignty of God. In His sovereignty, He has provided me with a job, through which I can earn my way. And more locally, rather than ultimately, I have worked for that money.

[11:34] It's there because of God's sovereignty. It's there because I work and do a job. And what the commandment prohibits is going against the principle that God gives things to people, that He gives them their possessions in terms of sovereignty, and then in terms of their lives, it goes against the principle that these people have worked for what they have.

They've labored hard. When we steal, we go against both of those things. We rebel against God's order and God's sovereignty, and how He allocates things to people, whether they're small things or big things.

And it goes against God's ideal that we work for a living. And what it exhorts us to do in this commandment is not to go about getting things by stealing.

And if you're not to get them by stealing, within the counterpart is that you work for what you have. There's a Christian work ethic that this commandment implies.

That's what it contains. You're negatively, you shall not steal. And we state that positively, a large part of it is, you shall work.

[12:50] But what I want to kind of develop this with is look at different ways in which we can steal.

And I want to do this using the wisdom of John Calvin. I'm a great theologian from France. Because Calvin is really wise, and he's much wiser than I am.

And he has far more experience than I do. So I'm going to borrow his wisdom. He's a giant, and I'm just going to step up onto his shoulders for a minute, because the way he handles stealing is masterful. He's wise in how he explains it and how he orders it.

He starts off when he's teaching about, you shall not steal, with the most obvious, extreme form of stealing. He begins with robbery, with violence, with coming up to someone and attacking them, taking what they have and points this out.

This is an obvious way that you can steal, and this is where he begins. Maybe for us, we're nice people, we're not likely to violently rob anyone.

[14:00] And you think, well, you probably only do that if your socio-economic situation is bad and you're rubbing to feed a serious drug addiction or something like that. Maybe a lot of us would respond in this way and think, well, if that's stealing, I don't do this.

Then he starts to whittle it down, and then he moves into more subtle ways. Goes into what he calls malicious deceit, fraud.

Things like what Bernie Madoff did, and getting into this position of financial strength by pilfering, by taking money where nobody's looking, by organising dodgy business dealings.

Maybe you think, well, you know, Bernie Madoff is a one-off kind of guy, still a horrendous amount, but I won't end up like that. Well, the guy that I walked to school with every day for primary and

secondary school, an ostensibly nice guy, a couple of months ago was jailed for three years for stealing one million pounds from the company that he worked for.

He was the end-of-line accountant. He was the one that was supposed to make sure that no one else was stealing, when in fact he was stealing himself and spending it in online gambling. An ordinary guy, the last person that you'd suspect, a young guy from Inverness, stole a million pounds.

[15:28] So the Bernie Madoffs of this world, maybe not as uncommon as we would think, but things that Calvin goes into, things like plagiarism, subtle ways of stealing, taking what other people have accomplished or earned, and passing it off as your own.

Students, isn't that a big challenge for us when we've got to produce academic work? This person's written something pretty good there. I can just change a little bit and pass it off as my own.

So it's starting to get a bit more subtle in the way that Calvin does it. It starts off with what's quite extreme and obvious, then something that you think, well, maybe that is me, maybe this does apply to me. Then he narrows it down more to what he calls concealed, crafty theft, which is where we steal from other people in legal ways.

When we use legal means, for example, in business dealings, to get a really good deal for ourselves, it's basically stealing from whoever we're dealing with.

Things like gold diggers. Imagine a man, he's 96 years old, he is a multi-millionaire, he is not in good physical condition, he's in a care home, and he's a widower.

[16:51] All of a sudden, this 19-year-old glamour model appears, claims that she's fallen in love with him, they get married, he's in a care home being cared for by nurses, she's out partying all the time, then a couple of months later, he dies, she inherits everything, she has robbed him.

Perfectly legal, but she has robbed him. Again, that's maybe an unusual example, but what he's telling us is that we can't so quickly exempt ourselves from this commandment because I'm the kind of person that never steals, so this does not apply to me.

Even if we think, well, with stealing from people in legal ways craftily, I'm not likely to do that, I don't steal, I don't struggle with this commandment. Calvin is wise enough to know that we are all human. Then he gets down to the crux of his argument, something that I think we all identify with, or that we can, doing your job poorly is stealing.

When your employer is paying you to work hard, when your employer is paying you to do a good job, when your employer is paying you to be at the office and you're not there, we are stealing from him or her.

[18:16] That's what Calvin tells us. If you ever had tradesmen in, and of course not all tradesmen are like this, some are really great, but they're supposed to be there at 9. 9.30 by the time they arrive, and then they're meant to finish for lunch at 12.

It's half-eleven or eleven, and then they've got some excuse that they need to be away. They're meant to be back at one. It's half-one, it's quarter-two when they come back. Then they're meant to finish at four, but they really leave at half-three, and you're paying them for a whole day of work, and maybe if you add it up, they've only done an hour.

These people are stealing from us when you have tradesmen like that. This commandment calls us to accountability for the time that we spend texting when we're being paid to work, the time that we spend checking emails when we're supposed to be at work, the times that we arrive late, the times we go home early, when our employers are paying us to be somewhere doing something.

Raise your hand if this is you. I raise mine. This is how Calvin convicts us, shows us that even if we think, okay, well, in extreme ways we don't steal, he takes us down to the point where we can all say, well, I have stolen from my employer.

This is something that brings us all to our knees. Why is stealing wrong? It's wrong because, as we've been saying, we are commanded to work, which is our third point.

[19:53] The command is to work. There are various biblical principles that teach that we must work for our living, and it begins before the fall. It begins with Adam and Eve.

God tells them you are to be fruitful and multiply. You work in and of itself to have families, then he tells them, and you are to subdue the earth.

That is an agricultural idea of work that you're to farm, that you're to tame its wild land. They were put there to work to the glory of God, and then post fall, even with all the mess that sin makes the world into, there's a command right away again, a reminder, by the sweat of your brow you will

work.

Then you move into the New Testament, and you find passages in Paul's writings, like 1 Timothy 5.8, if anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.

We are commanded to work. Finding work can be really hard just now. The economic downturn has hit us hard, and there aren't many jobs around.

[21 : 12] So for some of us, the struggle is trying to find work. So that's there as a situation. But what this command teaches is that if we are fit and able to work, and there is work there that is available for us to do, it is totally unacceptable for a Christian to deliberately not work, whether that's to spend our lives sponging off the state's living of benefits, with no intention of ever doing a hard day's labour, whether it's sponging off someone else.

The principle here is that if we can work, and there is work available, we must work. Don't get what you have by stealing. Work for what you have.

But then the question is why work? What is work for? And really there are a couple of options, what it boils down to. We can work to keep what we have for ourselves, so you're working to hoard, to build up personal wealth and power.

Or we work to get money to use to love others. Either use it to build up your own empire, or to build up God's kingdom.

Use it to love yourself, or to love others. If we work to keep what we have, if we work to do that, are we working because we love money?

[22 : 39] Is that what we are eager for? Is work a means to a financial end? Do I work to get rich, to be powerful? Or do I work in order to have money so that I can use it to love people?

Is money the end, or is it the means to a better end? That's the real question. Am I in this? Am I in the working life in order to hoard for myself?

Or am I in it in order to be able to give generously to others? And what I'm going to argue as we go into our fourth and our final point is that actually there are only two options when it comes to money. There's either giving or there's stealing. With your money there are only two things you can do with it. You can steal it, or you can give it.

And what I'm going to try and show from this is that if you work exclusively to hoard things for yourself you are breaking the Eighth Commandment.

[23 : 50] You are stealing. Point four, the command is to give. The command is to give. And this is where we're going to look into 2 Corinthians 8, the chapter that we read.

Because this chapter gives us a New Testament picture of how to keep the Eighth Commandment. And this is how to put its practice, its teaching on money to not steal into practice.

The situation here is that Paul is telling the Corinthians and their church to give financially to gospel work. And he's encouraging them to do this by giving them the example of the Macedonian church and how they gave.

The Macedonian church was an extreme financial poverty. For the most part their church wasn't likely made up of people from the upper or even middle social classes. The majority, it's most likely were slaves, were people that had low incomes.

And so they were financially poor folks. They were also in the midst of massive, violent persecution of their faith from the state, from the state authorities.

[25 : 05] And yet they can see that other Christians need financial support. What you'd expect though maybe is at a human level that they would think, well, we don't really have any money.

We've got low incomes, our lives are at risk because of this Christian religion. So we'll either keep our Christianity really low key. We'll go underground, we won't tell anyone, we won't be obviously supportive of it, or we'll just abandon it altogether because the cost is too great.

We could pay for this with our lives. And you would think, well financially again, they would think, well, we've got so little money that we can't afford to give to anyone. We have to conserve our income.

We don't get great wages. What actually happens though is fascinating. They have two things, they have overflowing joy and they have extreme financial poverty.

And Paul says that those things welled up together to produce rich generosity. They're poor because they're people who work for low wages.

[26 : 12] That accounts for that factor. But where on earth does their overflowing joy come from? Look in the first few verses of this chapter at the prominence of grace.

God gave them grace. They were desperate to show grace. Part of their grace was giving. These are gospel people. These are people who regardless of their personal circumstances, whether they're poor or persecuted, they're people that are caught up in what God has done for them. In Jesus, they're people that the start of the Ten Commandments would resound with. This is the Lord our God who saved us from sin, who brought us out of slavery.

And they put the gospel into practice. Look at it. They give themselves to God. So they love God first, it says.

Then they love their neighbors second. And then where they are in the equation, they don't even enter into it in terms of looking after themselves.

[27 : 19] It's God first, neighbor second, we love them. And as a result of all of this, of believing the gospel and putting it into practice, the Macedonians, these financially poor people, give their money.

And they even, they gave more than was sensible to humanly speaking. Why did they do that? As people that believe the Eighth Commandments.

Why did they do that? They did it because giving rather than hoarding is what the gospel produces. What grace produces in the Christian life. Grace produces giving rather than keeping.

If you look at verse 7, but just as you excel in everything, in faith, in speech, in knowledge, in complete earnestness, and in your love for us, see that you also excel in this grace of giving.

Paul is saying to the Corinthians, be like the Macedonians who excel in faith, in speech, in knowledge, in love, and in giving. The Macedonians are people that get the gospel, and because they get, they give rather than keep.

[28 : 25] The gospel gives birth to people who want to give from whatever riches they have because of what Jesus has done in giving up his riches for them.

It's verse 9, for you know, and this is what the Macedonians knew, the grace of our Lord Jesus Christ, that though he was rich, yet for your sake, he became poor, so that you through his poverty might become rich.

When you start to put this, especially verse 9 here, together with the 10 commandments, you know, with what happens at the very beginning, before the first commandment, I am the Lord your God, this reminder of the gospel.

You get something like, the Lord our God, for our sake, though he was rich, became poor in order to save us from sin, and that in our poverty and sin, we would be freed to become rich in righteousness.

And the eighth commandment, when you put it together with that, you shall not steal. When you put it together, you get whatever riches you have, you give to others rather than hoarding for yourself.

[29 : 36] If you're still unconvinced that hoarding is the same thing as stealing, think for a moment on Malachi chapter 3.

I'll just read some verses from Malachi 3, verse 8. Will a man rob God, yet you rob me? But you ask, how do we rob you? God's answer in tithes and offerings.

You're under a curse, the whole nation of you, because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this, says the Lord Almighty, and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have enough room for it.

I will prevent pests from devouring your crops and the vines in your fields will not cast their fruits, says the Lord Almighty. Then the nations will call you blessed, for yours will be a delightful land, says the Lord Almighty.

Everything is God's. We were saying it before about at the beginning, how God has possessions. In fact, God possesses everything, the earth. Everything in it is His, and not ours.

[30 : 50] He's the owner. We're just stewards who take care of it. We possess the money in our bank accounts. We possess our houses.

But really God is the owner, and we look after it. We are not ultimately the owners of our wealth. We're people that have it for a short time.

You have it for a billionth of your existence. If we refuse to use what is in reality God's for His work, we are robbing God.

Hording is the same as stealing, because you're stealing from the Lord. In conclusion, just to draw this together, the eighth commandment, this idea of you shall not steal, is so counter-cultural. In the world that we live in, officially, and in reality we score in Bernie Madoff, we think how awful that he stole 40 billion pounds.

[32 : 02] He's a terrible man, and people were cheering in the courtroom when he was sentenced. But although we condemn him for that, our society is really hypocritical in doing so.

We hate that he stole so much, but it's really the quantity of it that we hate, rather than the principle, because we encourage hoarding every bit as much in our society, just on a far smaller scale.

So if we are going to put this into practice, we have to go in the opposite direction to the culture around us. The Bible calls us to give, and if we believe the Gospel, that's our only option, not to hoard, but to give on the basis of work.

And I hope that we will give like the Macedonians. And I think, providentially, it's tremendous that this is what we come to in our preaching schedule as a congregation.

We're looking at our Challenge 100 program so that we can give to support a full-time Gospel worker, something that we really desperately need as a congregation. Because the Lord has taken us from sin and from death, may we give, not steal.

[33 : 17] May we be like the Macedonians, as Paul encourages us to be. Amen. Let's pray together briefly. Our Father God, we thank you that your Son Jesus Christ, although he was rich in ways that we can't even imagine or comprehend, for our sakes became poor and was born in such humble circumstances and lived a difficult life in so many ways, culminating in the agony of the cross.

We thank you that he did all of this so that we, who are spiritually blind and naked and penniless, that we would become rich in Christ.

And we thank you for that. We pray that because you have done that for us, that you would fill our hearts with initiative and enthusiasm for giving.

We pray that we would not steal, and ultimately that we would not steal from you, that we wouldn't rob you by withholding from you what is already yours. We also pray that on a day-to-day level in practical ways that you would help us not to steal and to work honestly, whichever end of the extreme we find ourselves in, whether it's from the violent end to the crafty end to the subtle ways, to simply doing our jobs poorly when our employers pay us to do our jobs well.

So Lord, please forgive us, because your word convicts us all. And through Christ we pray that you would continue to renew us so that we could live for your glory with regards to money and to possessions.

[35 : 07] And we pray for this in Christ. Amen.